



March 1, 2004

## **FUNGI/MOLD EXCLUSIONS - LIABILITY ENDORSEMENT WITHDRAWN FROM THE BUSINESSOWNERS PROGRAM**

<b>BACKGROUND</b>	MSO <sup>®</sup> , Inc. recently made revisions to the Businessowners Program policy forms in Pennsylvania, Delaware, Indiana and Maryland. Included in this revision was an exclusion for liability losses as a result of fungi/mold. This exclusion previously required the attachment of endorsement MCL 183 • Fungi/Mold Exclusions - Liability.
<b>MSO ACTION</b>	As the liability exclusion is now built into the current Businessowners policies, we have withdraw endorsement MCL 183 from the Businessowners program. The accompanying rule in the Businessowners manual has also been omitted. This endorsement may still be used with the Commercial Liability, Special Contractors, Farmowners, Garage and House of Worship programs.
<b>EFFECTIVE DATE</b>	Immediately in PA, DE, IN and MD. Not applicable in New Jersey.
<b>DISTRIBUTION</b>	The revised Businessowners manual will be included in the next CD-ROM update. Affiliated companies can access this through our website <a href="http://www.msonet.com">http://www.msonet.com</a> . Send your order for printed supplies to: <a href="mailto:supplies@msonet.com">supplies@msonet.com</a> .
<b>QUESTIONS</b>	Contact Pepper Treuvey, AU at (800) 935-6900 or e-mail: <a href="mailto:ptreuvey@msonet.com">ptreuvey@msonet.com</a> .