



October 4, 2012

VOLUNTEER FIRE DEPARTMENT COST COVERAGE ADDED TO COMMERCIAL PROPERTY FORMS IN VA

BACKGROUND Volunteer Fire Department Cost Coverage was added to Commercial Property forms MCP 010, MCP 014 and MCP 016 to conform with House Bill 1202 in Virginia.

FORMS CHANGES The following language has been added:
Volunteer Fire Department Costs
We cover, up to the applicable limit shown in the Supplemental Declarations, the cost charged to an *insured* by a volunteer fire department that is not fully funded by real estate taxes or other property taxes. This coverage applies when a volunteer fire department is called to save or protect covered property from an applicable cause of loss covered under this policy. The deductible does not apply.
This Supplemental Coverage does not apply to service charges made in response to a call outside of the volunteer fire department's fire protection district, city or municipality pursuant to a contract.

Virginia specific Supplemental Declarations have been created to add the Volunteer Fire Department Cost under Fire Expense Coverage. They are:
MCP 011 (09 12) - VA
MCP 013 (09 12) - VA
MCP 015 (09 12) - VA
MCP 017 (09 12) - VA

EFFECTIVE DATE Immediately in Virginia.

DISTRIBUTION MCP 010 (09 12), MCP 011 (09 12), MCP 013 (09 12), MCP 014 (09 12), MCP 015 (09 12), MCP 016 (09 12) and MCP 017 (09 12) 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.