



October 23, 2007

PERSONAL INJURY REFERENCES ADDED TO LEAD EXCLUSIONS FOR PERSONAL LINES

BACKGROUND	We were asked to add reference to personal injury in the lead/lead contamination exclusion. This type of loss is not intended to be covered.
MSO® ACTION	MSO filed a revision to the Lead or Lead Contamination Exclusions (MPL 24 and MPL 25) for Personal lines, adding the personal injury reference and clarification wording.
EFFECTIVE DATE	For new and renewal business: MPL 24 (08 07) Delaware and Pennsylvania - Immediately Maryland - November 1, 2007 MPL 25 (08 07) New Jersey - Immediately
NOTICE TO POLICYHOLDERS	A sample policyholder notice is available. Contact MSO if you require a custom version.
DISTRIBUTION	The revised form will be added to the CD-ROM. Affiliated companies can access it through our website: www.msonet.com .
QUESTIONS	Contact Sue Quimby, CPCU at (800) 935-6900.