



June 22, 2007

## **PERSONAL LINES MANDATORY ENDORSEMENTS REVISED IN DE AND PA TO INCLUDE NEW FLOOD WORDING**

### **BACKGROUND**

We have revised personal lines mandatory endorsements in Delaware (MPL 124 07 07) and Pennsylvania (MPL 99 07 07). We amended the flood exclusion to better convey its intended scope of coverage by adding specific reference to storm surge and wording to make it clear that a “flood” type loss is not covered whether or not resulting from rain, snow, or other conditions of the weather.

### **OTHER CHANGES**

In addition, we also amended MPL 99 07 07 by deleting the second paragraph under Condition C. 2 which provided that the policy would terminate if the insured obtained replacement insurance on the covered property. The purchase of replacement insurance is not an allowable reason for termination as permitted in Act 205. If the renewal premium is not paid, then coverage terminates as provided under Condition B.

### **MSO<sup>®</sup> ACTION**

We have filed and received approval of the revised endorsements in Delaware and Pennsylvania. A filing to revise the Maryland mandatory endorsement MPL 120 is still pending.

### **POLICYHOLDER NOTICES**

We have developed sample policyholder notices for each of the revised endorsements.

### **EFFECTIVE DATE**

July 1, 2007.

### **DISTRIBUTION**

The revised endorsements and the policyholder notices will be added to the next CD-ROM. Affiliated companies may access the information on our website: [www.msonet.com](http://www.msonet.com).

### **QUESTIONS**

Contact Jan Kozlowski at (800) 935-6900.