



December 31, 2013

PET SERVICES BOP PROGRAM INTRODUCED IN MARYLAND

BACKGROUND

MSO® is continuing to build its portfolio of specialty products. Our latest addition to this series is an endorsement for Pet Services. This includes pet grooming operations as well as other pet services such as day care, walking etc.

The Coverage For Pet Services endorsement, is designed to be used with both the standard BOP policies (BU 04 01 & BU 04 02) and the Home Business BOP policy (BU 08 01). Separate Declarations Supplements apply to the standard BOP and the Home Business BOP. The Supplemental Manual pages displaying the rules and rates are used with either program.

HIGHLIGHTS

Coverage For Pet Services - BU 04 40 (07 13)

- **Client's Lock Replacement** – \$1,000 of coverage is provided to replace or rekey locks at the client's premises.
- **Police Department Fees** – \$500 of coverage is provided to pay for any fee charged by a Police Department to respond to an accidental activation of a burglar alarm at a client's premises.
- **Loss of Client's Property Coverage** – \$1,000 of coverage is provided for loss of client's personal property because of dishonest acts of the insured's employees at premises, other than the insured premises.
- **Emergency Veterinary Expenses** – \$1,000 of coverage is provided for emergency veterinary expenses incurred because of an accident to an animal in the insured's care, control or custody.
- **Burial and Cremation Expense** – \$500 of coverage is provided for the burial or cremation expense incurred because of an accident to an animal in the insured's care, control or custody.
- **Emergency Relocation Expense** – \$1,000 of coverage is provided for the emergency relocation of animals in the insured's care, control or custody because of an emergency at the insured premises due to specified causes of loss or loss of utility services.
- **Loss of Employees' Tools** – \$1,000 of coverage is provided for the loss of an employee's tools used in the insured's business operations while in transit or at a location where pet grooming operations take place.
- **Lost Household Pet Coverage** – \$1,000 of coverage is provided for loss of an animal in the care, control or custody of an insured.

HIGHLIGHTS - Cont.**Coverage For Pet Services - BU 04 40 (07 13)**

- An optional coverage for Loss of Income / Loss to Pet Grooming Equipment is available for an additional premium. This optional coverage provides income lost due to damage to a vehicle that contains permanently installed pet grooming equipment or damage to the permanently installed pet grooming equipment.

Declarations Supplements

The Declarations Supplement for Pet Services (BU 04 41 07 13) is used with the standard BOP policies BU 04 01 and BU 04 02. This is for the policyholder with an insured location.

Home Business Declarations Supplement for Pet Services (BU 04 41 07 13) is used with the Home Business BOP policy BU 08 01 and is designed for the policyholder that does not have an insured location but works from their residence or travels to the client's residence.

Both Declarations Supplements display basic limits, revised limits and any specific deductibles.

Manual Supplements

The manual supplement for Pet Services displays the coverages, limits and options available as well as the rating procedures. Unless specifically addressed in the Pet Services Manual Supplement, the rates & rules in the applicable Businessowners Manual apply.

EFFECTIVE DATE

Immediately
Previously approved in New Jersey, Delaware, Ohio and Pennsylvania.

DISTRIBUTION

The Coverage For Pet Services endorsement, Declarations Supplements and manual supplement will be added to the CD-ROM. Affiliated companies will be able to access this through our website: <http://www.msonet.com>.

FUTURE MSO ACTION

We will announce the introduction of the program in other states as filings are approved.

COMPANY MODIFICATIONS

MSO is available to assist in modifying the new programs to meet individual company needs and to make any needed filings.

QUESTIONS

Contact Pepper Treuvey, AU at (800) 935-6900.