



May 27, 2008

## **REVISED BOP COVERAGE FORMS APPROVED**

### **BACKGROUND**

To keep all of the commercial policy forms compatible, we have updated the Businessowners Coverage Forms to build in the various changes that were introduced in the commercial property and commercial liability programs.

### **PROGRAM CHANGES**

This revision introduces new versions of the Businessowners policies as follows: BU 04 01 (12 07); BU 04 02 (12 07); BU 04 06 (01 08); BU 04 07 (12 07); BU 04 09 (12 07); and BU 08 01 (12 07).

Also, new versions of the state mandatory endorsements will apply with the new policies as follows: BU 08 10 (12 07); BU 08 20 (12 07); BU 08 30 (12 07); and BU 08 40 (12 07).

The revision highlights include the following:

#### **Part I B - Losses Not Insured**

##### **Electrical Damage Exclusion**

Revised wording to be consistent with the same exclusion in other property coverage forms. Exclusion will now only apply to electric appliances, devices and wiring.

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

Added swimming pools to be consistent with other property coverage forms.

#### **Parts I & II - Common Glossary**

##### **Computer Hacking**

Included "computer worm, Trojan Horse, spyware and adware" in definition.

#### **Part II C - Liability Not Insured**

##### **Business Activities / Business Risk Exclusion**

Revised the "recall" text to include recall by you or any other organization to clarify the intent.

##### **Employee, Employment and Related Injury Exclusions**

Removed paragraph F as mobile equipment that is registered under a motor vehicle law is considered an auto and therefore not covered here.

**PROGRAM  
CHANGES (CONT'D.)**

**Pollution / Environmental Damage Exclusion**

Revised to include Personal Injury and Advertising Injury. Added wording to clarify that controlled fires would not be excluded as long as the premises is not or was not used for the handling, storing, etc. of waste. Also referenced material that is to be reclaimed, reconditioned or recycled to mirror definition of “pollutants” in the Glossary.

**Premises / Other Property Additional Exclusions**

Removed paragraph D relating to mobile equipment.

Also in BU 04 06, revised the definition of “Insureds” to extend liability coverage to unit-owners for their liability as members of the association for common areas.

**EFFECTIVE  
DATE**

These BOP forms are effective immediately in Delaware, Maryland, New Jersey and Pennsylvania.

**DISTRIBUTION**

The revised BOP forms, endorsements and corresponding policyholder notices will be added to the CD-ROM. Affiliated companies will be able to access these through our website: <http://www.msonet.com>.

**QUESTIONS**

Contact Jan Kozlowski at (800) 935-6900.