



July 17, 2014

GARAGE PROGRAM UPDATES APPROVED IN DELAWARE

BACKGROUND

To enhance the competitive position of the MSO® Commercial Property program, we are introducing updated versions of the coverage forms, supplemental declarations, several endorsements and manuals.

FORM CHANGES

Special Garage Policy MGP 010 (06 14)

The changes made are similar to changes filed for other commercial MSO programs. While many of the updates were editorial and for clarification, the following additional coverages were added to the policy:

- Credit Card / Forgery / Counterfeit Money.
- Electronic Data.
- Employee Dishonesty.
- Loss of Income From Dependent Property.
- Loss of Income From Computer Operations.

Supplemental Declarations - MGP 011 (06 14)

- Increased Accounts Receivable basic limit to \$10,000.
- Increased Outdoor Signs basic limit to \$2,500.
- New coverage - Credit Card / Forgery / Counterfeit Money - \$2,500 basic limit.
- Increased Debris Removal additional limit to \$10,000.
- New coverage - Employee Dishonesty - \$5,000 basic limit.
- Increased Fire Expense Coverages to \$2,500.
- New coverage - Loss of Income from Dependent Property - \$5,000 basic limit.
- New coverage - Loss of Income from Interruption of Computer Operations - \$10,000 basic limit.

Computer Coverage - MGP 100 (06 14)

- Revised to clarify the intent of the endorsement.

MANUAL CHANGES

- Revised the rules to reflect the increased basic limits for several coverages.
- Added rules for the new coverages that were added to MGP 010.
- Added rules for Data Breach (MCL 143) and Sexual Abuse or Sexual Misconduct Exclusion (MCL 191).
- Other formatting and editorial changes.

EFFECTIVE DATE	July 1, 2014 Previously approved in NJ, PA & MD.
DISTRIBUTION	The endorsements and revised manuals will be added to the CD-ROM. Affiliated companies will be able to access this through our website: http://www.msonet.com .
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.