



June 21, 2004

LEAD / LEAD CONTAMINATION EXCLUSION ENDORSEMENT APPROVED FOR PERSONAL LINES IN NEW JERSEY

BACKGROUND	We have developed a lead/lead contamination exclusion endorsement for use in New Jersey which consists of an endorsement and related manual rules applicable to the Homeowners, Combination Dwelling and Mobilehomeowners programs.
MSO[®] ACTION	<p>MSO has filed MPL 25 • Lead/Lead Contamination Exclusion endorsement and received approval in New Jersey.</p> <p>This endorsement excludes bodily injury or medical payments resulting from or caused by lead or lead contamination arising out of any occurrence at the insured's premises which was constructed prior to 1978 and is a tenant occupied dwelling or used for child care operations. In addition, the exclusion does not apply to any premises receiving a lead free hazard certification from the New Jersey Department of Community Affairs. It can be added to policies at their next annual renewal, but written notice must be provided at least one year prior to renewal of the policy.</p>
POLICYHOLDER NOTICE	We have developed the attached two versions of our Notice to Policyholders which may be used at the option of the companies.
EFFECTIVE DATE	Immediately
DISTRIBUTION	Endorsement MPL 25, the Notices to Policyholders (NP-MPL 25 and MPN 25), and the manual revisions have been added to the CD-ROM. This material can be accessed through our website: http://www.msonet.com .
QUESTIONS	Contact Dennis Carrigan at (800) 935-6900 or e-mail: dcarrigan@msonet.com .