



December 15, 2010

## HOW PROGRAM REVISION INTRODUCED IN NJ & PA

### BACKGROUND

To enhance the competitive position of the MSO® House of Worship program, we are introducing updated versions of the coverage form, supplemental declarations and manuals. This revised program has been approved in New Jersey and Pennsylvania. The filings are pending in Delaware and Maryland.

### FORMS CHANGES

This revision introduces new versions of the coverage form (MHW 010 09 10) and supplemental declarations (MHW 011 09 10).

The revision highlights include the following:

#### **Part I B - Supplemental Coverages Increased**

Debris Removal to \$10,000  
Fire Dept. Service Charge to \$2,500  
Fire Extinguisher Recharge to \$5,000  
Outdoor Signs to \$2,500  
Trees, Shrubs, Plants  
    Per Occurrence to \$2,500  
    Per Each Item to \$500  
Valuable Papers to \$10,000

#### **Part I B - Supplemental Coverages Introduced**

Business Income Loss from Interruption of Computer Services for \$10,000  
Credit Card / Forgery / Counterfeit Money for \$2,500  
Employee Dishonesty for \$5,000  
Loss of Electronic Data for \$10,000  
Satellite Dishes for \$2,500

#### **Part I D - Property Exclusions**

Added an exclusion for electronic data to clarify that coverage is limited to that provided under the new supplemental coverage.

#### **Common Exclusions**

Added specific references to the Fair and Accurate Credit Transactions Act (FACTA) and the Fair Credit Reporting Act (FCRA) in the Part II communications exclusion.

**FORM CHANGES  
(Continued)**

**New Endorsements**

Introduced the Green Upgrade Supplemental Coverage endorsement (MCP 142 08 10) as an optional coverage for “green” building materials.

Introduced two endorsements to provide an option for functional replacement cost on buildings and contents. These are Functional Replacement Condition – Coverage A (MHW 260) and Functional Replacement Condition – Coverage B (MHW 261).

**MANUAL  
CHANGES**

The manual rules are revised to correlate with the increases in sub-limits and the introduction of new coverages.

The revision highlights include the following:

Revised the rules for Employee Dishonesty, Outdoor Signs and Satellite dishes, and Valuable Papers to reflect the sub-limits increases and other changes in the coverage forms.

Added rules for Credit Card, Electronic Data, and Interruption of Computer Services to correlate with the new supplemental coverages in the coverage forms.

Added rules for the optional Functional Replacement cost and Green Upgrade coverages.

Added higher limit options of \$750,000 and \$1,000,000 for Fire Legal Liability.

Added a higher limit option of \$2,000,000 for Increased Limit of Liability.

**EFFECTIVE  
DATE**

The HOW revision is effective March 1, 2011 in New Jersey and Pennsylvania.

**DISTRIBUTION**

The revised HOW coverage form, supplemental declarations, manual 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.