



April 23, 2012

ELECTRONIC AGGRESSION EXCLUSION INTRODUCED FOR PERSONAL LINES PROGRAM IN NEW JERSEY

BACKGROUND	Electronic aggression is the term used by the Centers for Disease Control (CDC) to incorporate all types of bullying, harassment and other types of violence that are done electronically. Such activities are intentional acts and never meant to be covered under a standard insurance policy.
MSO ACTION	MSO developed electronic exclusion provisions to be incorporated in the state mandatory endorsement as well as the personal umbrella endorsement.
FORMS CHANGES	This revision introduces new versions of the state mandatory endorsement (MPL 95 01 12), and personal umbrella coverage endorsement (MPL 180 01 12).
FUTURE CHANGES	Endorsements to provide optional coverage for Electronic Aggression will be filed as needed.
EFFECTIVE DATE	<p>The revision is effective immediately in New Jersey.</p> <p>The filing is approved in Pennsylvania and West Virginia, and will be filed in additional states shortly.</p>
DISTRIBUTION	The revised endorsements will be added to the CD-ROM. Affiliated companies will be able to access these through our website: http://www.msonet.com .
QUESTIONS	Contact Sue Quimby at (800) 935-6900.