



May 16, 2008

REVISED NY MANDATORY ENDORSEMENT AND COMMERCIAL LIABILITY ENDORSEMENTS APPROVED

BACKGROUND

Three Hired / Nonowned Automobile endorsements (MCL 410, MCL 411 and MCL 412) are applicable to the Commercial Liability program. MCL 410 and 411 are also applicable to the Special Contractors program and MCL 412 is applicable to both the Special Contractors and Garage programs.

Within these endorsements, there were references to specific exclusion numbers stated in the policies. The recent updates to the Special Contractors policy (MSC 010) required us to update the references numbers of these exclusions in the three endorsements. As the Garage policy (MGP 010) has not yet been updated, the exclusion numbers no longer matched those in the GL and Special Contractors policies. Specific references to the appropriate exclusion numbers for MGP 010 are now in MCL 412.

MSO[®] ACTION

MCL 410, MCL 411 and MCL 412 have been revised. The current edition date is 06 07. However, as the Garage Program is currently not available in NY, we were required to make a notation in the NY Mandatory Endorsement (MCM 860) to state that references in any endorsements to MGP 010 are not applicable. Revised endorsement MCM 860 (07 08) may be used with the Commercial Property, Commercial Liability, and House of Worship programs.

EFFECTIVE DATE

July 1, 2008.

MCL 410, 410 & 412 were previously approved in NJ, PA, DE and MD.

DISTRIBUTION

The revised endorsements 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, AU at (800) 935-6900.