



October 27, 2004

CONTRACTORS NEW YORK LIABILITY LIMITATION ENDORSEMENT APPROVED IN DELAWARE AND MARYLAND

BACKGROUND

MSO[®] announced in bulletin dated July 16, 2004 that it had received approval of a Contractors New York Bodily Injury Limitation endorsement (MCL 193) in New Jersey to be used with its Businessowners, Commercial Liability and Special Contractors programs. A separate form (MCL 754) was developed for use with the Commercial Umbrella program.

MCL 193 provides for a liability sublimit of \$15,000 for injuries sustained at a job location in New York and applies to Delaware or Maryland based contractors working in New York. It was developed as a result of New York laws which provide for strict liability for injuries resulting from falls from heights or anything falling from a height.

MSO ACTION

We filed and received approval of MCL 193 in the states of Delaware and Maryland. MCL 754 is also being implemented for use with the Umbrella program. Separate policyholder notices have been developed and may be used at the option of the companies. NP-MCL-193 applies to the above lines of business except for Umbrella which will use NP-MCL-754.

EFFECTIVE DATE

Immediately

DISTRIBUTION

These forms and the accompanying rules have been added to the CD-ROM and can be accessed through our website: <http://www.msonet.com>.

QUESTIONS

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