



November 7, 2006

## **VIRUS CONTAMINATION EXCLUSION ENDORSEMENTS APPROVED IN VA FOR COMMERCIAL LINES**

**BACKGROUND** MSO® has developed endorsements to introduce a specific exclusion for contamination by viruses or other pathological agents. We have developed separate endorsements for Property and Liability. These Commercial Lines endorsements are now approved in Virginia.

Although the property policy forms currently include an exclusion for “contamination” under Wear and Tear, the new property endorsement MCP 401 08 06 will explicitly apply that exclusion to any virus or other disease causing pathological agent. This endorsement may be used with the Businessowners and Commercial Property programs.

While viruses could be argued to be a contaminant or irritant under the definition of pollutant under liability, the new liability endorsement MCL 199 07 06 provides a specific statement of the intent to exclude claims for virus / pathological agent contamination. A sample policyholder notice is available for MCL 199. This endorsement may be used with the Businessowners and Commercial Liability programs.

**EFFECTIVE DATE** November 1, 2006.

**DISTRIBUTION** The approved endorsements MCL 199 and MCP 401 and related manual rules will be added to the CD-ROM. Affiliated companies will be able to access them through our website: <http://www.msonet.com>.

**QUESTIONS** Contact Jan Kozlowski at (800) 935-6900 or e-mail: [jkozlowski@msonet.com](mailto:jkozlowski@msonet.com).