



September 22, 2004

LIMITED COMMERCIAL PROPERTY COVERAGE FOR FUNGI/MOLD INTRODUCED IN PENNSYLVANIA

BACKGROUND	Property damage caused by mold is excluded in the MSO [®] policies, however, several of our members have requested that we make limited coverage available as an option.
MSO ACTION	MSO has filed an endorsement (Fungi/Mold Limited Coverage - Part I • MCP 140) and accompanying rates to provide property coverage in limited amounts for fungi/mold losses. MCP 140 may be used with the Commercial Property, Businessowners, Special Contractors, Farmowners, Garage and House of Worship programs.
EFFECTIVE DATE	Immediately
DISTRIBUTION	Endorsement MCP 140 and the accompanying manual rules/rates have been added to the CD-ROM. Affiliated companies can access this through our website http://www.msonet.com .
QUESTIONS	Contact Pepper Treuvey, AU at (800) 935-6900 or e-mail: ptreuvey@msonet.com .