



November 20, 2009

## **REVISED PERSONAL LINES PROGRAM APPROVED**

<b>BACKGROUND</b>	Based on suggestions of the user companies, as well as our market research, we have developed updated Personal Lines Program forms. The new 2009 editions will replace the current editions. Many of the changes to the forms are editorial in nature. Editorial revisions were also made to the manuals.
<b>EFFECTIVE DATE</b>	For new business: Homeowners and Combination Dwelling - Immediately in Delaware, Maryland, New Jersey and Pennsylvania.  Effective date for renewals is December 1, 2009.
<b>PROGRAM CHANGES</b>	Changes include addition of coverage for trees that do not damage covered property, but block a driveway, sidewalk, or handicapped access. Collapse is now a discrete exclusion. An Examination Condition is added. Companies have the right to inspect insured properties. Exclusions and conditions have been clarified. The revised flood exclusion wording has been moved from the state mandatory endorsements to the main Common Provisions form. Endorsements have been revised to reflect changes made to the Common Provisions Form.  A detailed review of the changes is available upon request.
<b>FUTURE MSO ACTION</b>	We will file necessary changes to program in Ohio.
<b>DISTRIBUTION</b>	The updated manual pages and forms will be available on the next CD-ROM and through the website:: <a href="http://www.msonet.com">http://www.msonet.com</a> .
<b>COMPANY MODIFICATIONS</b>	MSO is available to assist in modifying the new Personal Lines program to meet individual company needs and to make any needed filings.
<b>QUESTIONS</b>	Contact Sue Quimby, CPCU at (800) 935-6900.