



October 8, 2015

## **MANDATORY ENDORSEMENTS REVISED IN AR, DE & WV TO ADD FRACKING EXCLUSION**

### **BACKGROUND**

We have revised various commercial mandatory endorsements in Arkansas, Delaware and West Virginia. The revised endorsements are:

#### **Arkansas**

- MCM 836 (10 15) – applicable to Businessowners, Farmowners, House of Worship and Contractors

#### **Delaware**

- BU 08 30 (10 15) - applicable to the BOP
- MCL 782 (10 15) - applicable to Commercial Umbrella
- MCM 830 (11 15) - applicable to Commercial Property, Commercial Liability, Contractors, House of Worship, Garage

#### **West Virginia**

- MCM 837 (10 15) - applicable to Businessowners, Commercial Property, Commercial Liability, Contractors, House of Worship

The Arkansas, Delaware and West Virginia Departments of Insurance have now approved these endorsements.

### **CHANGES**

In all of the endorsements, we have added an exclusion for fracking. Although fracking would already be considered excluded under our main policy forms for Commercial Property, Commercial Liability, Businessowners and CMP programs, MSO, for clarification purposes, added the fracking exclusion to strengthen the intent of the policy by making it clear that losses due to fracking were never intended to be covered.

In Arkansas and West Virginia we also added the Electronic Aggression Exclusion that was previously filed and approved in Delaware.

### **POLICYHOLDERS NOTICE**

We have developed sample policyholder notices for the Fracking Exclusion in Delaware as well as a combined policyholder notice for Electronic Aggression and Fracking for Arkansas and West Virginia.

### **COMPANY ACTION**

If your Company is not using the most current version of an MSO program and you are unsure as to whether or not the revised Mandatory Endorsements are compatible with the version you are using, please contact us for assistance.

**EFFECTIVE DATE**

October 15, 2015 for all endorsements.

**DISTRIBUTION**

The revised State Mandatory Endorsements will be added to the CD-ROM. Affiliated companies will be able to access this through our website: <http://www.msonet.com>.

**QUESTIONS**

Contact Trish Riggio, at (800) 935-6900.