



March 25, 2008

## **REVISIONS TO PERSONAL UMBRELLA PROGRAM APPROVED**

### **BACKGROUND**

We have updated various Personal Umbrella forms to track with other MSO forms.

### **PROGRAM CHANGES**

This revision introduces a new version of the Personal Umbrella Liability Coverage endorsement MPL 180 (03 08) in New Jersey and Personal Umbrella Liability Form MPL 100 (02 08) and Personal Umbrella Liability Coverage MPL 180 (02 08) in Delaware, Pennsylvania and Maryland.

The new editions will replace the following forms: MPL 180 (08 06) in NJ and MPL 100 (01 06) and MPL 180 (01 06) in DE, PA and MD.

The new versions of the Personal Umbrella forms to include under the Government and Legal Action Exclusion an exclusion for violation of the Telephone Consumer Protection Act and the CAN-SPAM Act.

### **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.”

### **MANUAL PAGES**

Reference to “trigger” endorsement MPL 101 which is pre-printed in MPL 100 and MPL 180 has been added to the manual pages in DE, PA and MD. Also, MPL 180 was erroneously listed as MPL 80. No changes were needed to the NJ manual.

### **EFFECTIVE DATE**

June 1, 2008 - New Jersey, Pennsylvania, Delaware and Maryland.  
Ohio and Indiana are currently pending.

**DISTRIBUTION**

The revised Personal Umbrella forms, 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.