



May 16, 2007

REVISED LIABILITY VIRUS CONTAMINATION EXCLUSION ENDORSEMENTS APPROVED IN DE, NJ, PA

BACKGROUND In 2006, MSO® developed endorsements to introduce a specific exclusion for contamination by viruses or other pathological agents. We have now added an exception to the Liability endorsements MCL 199 and MCL 757 to make the exclusion not apply to injury resulting from food, goods or products intended for human consumption. This resolves a problem with the exclusion going beyond what was originally intended.

The revised endorsements are approved in Delaware, New Jersey and Pennsylvania. The liability exclusion endorsements are not available in Maryland.

**ENDORSEMENT
USE** MCL 199 04 07 is used with any program providing commercial liability coverage other than the 2007 BOP program. The virus exclusion and the exception have been built into the 2007 BOP policy forms.

MCL 757 04 07 is used with the Commercial Umbrella program.

**EFFECTIVE
DATE** June 1, 2007.

DISTRIBUTION Endorsements MCL 199 04 07 and MCL 757 04 07 will be added to the CD-ROM. Affiliated companies will be able to access them through our website: <http://www.msonet.com>.

QUESTIONS Contact Jan Kozlowski at (800) 935-6900.