



January 10, 2012

MANDATORY ENDORSEMENTS REVISED IN DE TO INCLUDE CIVIL UNIONS AND ELECTRONIC AGGRESSION EXCLUSION

BACKGROUND

We have revised the various commercial and personal lines mandatory endorsements in Delaware. The revised endorsements are:

- BU 08 30 12 11 (applicable to the BOP)
- MCA 830 12 11 (applicable to Commercial Auto)
- MCL 782 12 11 (applicable to Commercial Umbrella)
- MCM 830 12 11 (applicable to Commercial Property, Commercial Liability, Contractors, House of Worship, Garage)
- MPL 124 12 11 (applicable to Personal Lines)
- MPL 106 12 11 (applicable Personal Umbrella)

The Delaware Department of Insurance has now approved these endorsements.

CHANGES

In all of the endorsements, we have added a provision extending insured status to civil union partners conforming to the requirements of the Delaware Civil Union and Equality Act of 2011 and Delaware Insurance Department Bulletin No. 46.

Also added to the non auto mandatory endorsements is an exclusion for electronic aggression to clarify that actions such as bullying and harassing are not insured under the policy.

POLICYHOLDERS NOTICE

We have developed sample policyholder notices for the Electronic Aggression Exclusion.

COMPANY ACTION

The Civil Union and Equality Act of 2011 went into effect January 1, 2012 and applies even if the revised Mandatory Endorsements are not attached to the applicable policies. If your Company is not using the most current version of an MSO program and you are unsure as to whether or not the revised Mandatory Endorsements are compatible with the version you are using, please contact us for assistance.

EFFECTIVE DATE

January 1, 2012 for all endorsements except MCA 830 (12 11).

February 1, 2012 for MCA 830 (12 11).

However, the Delaware Civil Union and Equality Act requires that all legal benefits of spouses must apply to civil union partners as of January 1, 2012.

DISTRIBUTION

The revised Delaware State Mandatory Endorsements will be added to the CD-ROM. Affiliated companies will be able to access this through our website: <http://www.msonet.com>.

QUESTIONS

Contact Pepper Treuvey, AU at (800) 935-6900.