



January 6, 2004

**FUNGI/MOLD LIABILITY EXCLUSION ENDORSEMENT APPROVED FOR  
PERSONAL UMBRELLA LIABILITY PROGRAM**

<b>BACKGROUND</b>	We have developed a fungi/mold liability exclusion endorsement to be used with the Personal Umbrella Liability program.
<b>MSO<sup>®</sup> ACTION</b>	MSO has filed MPL 111 • Fungi/Mold Exclusions endorsement for the Personal Umbrella Liability Program in the states of Delaware, Indiana, Maryland and Pennsylvania.
<b>POLICYHOLDER NOTICE</b>	A suggested Notice to Policyholders was developed to be used with renewal policies.
<b>EFFECTIVE DATE</b>	January 1, 2004 in Delaware, Indiana, Maryland and Pennsylvania.  In New Jersey, an exclusion for fungi/mold was added to Personal Excess Liability (Umbrella) Coverage endorsement MPL 80 11 03, effective January 1, 2004.
<b>DISTRIBUTION</b>	MPL 111 (11/03) has been added to the CD-ROM. Affiliated companies can access this through our website: <a href="http://www.msonet.com">http://www.msonet.com</a> . Send your order for printed supplies by e-mail to: <a href="mailto:supplies@msonet.com">supplies@msonet.com</a> .
<b>QUESTIONS</b>	Contact Pepper Treuvey, AU at (800) 935-6900 or e-mail: <a href="mailto:ptreuvey@msonet.com">ptreuvey@msonet.com</a> .