



December 10, 2004

SILICA EXCLUSION ENDORSEMENT APPROVED FOR COMMERCIAL UMBRELLA IN DELAWARE

BACKGROUND	MSO [®] announced in bulletin dated June 18, 2004 the introduction of a Silica Exclusion endorsement (MCL 184) for use with its commercial liability programs. We have now developed an Umbrella version of the form.
MSO ACTION	The Commercial Umbrella “Silica Exclusion” endorsement (MCL 755) has been approved in the state of Delaware. Separate policyholder notices (NP-MCL-755 and MCN 755) have also been developed and may be used at the option of the companies.
EFFECTIVE DATE	Immediately
DISTRIBUTION	The forms 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 .