

March 18, 2003

## **COMBINATION DWELLING MANUAL REVISED IN MARYLAND**

### **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.

A fungi/mold exclusion was approved in Delaware and Pennsylvania. The exclusion is not available in Maryland and New Jersey.

### **MSO<sup>®</sup> ACTION**

We revised the manual to include references to MDW 30. We filed a rule in the Maryland state-specific pages to show that the fungi/mold exclusion does not apply.

### **EFFECTIVE DATE**

March 1, 2003

### **ADDITIONAL INFORMATION**

We previously announced the approval of the MDW 30 change and the fungi/mold exclusion in Delaware, New Jersey and Pennsylvania.

### **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](mailto:supplies@msonet.com).

### **QUESTIONS**

Contact Sue Quimby, CPCU at (800) 935-6900. E-mail to: [squimby@msonet.com](mailto:squimby@msonet.com).