



July 3, 2007

**PERSONAL LINES MANDATORY ENDORSEMENT REVISED IN  
MD TO INCLUDE NEW FLOOD WORDING AND COVERAGE  
FORMS MHO 6 AND MDW 6 CORRECTED**

**BACKGROUND**

We previously announced that we were revising the personal lines mandatory endorsements to amend the flood exclusion to better convey its intended scope of coverage. We added specific reference to storm surge and wording to make it clear that a “flood” type loss is not covered whether or not resulting from rain, snow, or other conditions of the weather.

We also previously announced that we were revising the Homeowners Unit Owners Coverage Form MHO 6 and the Dwelling Property Coverage Form MDW 6 to correct the reference to the Other Insurance Condition.

**MSO<sup>®</sup> ACTION**

We have now received approval of the revised endorsement MPL 120 07 07 and the corrected MHO 6 07 07 and MDW 6 07 07 in Maryland.

**POLICYHOLDER  
NOTICES**

We have developed a sample policyholder notice for use with the revised endorsement MPL 120 07 07.

**EFFECTIVE  
DATE**

Immediately.

**DISTRIBUTION**

The revised endorsement, coverage forms and the policyholder notice 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 Jan Kozlowski at (800) 935-6900.