



October 10, 2003

**COMMERCIAL AUTOMOBILE - VOLUNTEERS AS INSUREDS - RULE
INTRODUCED IN DELAWARE, NEW JERSEY,
PENNSYLVANIA AND OHIO**

BACKGROUND

MSO® has added a new manual rule to the Commercial Automobile program entitled “Volunteers as Insureds”. This rule now complements the “Additional Insured - Volunteers” endorsement (No. MCA 101) which is already approved and in use.

This rule provides coverage under the “Non Owned Auto Liability” rule and extends coverage to anyone volunteering services to the insured while using a covered auto not owned, borrowed or hired by the insured to transport persons in activities necessary to the insured’s business.

MSO ACTION

MSO has filed this rule and received approval in Delaware, New Jersey, Pennsylvania and Ohio, and it is pending in Maryland.

**EFFECTIVE
DATE**

Immediately

DISTRIBUTION

This revised manual rule will be included in the next CD-ROM update. Affiliated companies can access this through our website <http://www.msonet.com>. Send your orders for printed supplies of the rule by e-mail to supplies@msonet.com.

QUESTIONS

Contact Dennis Carrigan at (800) 935-6900 or e-mail: dcarrigan@msonet.com.