



July 16, 2004

CONTRACTORS NEW YORK LIABILITY LIMITATION ENDORSEMENT APPROVED IN NEW JERSEY

BACKGROUND	<p>We have developed new endorsements MCL 193 and MCL 754 to be used with the Businessowners, Commercial Liability, Special Contractors and Commercial Umbrella programs.</p> <p>Endorsement MCL 193 (Contractors New York State Bodily Injury Limitation) provides for a liability sublimit of \$15,000 for injuries sustained at a job location in New York. The coverage limitation applies only to New Jersey based contractors working in New York. It was developed as a result of New York laws which provide for strict liability for injuries resulting from falls from heights or anything falling from a height. Endorsement MCL 754 (Contractors New York State Bodily Injury Exclusion), applicable to Commercial Umbrella, excludes all liability for injuries sustained at a job site in New York.</p>
MSO[®] ACTION	<p>MSO received approval of MCL 193 for use with the Businessowners, Commercial Liability and Special Contractors programs, and is implementing MCL 754 for the Umbrella program. We have also developed separate policyholder notices which may be used at the option of the companies. NP-MCL-193 is applicable to the Businessowners, Commercial Liability and Special Contractors programs and NP-MCL-754 is for use with Commercial Umbrella.</p>
EFFECTIVE DATE	<p>Immediately</p>
DISTRIBUTION	<p>The endorsements and policyholder notices have been added to the CD-ROM. They can be accessed through our website: http://www.msonet.com.</p>
QUESTIONS	<p>Contact Dennis Carrigan at (800) 935-6900 or e-mail: dcarrigan@msonet.com.</p>