



June 18, 2004

## **SILICA EXCLUSION ENDORSEMENT APPROVED FOR COMMERCIAL LINES PROGRAMS IN PENNSYLVANIA**

- BACKGROUND** As a result of the increase in the number of silica and silica related insurance claims and lawsuits associated with silica, MSO® has developed a Silica Exclusion Endorsement to be used with its commercial lines programs. This endorsement excludes bodily injury, property damage, advertising injury, personal injury, and medical payments caused by silica, silica dust or particles or any products or substances containing silica.
- MSO ACTION** MSO has filed and received approval of MCL 184 • Silica Exclusion - Liability endorsement, and the related rule for the Businessowners, Commercial Liability, Contractors, Farmowners, Garage and House of Worship programs in the State of Pennsylvania, and has filings pending in Delaware, Maryland, New Jersey and Indiana.
- EFFECTIVE DATE** Immediately in Pennsylvania
- DISTRIBUTION** Endorsement MCL 184 and the accompanying manual rules have been added to the CD-ROM. This material can be accessed through our website: <http://www.msonet.com>.
- QUESTIONS** Contact Dennis Carrigan at (800) 935-6900 or e-mail: [dcarrigan@msonet.com](mailto:dcarrigan@msonet.com).