



February 14, 2012

## **ELECTRONIC AGGRESSION EXCLUSION INTRODUCED FOR PERSONAL LINES PROGRAM IN PENNSYLVANIA**

- BACKGROUND** Electronic aggression is the term used by the Centers for Disease Control (CDC) to incorporate all types of bullying, harassment and other types of violence that are done electronically. Such activities are intentional acts and never meant to be covered under a standard insurance policy.
- MSO ACTION** MSO developed electronic exclusion provisions to be incorporated in the state mandatory endorsement as well as the personal umbrella form and endorsement.
- FORMS CHANGES** This revision introduces new versions of the state mandatory endorsement (MPL 99 01 12), stand alone personal umbrella coverage form (MPL 100 01 12) and endorsement version (MPL 180 01 12).
- FUTURE CHANGES** Endorsements to provide optional coverage for Electronic Aggression will be filed.
- EFFECTIVE DATE** The revision is effective March 1, 2012 in Pennsylvania. The filing is pending in New Jersey and will be filed in additional states shortly.
- DISTRIBUTION** The revised mandatory endorsement, Personal Umbrella form and Personal Umbrella endorsement and corresponding 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 Sue Quimby at (800) 935-6900.