



## Commercial Property

*Property coverage, which may be written as a monoline policy or part of a Commercial Package Policy.*

| Coverage Type                             | Description   |
|---|---|
| 1000 - Commercial Property                | Commercial Lines property coverage, which may be written as a monoline policy or part of a Commercial Package Policy.   |
| 1001 - Builders Risk - Commercial         | Coverage for a building in the course of construction, including building materials and supplies while on or away from the building site.   |
| 1002 - Business Income                    | Coverage providing indemnification for lost profits resulting from damage to property that halts the business.  |
| 1003 - Apartments - Commercial            | Coverage for habitational housing buildings and complexes. Coverages typically written on a commercial package basis.   |
| 1004 - Boiler and Machinery               | Coverage for loss arising out of the operation of pressure, mechanical and electrical equipment. It covers loss of the boiler and machinery itself, damage to other property and business interruption losses.  |
| 1005 - Commercial Package                 | A commercial lines policy that contains Commercial Property and one of the following coverage parts; Commercial General Liability, Commercial Inland Marine, Commercial Crime, Boiler and Machinery Insurance, Commercial Automobile Insurance and Farm Coverage to name a few. |
| 1006 - Condominium Package - Commercial   | Coverage within the category of commercial property, which can be used for residential purposes and is designed to cover the condominium structure and association owned property.  |
| 1007 - Crop Hail                          | Coverage designed to provide financial protection against damage to growing crops as a result of hail or certain other named perils.  |
| 1008 - Difference In Conditions           | Coverage usually written on an all-risks basis that covers other perils not insured by basic property insurance policy. Difference In Conditions insurance provides coverage designed to close specific gaps in standard insurance policies.                                    |
| 1009 - Earthquake                         | Insurance, either written as a separate contract or endorsement covering damage caused by an earthquake.  |
| 1010 - Flood - Commercial                 | A form of insurance designed to reimburse property owners from loss due to the defined peril of flood.  |
| 1011 - Glass - Commercial                 | Coverage on an all-risks basis for glass breakage.  |
| 1012 - Mortgage Impairment                | Protects banks and other financial institutions for unique coverage exposures such as providing short term coverage on foreclosed property, escrow errors/omissions and negligent acts pertaining to maintaining valid coverage for the mortgagor.                              |
| 1013 - Windstorm and/or Hail - Commercial | Additional coverage to a property insurance policy or written as a stand alone policy for the perils of wind and/or hail.   |
| 1014 - Mold Coverage - Commercial         | Stand alone (monoline) coverage for mold as a result of a covered peril under a commercial policy.  |
| 1015 - Sinkhole Coverage - Commercial     | Stand alone (monoline) coverage for sinkholes on commercial property.   |



### Commercial Property con't.

| Coverage Type  | Description   |
|--|---|
| 1016 - Excess Flood - Commercial                     | Specific excess flood over a primary flood policy on commercial property.   |
| 1017 - Collateral Protection (Force Placed Coverage) | Commercial Property insurance under which a creditor is the primary beneficiary and policyholder and which protects or covers an interest of the creditor arising out of a credit transaction secured by real or personal property. |

### Homeowners and other Residential Property

*A property and liability insurance contract that provides insurance against any of the property and liability perils to which a homeowner or renter is exposed.*

| Coverage Type                              | Description  |
|--|--|
| 2000 - Homeowners-HO-1                     | Coverage for fire, lightning, windstorm, hail, explosion, smoke, theft, vandalism, malicious mischief, riot, civil commotion, glass breakage, vehicles, and aircraft. Commonly referred to as the basic form.  |
| 2001 - Homeowners-HO-2                     | The Broad Form (HO-2) - coverage for a broader spectrum of perils than under Form No. 1.   |
| 2002 - Homeowners-HO-3                     | The Special Form (HO-3) is the most popular of the Homeowners Policy forms used to insure an owner-occupant of a residence. It provides coverage to the residence and other structures on an open perils basis or all-risks basis and is referred to as a "special form".            |
| 2003 - Homeowners-HO-4 - Tenant            | The Contents Broad Form (HO-4) is designed for an insured who rents or leases an apartment or single family residence. This form frequently is called the "tenants form".  |
| 2004 - Homeowners-HO-5                     | Comprehensive Form - Reintroduced in the HO 2000 Program, the Comprehensive Form is useful for insuring dwelling and personal property of the upscale account. It provides coverage to the residence, other structures and personal property on an open-perils basis.                |
| 2005 - Homeowners-HO-6 - Condo Unit Owners | Provides the same coverage as Form No. 4 but extends coverage for damage to additions and/or alterations that the unit owner may have made inside the unit. Coverage goes into effect as an excess amount above that insurance (if any) that the condominium association may have.   |
| 2006 - Homeowners-HO-8                     | The Modified Coverage Form (HO-8) is the most limited coverage form. It is actually a modified version of the HO-1 - Basic Form. Not only is the HO-8 limited in the perils insured against, but it only pays actual cash value (ACV) on both dwelling and personal property losses. |
| 2007 - Builders Risk - Residential         | A dwelling coverage form specifically designed for buildings in the course of construction.  |
| 2008 - Flood - Personal                    | Coverage against loss resulting from the flood peril.  |



**Homeowners and other Residential Property con't.**

| Coverage Type                          | Description   |
|--|---|
| 2009 - Dwelling Property               | Provides financial protection against loss or damage to the insured's property caused by such perils as fire, windstorm, hail, etc.   |
| 2010 - Farmowners Multi-Peril          | A package policy providing property coverage on farm dwelling buildings and contents, as well as barns, stables, and other farm outbuildings. Liability coverage is also included. It is similar to a Homeowners policy adapted to cover farm properties. |
| 2011 - Mobile Homeowners               | Coverage similar to a Homeowners policy in that Section I covers the mobile home property and Section II covers the liability exposure.   |
| 2012 - Windstorm - Residential         | Additional coverage to a property insurance policy or written as a stand alone policy for the peril of wind.  |
| 2013 - Mold Coverage - Residential     | Stand alone (monoline) coverage for mold as a result of a covered peril under a residential policy.   |
| 2014 - Sinkhole Coverage - Residential | Stand alone (monoline) coverage for sinkholes on residential property.  |
| 2015 - Excess Flood - Personal         | Specific excess flood over a primary flood policy on residential property.  |

**Ocean Marine**

*A general term used to indicate all types of insurance associated with coverage on vessels and their cargo.*

| Coverage Type  | Description  |
|--|--|
| 3000 - Marina Operators Legal Liability                | This policy covers the legal liability of the marina operator for loss of or damage to private pleasure boats while in the operator's care, custody or control.  |
| 3001 - Marine Liabilities Package                      | Provides a package of Marine Liability Coverages arising out of ownership or operation of a vessel or marine related industry.   |
| 3002 - Ocean Marine-Hull and/or Protection & Indemnity | Coverage on all types of vessels (hull), including liabilities (P&I). Protects the insured against liability from accidents and related expenditures.  |
| 3003 - Ocean Cargo Policy                              | Type of ocean marine insurance that protects the shipper of the goods against financial loss if the goods are damaged or lost.   |
| 3004 - Ship Repairers Legal Liability                  | Protects an individual ship repairer, marina or boat yard operator for legal liability to the vessel's owner for damage to the vessel being repaired.  |
| 3005 - Stevedores Legal Liability                      | Protects a stevedore against liability for loss or damage to vessels or cargoes arising out of loading or unloading operations. Customarily the protection is limited to legal liability, as opposed to contractual liability. |
| 3006 - Personal & Pleasure Boats & Yachts              | A special package policy for boat owners that combines physical damage insurance, medical expense insurance, liability insurance, and other coverages in one contract.   |
| 3007 - Ocean Marine Builders Risk                      | Indemnifies for loss of or damage to a vessel under construction. Insurance is normally written for a specified amount on the vessel and applies only in the course of construction.   |



## Ocean Marine con't.

| Coverage Type                   | Description   |
|---------------------------------|---|
| 3008 - Longshoremen (Jones Act) | Compensation coverage for harbor workers, ship repairers, shipbuilders, ship breakers and other employees who are engaged in such work for accidents on navigable water and adjoining land. |

## Inland Marine

*A branch of the insurance business, which developed from the insuring of shipments, which did not involve ocean voyages. The inland marine forms borrowed their language from fire, ocean marine, theft and other contracts. Exposures eligible for this form of protection are described in the nationwide definition of marine insurance. Such diverse properties as bridges, tunnels, jewelry and furs can now be written under Inland Marine forms.*

| Coverage Type                     | Description   |
|-----------------------------------|---|
| 4000 - Inland Marine - Commercial | A broad type of insurance, generally covering articles that may be transported from one place to another as well as bridges, tunnels and other instrumentalities of transportation. It includes goods in transit (generally excepting trans-ocean). |
| 4001 - Inland Marine - Personal   | Numerous "floater" policies such as personal effects, personal property, jewelry, furs, fine art and others.  |
| 4002 - Motor Truck Cargo          | Covers a motor carrier's liability for damage to cargo of others during transit.  |
| 4003 - Jewelers Block             | Coverage designed to protect the insured's stock, property left with the insured for repair or other purposes, and the insured's interest in and legal liability for property on consignment from others in the jewelry trade.                      |
| 4004 - Furriers Block             | Protects a furrier's stock - consisting mainly of furs, fur garments, garments trimmed with fur and fur accessories.  |
| 4005 - Contractors Equipment      | An Inland Marine policy that covers contractor's equipment other than vehicles for use on public highways.  |
| 4006 - Electronic Data Processing | Coverage for direct physical loss or damage to data processing equipment and data processing media.   |

## Liability

*That insurance which pays and renders service on behalf of an insured for loss arising out of his or her responsibility to others imposed by law or assumed by contract.*

| Coverage Type                        | Description  |
|--------------------------------------|--|
| 5000 - Commercial General Liability  | Comprehensive liability coverage for businesses resulting from General Liability, Fire Legal, Products/Completed Operations and Advertising to name a few.                   |
| 5001 - Commercial Umbrella Liability | Insures losses in excess of amounts covered by other liability insurance policies; also protects the insured in many situations not covered by the usual liability policies. |



**Liability con't.**

| <b>Coverage Type</b>                               | <b>Description</b>  |
|--|---|
| 5002 - Directors & Officers Liability - Profit     | Protects officers and directors of a corporation against damages because of any civil claim or claims made against them and caused by any negligent act, error or omission while acting in their capacities as directors or officers.   |
| 5003 - Directors & Officers Liability - Non-Profit | Unlike a basic directors and officers policy that covers corporate reimbursement for directors, a directors and officers policy for non-profit organizations covers the corporation itself, directors and officers, employees and committee members.  |
| 5004 - Educator Legal Liability                    | Coverage designed to protect administrators, employees and staff members of schools and colleges, insuring a broad range of non-bodily injury and non-property damage liability losses.   |
| 5005 - Employment Practices Liability              | Coverage designed to protect the corporation, directors and officers and employees for claims resulting from wrongful employment practices.   |
| 5006 - Excess Commercial General Liability         | Excess liability insurance may serve as excess over primary liability insurance, or as excess over a self-insured deductible.   |
| 5007 - Excess Personal Liability                   | Coverage designed to be in excess over the primary personal liability policy, and which does not pay a loss until the loss amount exceeds a certain sum.  |
| 5008 - Liquor Liability                            | Coverage for establishments involved in the alcohol business such as liquor stores, bars, taverns, restaurants, and hotels.   |
| 5009 - Owners & Contractors Protective Liability   | Coverage designed to protect an insured against losses caused by the negligence of a hired contractor or subcontractor.   |
| 5010 - Personal Umbrella                           | Insures losses in excess of amounts covered by other liability insurance policies; also protects the insured in many situations not covered by the usual liability policies.  |
| 5011 - Personal Liability                          | Insurance designed to protect the policyholder from financial loss due to liability resulting from injuries to other persons or damage to their property.   |
| 5012 - Pollution & Environment Liability           | Coverage designed to protect for all sums the insured is legally obligated to pay as a result of emission, discharge, release, or escape of any contaminants, irritants or pollutants.  |
| 5013 - Product & Completed Operations Liability    | Coverage against loss arising out of the liability of a manufacturer, merchant or distributor for injury or damage resulting from the use of a product. Coverage also includes liability incurred by a contractor as the result of improperly performed work (construction or installation) after a job has been completed. |
| 5014 - Public Officials Liability                  | A form of Professional Liability insurance for a public entity and the persons who act on its behalf for errors, misstatements, omissions, neglect, or breach of duty.  |



**Liability con't.**

| Coverage Type                        | Description   |
|--------------------------------------|---|
| 5015 - Police Professional Liability | Law Enforcement Liability policies provide liability coverage for bodily injury, personal injury and property damage claims arising from law enforcement liability activities.  |
| 5016 - Media Liability               | Media Liability insurance, protects the insured against claims arising out of the gathering and communication of information.   |
| 5017 - Railroad Protective Liability | This coverage is similar to Owners and Contractors Protective Liability coverage written under general liability forms. It covers an insured contractor who is engaged in building construction in which a building is required to go across, or is adjacent to, railroad property.   |
| 5018 - Asbestos Removal & Abatement  | Liability coverage for contractors specializing in asbestos abatement and/or removal.   |
| 5019 - Guard Service Liability       | Liability coverage for security guard services.   |
| 5020 - Special Events Liability      | Special Events insurance is liability protection for organizations that host activities.  |
| 5021 - Miscellaneous Liability       | Any liability coverage type not listed above.   |
| 5022 - Cyber Liability               | Cyber Liability is insurance designed to provide coverage for consumers of technology products or services. The policy provides coverage for both liability and property losses related to electronic activities, such as a business or association collecting data within its internal network, business interruption, data loss/destruction, computer fraud, funds transfer loss and cyber extortion. |

**Medical Malpractice**

*Professional negligence by a physician, hospital, or other provider of health care.*

| Coverage Type  | Description   |
|--|---|
| 6000 - Hospital Professional Liability                   | Protects an insured hospital against claims for injury arising from malpractice, error or mistake on the part of hospital personnel.                                  |
| 6001 - Miscellaneous Medical Professionals               | Professional Liability insurance for allegations of negligence in rendering or failure to render professional medical care.   |
| 6002 - Nursing Home Professional Liability               | Provides the same protection for nursing homes as is provided for hospitals under Hospital Professional Liability policies.   |
| 6003 - Physician/Surgeon, Dentist Professional Liability | Protects insured physicians/surgeons/dentists against claims for bodily injury arising from alleged malpractice, error or mistake in rendering professional services. |





### Errors and Omissions

*A form of insurance that indemnifies the insured for any loss sustained because of an error or oversight on his or her part.*

| Coverage Type                           | Description   |
|---|---|
| 7000 - Architects & Engineers Liability | Protects the individual or firm of architects/engineers against any claim which the insured becomes legally obligated to pay as damages arise from the performance of professional services as architects or engineers, caused by error, omission or negligent act. |
| 7001 - Insurance Agents & Brokers E&O   | This coverage protects against claims for negligent acts, errors or omissions in the conduct of the agent/broker business.  |
| 7002 - Lawyers Professional Liability   | Covers direct pecuniary loss and expense to an attorney or law firm arising from claims for alleged neglect, error or omission in the performance of services in a professional legal capacity.   |
| 7003 - Miscellaneous E&O Liability      | Errors and omissions coverage for professionals not specifically listed in this section.  |
| 7004 - Real Estate Agents E&O           | Protects a real estate agency against claims for damages alleging negligence in the conduct of negotiations and business performance for others.  |
| 7005 - Software Design Computer E&O     | Liability coverage for errors in programs or computer system designs.   |

### Automobile

*A type of insurance, which protects the insured against losses involving automobiles. Different coverages can be purchased depending on the needs and wants of the insured, e.g., the liability coverages of bodily injury liability, property damage liability and medical payments and the physical damage coverages of collision and comprehensive.*

| Coverage Type                                       | Description   |
|---|---|
| 8000 - Commercial Auto Liability                    | Liability insurance on various types of miscellaneous commercial automobiles that promises to pay legal obligations of the insured for bodily injury and property damage caused by an accident and arising out of ownership, maintenance, or use of covered auto. |
| 8001 - Commercial Auto Excess Liability             | Excess liability over the primary liability insurance.  |
| 8002 - Commercial Auto Physical Damage              | Coverage on various types of miscellaneous commercial automobiles providing protection from direct and accidental "loss" or damage to an insured's auto.  |
| 8003 - Dealers Open Lot                             | Covers physical damage losses to a dealerships' inventory.  |
| 8004 - Garage Liability                             | Insurance to protect garage owners or automobile dealers for liabilities arising out of their business operations.  |
| 8005 - Garage Keepers Legal                         | Covers the insured's liability for autos accepted for safekeeping, storage, service or repairs when such are lost or damaged.   |
| 8006 - Private Passengers Auto-Physical Damage Only | Coverage for damages from such perils as collision, comprehensive, fire and theft or any damage to the vehicle itself.  |
| 8007 - Personal Excess Auto Liability               | Excess liability over the primary liability insurance.  |



## Aircraft

A type of policy that protects an insured against losses connected with the use of an airplane. Coverage can be purchased depending upon the needs and desires of the insured and can include the liability coverages of bodily injury, property damage, passenger bodily injury and medical payments, as well as physical damage or hull coverage. Coverage can also be written for airports, aircraft dealers, airlines and hangar keepers liability.

| Coverage Type                                    | Description   |
|--|---|
| 9000 - Commercial Aircraft Hull and/or Liability | An Aircraft Hull and Liability policy is similar to a combination automobile policy in that both physical damage, liability and medical payments are combined.              |
| 9001 - Airport Liability                         | Coverage for the insured in the event that the insured's negligent acts and/or omissions result in losses in connection with the use, ownership or maintenance of aircraft. |
| 9002 - Aviation Cargo                            | Coverage for an air carrier's legal liability for damage, destruction, or other loss of a customer's property while being shipped.  |
| 9003 - Aviation Product Liability                | Products liability coverage for manufacturers and dealers of aircraft products and for fixed based operators who repair and maintain aircraft.                              |
| 9004 - Hangarkeepers Legal Liability             | Protection against liability for damage or injury to others arising out of the ownership, maintenance or use of the aircraft hangar premises.                               |
| 9005 - Personal & Pleasure Aircraft              | Aircraft coverage for personal or pleasure use, excluding operations for which there is a charge.   |

## Crime

A public wrong, a violation of criminal law. The state is the entity that brings charges against one who commits a crime and the matter is adjudicated in a criminal court.

| Coverage Type               | Description  |
|-----------------------------|--|
| 1100 - Bankers Blanket Bond | Coverage for a bank in the event of loss due to dishonest acts of its employees or individuals external to the bank.   |
| 1101 - Blanket Crime Policy | A package of coverages for employee dishonesty, loss of money and securities inside and outside the premises, depositors forgery, loss of money orders and counterfeit currency. |
| 1102 - Employee Dishonesty  | Any dishonest act of an employee which may contribute to a loss for the employer.  |
| 1103 - Identity Theft       | Coverage for fraud or other crimes, when someone uses your personal information without your permission.   |
| 1104 - Deposit Forgery      | Coverage for deposit forgery if an insured's paper has been forged or altered.   |
| 1105 - Miscellaneous Crime  | Used when entering Crime coverages not listed above.   |





**Miscellaneous**

*Coverages that do not belong to the other categories shown above.*

| <b>Coverage Type</b>                          | <b>Description</b>  |
|---|---|
| 1200 - Accident & Health                      | Insurance against loss by sickness or bodily injury. The form is sometimes called accident and health, accident and sickness, accident, or disability income insurance.   |
| 1201 - Credit Insurance                       | Insurance against loss or damage resulting from failure of debtor to pay their obligations to the creditor.   |
| 1202 - Animal Mortality                       | Protects the insured against the premature death of animals.  |
| 1203 - Mortgage Guaranty                      | A form of casualty insurance insuring lenders against financial loss generally associated with non-payment of principal, interest, and other sums agreed to be paid under the term of the loan on real estate which contains a building or buildings. |
| 1204 - Worker's Compensation-Excess Only      | Coverage in excess of the primary coverage layer providing four types of benefits (medical care, death, disability and rehabilitation) for employee job-related injuries or diseases as a matter of right (without regard to fault).                  |
| 1205 - Product Recall                         | Coverage for the expenses incurred by a business resulting from the recall of products, whether defective or not.   |
| 1206 - Kidnap/Ransom                          | This insurance is written primarily for financial institutions and covers named employees for individual or aggregate amounts paid as ransom.   |
| 1207 - Surety                                 | Contract by which one party agrees to make good the default or debt of another.   |
| 1208 - Weather Insurance                      | Insurance designed to protect the insured sponsor of an outside event or a manufacturer designing a product the promotion of which depends on a weather-related risk.   |
| 1209 - Prize Indemnification                  | Coverage for large prizes. The most common risks are hole-in-one, tagged fish and record fish.  |
| 1210 - Travel Accident                        | Coverage for accidental death, disability and medical expenses when traveling.  |
| 1211 - Terrorism                              | Coverage for specific acts of terrorism.  |
| 1212 - Fidelity                               | Coverage for all dishonest acts such as larceny, theft, embezzlement and forgery.   |
| 1213 - Deductible Buyback - Property          | Coverage for the indemnification of deductibles incurred due to a covered property loss.  |
| 1214 - Parametric or Index-Based - Commercial | Coverage that pays pre-established amounts based on magnitude and/or proximity of a specified event.  |
| 1215 - Parametric or Index-Based - Personal   | Coverage that pays pre-established amounts based on magnitude and/or proximity of a specified event.  |