



October 16, 2007

## **REVISED COMMERCIAL PROPERTY POLICIES APPROVED**

### **BACKGROUND**

We have updated the Commercial Property Policies to build in the Virus Contamination Exclusion as well as other revisions.

### **PROGRAM CHANGES**

This revision introduces new versions of the commercial property policy forms. The new 10 07 editions will replace the following policies: MCP 010 (01 05), MCP 014 (01 05), MCP 016 (01 05), MFP 032 (03 07), MFP 034 (10 06) and MFP 036 (10 06).

The revision highlights include the following:

#### **GENERAL PROPERTY FORM - MCP 010**

##### **Part I B • Supplemental Coverages**

##### **Building Extension Coverages - Outdoor Sign Extension**

Added sign posts and poles to the coverage extension.

##### **Part I C • Cause of Loss Options**

Reformatted the Causes of Loss Coverage Options.

##### **Part I F • Losses Not Insured**

##### **Flood / Flooding Exclusion**

Added “storm surge” for clarification.

##### **Water Damage Exclusion**

Revised wording to track with other MSO® commercial policies.

##### **Wear, Tear and Other Specified Loss / Cause of Loss Exclusions**

Added the Virus Contamination exclusion from endorsement MCP 401.

##### **Part I H • Glossary**

Computer Hacking - Added “computer worm, Trojan Horse, spyware and adware” to definition.

##### **Part I • Common Exclusions**

##### **Government / Legal / War**

Added “act or condition, whether actual or expected” to track with other MSO commercial policies.

**PROGRAM  
CHANGES - Cont.**

**ADDITIONAL CHANGES**

Format revised to remove the bullet characters and replace with alpha or numerical characters. Also removed parenthesis around letters or numbers.

The words “above” or “below” used when referencing other text in the policy has been revised to say “in the preceding paragraph” or “in the following paragraph”. This change is being made as companies may reproduce the policies from their systems and due to different spacing, margins, etc., the items referred to may not always fall “above” or “below.”

Similar changes made to MCP 014, MCP 016, MFP 032, MFP 034 and MFP 036 as applicable.

**ENDORSEMENTS**

MCP 401 • Virus Contamination endorsement is no longer needed as this exclusion is built into the policies.

**MANUAL PAGES**

References to endorsement MCP 401 • Virus Contamination have been eliminated from the Commercial Property manual.

**EFFECTIVE  
DATE**

December 1, 2007 - New Jersey, Pennsylvania, Delaware and Maryland.  
Virginia specific versions will be filed at a later date.

**DISTRIBUTION**

The revised Commercial Property policies, manual pages and policyholders’ notice will be added to the CD-ROM. Affiliated companies will be able to access these through our website: <http://www.msonet.com>.

**QUESTIONS**

Contact Pepper Treuvey at (800) 935-6900.