



December 8, 2003

**FUNGI/MOLD LIABILITY EXCLUSION ADDED TO
PERSONAL EXCESS LIABILITY (UMBRELLA) ENDORSEMENT
MPL 80 IN NEW JERSEY**

BACKGROUND

The New Jersey Department of Banking and Insurance currently requires that primary personal lines policies provide \$50,000 of liability coverage for losses as a result of fungi or mold. Increased limits of up to \$100,000 must also be made available upon the insured's request. As the required coverage limits are being met in the primary policy, we developed a fungi/mold liability exclusion to the Personal Excess Liability (Umbrella) Coverage endorsement (MPL 80).

MSO[®] ACTION

MSO has filed a fungi/mold exclusion in the Personal Excess Liability (Umbrella) Coverage endorsement MPL 80. The new version of this endorsement has an edition date of 11/03 and may be used with the 1997 Personal Lines Program.

**POLICYHOLDER
NOTICE**

A suggested policyholder notice was developed to be used with renewal policies.

**EFFECTIVE
DATE**

January 1, 2004

DISTRIBUTION

MPL 80 (11/03) has been added to CD-ROM. Affiliated companies can access this through our website: <http://www.msonet.com>. Send your order for printed supplies by e-mail to: supplies@msonet.com.

QUESTIONS

Contact Pepper Treuvey, AU at (800) 935-6900 or e-mail: ptreuvey@msonet.com.