



December 14, 2006

## **NEW PERSONAL LINES COMMON PROVISIONS FORM PROVIDES PREMISES LIABILITY COVERAGE**

- BACKGROUND** MPL 01 is the Common Provisions Form that has historically been used for most policies issued under the MSO Personal Lines program. It includes property and liability common provisions. The liability is comprehensive personal liability. Premises liability is afforded by listing/attaching MDL 1 - Premises Liability Coverage. Seeing wording for both coverages could be confusing to an insured.
- MSO<sup>®</sup> ACTION** MSO developed a new Common Provisions Form (MPL 03) that contains premises liability provisions in lieu of the comprehensive personal liability provisions of the MPL 01. This form is optional. Companies may continue to use the MPL 01 with the MDL 1 attached to provide premises liability.
- EFFECTIVE DATE** December 1, 2006 in Delaware, Maryland, New Jersey and Pennsylvania.
- DISTRIBUTION** The new form and revised manual pages will be added to the next CD-ROM. Affiliated companies may access the information on our website: [www.msonet.com](http://www.msonet.com).
- QUESTIONS** Contact Sue Quimby, CPCU at (800) 935-6900 or [squimby@msonet.com](mailto:squimby@msonet.com).