



August 19, 2013

PERSONAL LINES REVISIONS IN OH ELECTRONIC AGGRESSION AND PERSONAL INJURY

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. We were also asked to offer an aggregate option for personal injury.
MSO ACTION	MSO added the electronic aggression exclusion to the mandatory endorsement personal umbrella form and endorsement. We developed a new optional personal injury aggregate endorsement.
FORMS CHANGES	This revision introduces new versions of the state mandatory endorsement (MPL 160 05 13), stand alone personal umbrella coverage form (MPL 100 01 12) and endorsement version (MPL 180 01 12). MPL 155 (03 12) - Personal Injury Aggregate is introduced..
MANUAL CHANGES	We revised the manual to include a discount for the Personal Injury Aggregate.
EFFECTIVE DATE	The revision is effective immediately in Ohio.
DISTRIBUTION	The revised mandatory endorsement, Personal Umbrella form and Personal Umbrella endorsement, new MPL 155 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.