



October 3, 2005

**PERSONAL INJURY / ADVERTISING INJURY ENDORSEMENT FILED  
FOR COMMERCIAL LIABILITY PROGRAM**

- BACKGROUND** Coverage for Personal Injury / Advertising Injury is included in the MSO® General Liability Form MCL 010, however, it is not included in the Basic General Liability Form MCL 030. In order to make this coverage available to policies written with MCL 030, we have developed an optional Personal Injury / Advertising Injury Coverage endorsement MCL 436. Rule 4.9 in the Commercial Liability manual has been revised as well as the specific state supplement page.
- MSO ACTION** We have filed and received approval for MCL 436 and the accompanying rule and rating factor in New Jersey, Pennsylvania, Maryland and Virginia. The filing is pending in Delaware.
- EFFECTIVE DATE** October 1, 2005
- DISTRIBUTION** The new endorsement and revised manual pages will be added to the CD-ROM. Affiliated companies will be able to access it through our website: <http://www.msonet.com>.
- QUESTIONS** Pepper Treuvey at (800) 935-6900 or e-mail to: [ptreuvey@msonet.com](mailto:ptreuvey@msonet.com).