

January 31, 2003

COMBINATION DWELLING MANUAL REVISED IN NEW JERSEY AND PENNSYLVANIA

- BACKGROUND** Theft coverage is an option under the Combination Dwelling program. To clarify when coverage is provided, the new program includes a trigger endorsement (MDW 30). Coverage is triggered by showing MDW 30 on the Declarations, and charging the proper premium. In the prior program, coverage was included in New Jersey and optional in Pennsylvania. The program is now the same in all states.
- MSO® ACTION** We revised the manual to include references to MDW 30.
- EFFECTIVE DATE** Pennsylvania - January 25, 2003. New Jersey - February 15, 2003.
- ADDITIONAL INFORMATION** The filing is pending in Delaware and Maryland.
- DISTRIBUTION** The manual pages will be included in the next CD-ROM and manual page distribution. Affiliated companies may access the new pages through our website: <http://www.msonet.com>. Contact Tammy Bechtel for extra supplies by mail, phone or fax. E-mail: supplies@msonet.com
- QUESTIONS** Contact Sue Quimby, CPCU at (800) 935-6900. E-mail: squimby@msonet.com