



July 15, 2010

## **2010 PERSONAL LINES ENHANCEMENTS APPROVED IN DELAWARE**

### **MSO ACTION**

To enhance the competitive position of the MSO® Personal Lines Program, we are introducing two new optional endorsements and adding 3 additional protection designations.

MPL 142 (07 10) - Green Upgrade Supplemental Coverage and MPL 143 (07 10) - Resident of Assisted Living Care Facility, along with the accompanying rules and the 3 additional protection designations were filed and approved for the Personal Lines Program in Delaware, Ohio, New Jersey and Pennsylvania. The revisions are currently pending in Maryland.

### **COVERAGE HIGHLIGHTS**

**Green Upgrade Supplemental Coverage - MPL 142** provides the following:

- The additional costs to repair or replace damaged property with “green” property that meets the standards of a “green authority.”
- The additional amount of coverage may be used for green related costs such as design and engineering professional fees, re-certification fees and ventilation expenses.
- An extension to the period of indemnity for up to 30 days when the restoration time is increased due to the additional time required to make repairs or replace property with “green” materials.

This endorsement applies only to the Homeowners and Combination Dwelling programs.

#### **Resident of Assisted Living Care Facility - MPL 143**

The Resident of Assisted Living Care Facility Coverage extends coverage to a relative who is residing in an Assisted Living Care Facility. Highlights include the following:

- Coverage for personal property up to \$10,000.
- Additional Living Expenses.
- Coverage for Personal Liability in the amount of \$100,000 with an option to increase to \$300,000 or \$500,000.

This endorsement applies to the Homeowners, Mobilehomeowners and Combination Dwelling programs.

**COVERAGE  
HIGHLIGHTS  
(cont.)**

**Protection Changes**

MSO also made changes to the protection designations in the Homeowners and Combination Dwelling manuals. This change was made in response to our Member Companies requests to become more competitive. 3 additional protection categories were added that will now allow credits for risks that are within 1 or 3 miles of a Fire Department.

**EFFECTIVE DATE**

The 2010 Personal Lines changes are effective August 1, 2010 for New Business and October 1, 2010 for Renewals.

**DISTRIBUTION**

The updated manual pages and forms will be added to the CD-ROM. Affiliated companies will be able to access this through our website: <http://www.msonet.com>.

**QUESTIONS**

Contact Trish Riggio at (800) 935-6900.