



March 12, 2008

REVISED HOUSE OF WORSHIP POLICY APPROVED IN NEW YORK

BACKGROUND

We have updated the House of Worship policy to build in material previously approved in various endorsements as well as other revisions.

PROGRAM CHANGES

This revision introduces an updated version of the House of Worship policy. MHW 010 (10 07) replaces MHW 010 (12 05).

The revision highlights include the following:

HOUSE OF WORSHIP POLICY - MHW 010

Part I B • Supplemental Coverages

Valuable Papers and Records Coverage

Moved the definition of “Valuable Papers and Records” to Glossary Section

Part I F • Losses Not Insured

Flood / Flooding Exclusion

Added reference to “storm surge.”

Water Damage Exclusion

Revised wording to track with other MSO commercial policies.

Wear, Tear and Other Specified Loss / Cause of Loss Exclusions

Added “Virus Contamination” language previously approved for endorsement MCP 401.

Part II B • Supplemental Coverages

Personal Injury / Advertising Injury Coverage

Indicated that the Fungi/Mold, Pollution/Environmental Damage, and Silica Exclusions also are applicable to the Advertising Injury and Personal Injury Supplemental Coverage.

Part II C • Liability Not Insured

Business Activities / Business Risk Exclusions

Revised the “recall” text to include recall by you or any other organization to clarify the intent of the policy.

**PROGRAM
CHANGES - Cont.**

Employee, Employment, And Related Injury Exclusions

Removed Paragraph F. as mobile equipment that is registered under a motor vehicle law is considered an auto and therefore not covered under the House of Worship policy.

Mobile Equipment Exclusions

Removed the note that referred to 10.D as this paragraph has been eliminated.

Pollution / Environmental Damage Exclusion

Revised to include Personal Injury / Advertising Injury.

Added language to clarify that controlled fires would not be excluded as long as the premises is not or was not used for the handling, storing, disposing of, processing or treatment of waste. Also referenced material that is to be reclaimed, reconditioned or recycled. This language mirrors the definition of “pollutants” in the Glossary

Premises / Other Property Additional Exclusions

Removed Paragraph D. as mobile equipment that is registered under a motor vehicle law is considered an auto and therefore not covered under the House of Worship policy.

Virus Contamination Exclusion

Included the exclusion from endorsement MCL 199.

NOTE: New York State Mandatory endorsement MCM 860 removes this exclusion.

Common Glossary

Computer Hacking

Added “computer worm, Trojan Horse, spyware and adware” to definition

ADDITIONAL CHANGES

Format revised to remove the bullet characters and replace with alpha or numerical characters. Also removed parenthesis around letters or numbers.

The words “above” or “below” used when referencing other text in the policy has been revised to say “in the preceding paragraph” or “in the following paragraph”. This change is being made as companies may reproduce the policies from their systems and due to different spacing, margins etc., the items referred to may not always fall “above” or “below.”

**PROGRAM
CHANGES - Cont.**

ENDORSEMENTS

MCP 401 • Virus Contamination Exclusion Endorsement is no longer needed as this exclusion is built into the policy.

MCM 860 • New York State Mandatory Endorsement edition 09 06 is replaced by edition 06 08. The Part II Virus Contamination Exclusion is deleted.

**EFFECTIVE
DATE**

June 1, 2008

Previously approved in New Jersey, Pennsylvania, Delaware and Maryland effective December 1, 2007.

DISTRIBUTION

The revised House of Worship policy and policyholders' notice will be added to the CD-ROM. Affiliated companies will be able to access these through our website: <http://www.msonet.com>.

QUESTIONS

Contact Pepper Treuvey at (800) 935-6900.