



October 13, 2006

PERSONAL INLAND MARINE FORM REVISIONS

- BACKGROUND** When we reformatted the Personal Lines forms in 1997, we inadvertently changed some of the Inland Marine exclusions. The change was carried over to the 2005 program.
- MSO[®] ACTION** We filed to correct the references under Section I D - Losses Not Insured. Reference to G (Buckling, bulging... of ceilings, driveways etc.) is deleted. Reference is added to exclusions for: birds, domestic animals or other creatures owned, cared for or kept by an insured, insects, raccoons, rodents or vermin; dry or wet rot, bacterium, fungus, mildew, mold, spores or other natural growth.
- The exclusions now correspond with the exclusions in the stand-alone Inland Marine form MIM 94, which was previously approved.
- EFFECTIVE DATE** The forms may be used immediately in Delaware, Maryland, New Jersey and Pennsylvania.
- DISTRIBUTION** The revised endorsements will be added to the next CD-ROM. Until then, affiliated companies can access the new endorsements through our website: <http://www.msonet.com>.
- QUESTIONS** Contact Sue Quimby, CPCU at (800) 935-6900 or squimby@msonet.com.