



March 28, 2014

**IDENTITY THEFT EXPENSE COVERAGE ENDORSEMENT  
MPL 46 REVISED IN DELAWARE & OHIO**

- BACKGROUND** MSO® is revising the Personal Lines Endorsement MPL 46 to clarify that “forgery” is intended to be included as an act of identity theft.
- FORM CHANGES** We expanded the definition of Identity Theft in MPL 46 to include “acts of forgery.”
- FORM AVAILABILITY** The revised endorsement, MPL 46 04 14 - Identity Theft Expense Coverage, is now available in Arkansas, Delaware, Kentucky, Maine, Nebraska, New Jersey, Ohio and Pennsylvania. The endorsement is pending in Maryland and New York.
- EFFECTIVE DATE** 04/01/2014
- DISTRIBUTION** The endorsement will be added to the CD-ROM. Affiliated companies will be able to access these through our website: <http://www.msonet.com>.
- QUESTIONS** Contact Trish Riggio at (800) 935-6900.