



November 20, 2007

## **NEW PERSONAL LINES UMBRELLA ENDORSEMENT FOR NEW JERSEY MPL 105 - NAMED PERSONS EXCLUSION**

### **BACKGROUND**

We developed a new Personal Lines Umbrella Endorsement, the MPL 105 - Named Persons Exclusion for use in New Jersey. This endorsement will allow Companies to exclude Personal Umbrella liability to the person(s) named in the schedule. The intent of this endorsement is to allow an insured to obtain umbrella coverage that they would have otherwise not been able to ascertain due to someone in the household having a less than desirable driving history, for example. The endorsement will provide a section which should specifically state the reason for the exclusion along with a statement that must be signed and dated by the insured, acknowledging the exclusion. This is a requirement by the State of New Jersey. Should you decide to use this endorsement, it is advisable to obtain a new signature at each renewal.

### **MSO ACTION**

We have received approval of endorsement MPL 105 and the related manual rule in New Jersey.

### **EFFECTIVE DATE**

January 1, 2008

### **DISTRIBUTION**

The MPL 105 (0108) and the revised manual page will be added to the CD-ROM. Affiliated companies may access the information through our website: [www.msonet.com](http://www.msonet.com).

### **QUESTIONS**

Contact Patrice Riggio at (800) 935-6900.