



May 29, 2008

REVISED GARAGEKEEPERS' COVERAGE FORM APPROVED

- BACKGROUND** To keep all of the commercial policy forms compatible, we have updated the Garagekeepers' Coverage Form to build in the various changes that were introduced in the commercial property and commercial liability programs.
- PROGRAM CHANGES** This revision introduces a new version of the Garagekeepers' Coverage Form MGK 010 (04 08).
- The revision highlights include the following:
- Defense Supplemental Coverage**
Increased the per day wage reimbursement from \$100 to \$250.
- Dishonesty Exclusion**
Included members.
- Government / Legal / War Exclusion**
Revised to clarify that acts done to defend against war whether actual or expected are not covered.
- Wear, Tear and Other Specified Causes of Loss Exclusions**
Included contamination, asbestos and lead contamination. Also included fungus and mold-like items such as spores, mildew, bacteria and other natural growth. Correspondingly included a definition of fungi in the Glossary.
- Included the virus wording currently contained in endorsement MCP 401. MCP 401 will be withdrawn from this program.
- Common Conditions**
Coverage Territory
Included the District of Columbia.
- Glossary**
Added definitions for Employee, Executive Officer, Fungi, Leased Worker, Pollutants, Rot and Decay Organisms, and Temporary Worker.
- Revised the definition of You/Your/Yourself to define Named Insured.

EFFECTIVE DATE June 1, 2008
Delaware, Maryland, New Jersey and Pennsylvania.

DISTRIBUTION The revised Garagekeepers' Coverage Form MGK 010 04 08 and policyholder 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 Jan Kozlowski at (800) 935-6900.