



July 20, 2009

## **NEW BED AND BREAKFAST BOP ENDORSEMENT APPROVED IN NJ**

### **BACKGROUND**

We recently introduced a new niche market Bed and Breakfast program. The new policy (BU 04 15 04 09) is a separate BOP form that includes many coverage enhancements designed to meet the needs of the B & B insured. A separate Declarations Supplement (BU 04 16 04 09) accompanies the policy form. A two page manual supplement includes the rules and rates.

At the request of member companies in New Jersey, we developed an endorsement that can be attached to the standard BOP policy form BU 04 01 as an alternative to using the separate B & B policy form. Endorsement BU 04 17 07 09 provides the equivalent B & B coverages that are in the BU 04 15 form. The separate Declarations Supplement BU 04 16 is still used.

Endorsement BU 04 17 was filed and approved in New Jersey.

We can file this endorsement as an alternative method to providing the niche coverage in other states if companies request.

### **EFFECTIVE DATE**

August 1, 2009 - New Jersey

### **DISTRIBUTION**

Endorsement BU 04 17 will be added to the CD-ROM. Affiliated companies will be able to access this through our website: <http://www.msonet.com>.

### **COMPANY MODIFICATIONS**

MSO is available to assist in modifying the new Bed and Breakfast program to meet individual company needs and to make any needed filings.

### **QUESTIONS**

Contact Jan Kozlowski at (800) 935-6900.