



October 26, 2004

LIMITED COMMERCIAL PROPERTY COVERAGE FOR FUNGI/MOLD INTRODUCED IN DELAWARE AND INDIANA

- 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 141) and accompanying rates to provide property coverage in limited amounts for fungi/mold losses.
- In Delaware, MCP 141 may be used with the Commercial Property, Businessowners, Special Contractors, Farmowners, Garage and House of Worship programs.
- In Indiana, MCP 141 may be used with the Businessowners program.
- EFFECTIVE DATE** November 1, 2004
- DISTRIBUTION** Endorsement MCP 141 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.