



July 12, 2010

PL RESIDENT OF ASSISTED LIVING CARE FACILITY REVISION NEW JERSEY and PENNSYLVANIA

BACKGROUND

MSO has decided to revise recently approved Personal Lines endorsement, MPL 143- Resident of Assisted Living Care Facility, by adding an additional option for increasing Coverage E- Personal Liability to Others to correspond with our primary liability limits.

This manual rule revision was filed and approved for the Personal Lines Program in New Jersey and Pennsylvania. The revisions are currently pending in Delaware and Ohio. Maryland will be filed next.

MSO ACTION

Resident of Assisted Living Care Facility - MPL 143

The Resident of Assisted Living Care Facility rule in the Personal Lines manuals have been revised to include an option to increase Coverage E to \$500,000.

The Resident of Assisted Living Care Facility endorsement extends coverage to a relative who is residing in an Assisted Living Care Facility. Highlights include the following:

- Coverage for Personal Property up to \$10,000 with an option to increase..
- Additional Living Expenses.
- Coverage for Personal Liability in the amount of \$100,000 with an option to increase to \$300,000 or \$500,000.

This endorsement applies to the Homeowners, Mobilehomeowners and Combination Dwelling programs.

EFFECTIVE DATE

The revision is effective September 1, 2010 for New Business and October 1, 2010 for Renewals.

DISTRIBUTION

The updated manual page will be added to the CD-ROM. Affiliated companies will be able to access this through our website: <http://www.msonet.com>.

QUESTIONS

Contact Trish Riggio at (800) 935-6900.