



June 12, 2014

## **COMMERCIAL UMBRELLA DATA BREACH EXCLUSION ENDORSEMENT AVAILABLE IN DELAWARE**

<b>BACKGROUND</b>	The commercial MSO® policies cover bodily injury and damage to tangible property and loss of use of such property. The intent of the new Data Breach Exclusion endorsement is to make it clear that a data breach does not involve bodily injury or property damage as defined in the policy. Losses due to a data breach were never intended to be covered. The endorsement strengthens the intent of the policy.
<b>MSO ACTION</b>	MSO has filed Data Breach Exclusion endorsement MCL 758 (05 14) for the Commercial Umbrella Program. Endorsements were previously filed for the Businessowners, House of Worship, Special Contractors and Commercial Liability Programs.
<b>EFFECTIVE DATE</b>	July 1, 2014 in Delaware. Previously approved effective July 1, 2014 in Maryland, Indiana & Pennsylvania. Immediately in New Jersey. Currently pending in New York.
<b>DISTRIBUTION</b>	The endorsement will be added to the CD-ROM. Affiliated companies will be able to access this through our website: <a href="http://www.msonet.com">http://www.msonet.com</a> .
<b>FUTURE MSO ACTION</b>	The Data Breach endorsements will be filed in other states in the future.
<b>COMPANY MODIFICATIONS</b>	MSO is available to assist in modifying the new programs to meet individual company needs and to make any needed filings.
<b>QUESTIONS</b>	Contact Pepper Treuvey, AU at (800) 935-6900.