



October 25, 2006

## **VIRUS CONTAMINATION EXCLUSION ENDORSEMENT APPROVED FOR NJ PERSONAL LINES**

**BACKGROUND** MSO® has developed endorsements to introduce a specific exclusion for contamination by viruses or other pathological agents. We have developed an endorsement for Personal Lines Property and Commercial Lines endorsements for Property and Liability.

We previously announced that the New Jersey Department of Banking and Insurance would not approve these exclusions. We recently refiled the endorsements in New Jersey. The Personal Lines endorsement MPL 129 07 06 has now been approved.

**EFFECTIVE DATE** November 1, 2006.

**DISTRIBUTION** The approved endorsement MPL 129 and related manual rules will be added to the CD-ROM. Affiliated companies will be able to access them through our website: <http://www.msonet.com>.

**FUTURE MSO ACTION** We will advise you of the outcome of the pending Commercial Lines endorsements filing.

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