



June 20, 2014

COMMERCIAL UMBRELLA DATA BREACH EXCLUSION ENDORSEMENT AVAILABLE IN NEW YORK

BACKGROUND	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.
MSO ACTION	MSO has filed Data Breach Exclusion endorsement MCL 758 (05 14) for the Commercial Umbrella Program.
EFFECTIVE DATE	July 1, 2014 in New York. Previously approved effective July 1, 2014 in Maryland, Indiana, New York & Pennsylvania. Immediately in New Jersey.
DISTRIBUTION	The endorsement will be added to the CD-ROM. Affiliated companies will be able to access this through our website: http://www.msonet.com .
FUTURE MSO ACTION	The Data Breach endorsement will be filed in other states in the future.
COMPANY MODIFICATIONS	MSO is available to assist in modifying the new programs to meet individual company needs and to make any needed filings.
QUESTIONS	Contact Pepper Treuvey, AU at (800) 935-6900.