



September 2, 2004

**REVISED ADDITIONAL INSURED ENDORSEMENTS
APPROVED IN PENNSYLVANIA**

BACKGROUND

We have revised several Additional Insured endorsements to add specific language to provide an additional insured with coverage for their vicarious or contributory negligence only. These forms provide that there will only be coverage for the additional insured if the damage or injury is caused by the acts or omissions of either the named insured or those acting on the named insured's behalf. The revised Additional Insured forms include the Vendors, Lessor of Equipment, Architects/Engineers/Surveyors, and Contractors/Lessors/Owners forms.

An additional endorsement entitled "Contractual Coverage Limitation" (MCL 194) has been developed which amends the definition of an insured contract to remove coverage for an additional insured's sole negligence. It applies to the Businessowners, Commercial Liability, Garage and House of Worship programs. When applicable, this form may be attached in connection with an additional insured endorsement.

MSO[®] ACTION

We have filed and received approval of these forms in the state of Pennsylvania. Manual rule revisions have also been approved referring to the new Contractual Coverage Limitation endorsement.

Additional filings are in progress in the states of Delaware, Indiana, Maryland, and New Jersey.

**EFFECTIVE
DATE**

Immediately

DISTRIBUTION

These forms and the associated manual rules have been added to the CD-ROM. Affiliated companies can access this through our website: <http://www.msonet.com>

QUESTIONS

Contact Dennis Carrigan at (800) 935-6900 or e-mail dcarrigan@msonet.com