



IDENTITY THEFT EXPENSE COVERAGE ENDORSEMENT MPL 46 REVISED IN AR, KY, NJ AND PA

BACKGROUND MSO[®] is revising the Personal Lines Endorsement MPL 46 to clarify that

"forgery" is intended to be included as an act of identity theft.

FORM CHANGES We expanded the definition of Identity Theft in MPL 46 to include "acts of

forgery."

FORM AVAILABILITY The revised endorsement, MPL 46 04 14 - Identity Theft Expense Coverage,

is now available in Arkansas, Kentucky, New Jersey and Pennsylvania. The endorsement is pending in Delaware, Maryland, Maine, Nebraska, New York,

and Ohio.

EFFECTIVE

DATE

04/01/2014

DISTRIBUTION The endorsement will be added to the CD-ROM. Affiliated companies will be

able to access these through our website: http://www.msonet.com.

QUESTIONS Contact Trish Riggio at (800) 935-6900.