



September 15, 2004

## **FUEL OIL EXCLUSION AND COVERAGE BUYBACK PROGRAM FOR PERSONAL LINES INTRODUCED IN NEW JERSEY**

### **BACKGROUND**

At the request of our affiliates, we have developed a liability exclusion for fuel oil related losses. This exclusion is included in the New Jersey mandatory endorsement MPL 95, as well as the umbrella endorsement MPL 80. By including in these endorsements, the exclusion applies to all policies.

Coincident with the introduction of the exclusion, we also developed a coverage buyback endorsement MPL127 with a liability limit of \$100,000. Rules are being introduced in the personal lines manual to provide a table of additional premium charges that vary depending on the type of fuel tank.

We have also developed separate sample policyholder notices for endorsements MPL95 and MPL80.

### **MSO<sup>®</sup> ACTION**

We have filed and received approval of this program in New Jersey.

### **EFFECTIVE DATE**

September 10, 2004

### **DISTRIBUTION**

Revised endorsements MPL80 and 95, new endorsement MPL127, the policyholder notices and the revised manual pages have been added to the CD-ROM. Affiliated companies will be able to access these through our website: <http://www.msonet.com>.

### **QUESTIONS**

Contact Jan Kozlowski at (800) 935-6900 or e-mail: [jkozlowski@msonet.com](mailto:jkozlowski@msonet.com).