

## COVERAGE CODES

### 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.

### Commercial Property Continued.

Coverage Type	Description
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.
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.
1018 – Fire	Coverage protecting the insured against loss to real or personal property from damage caused by the peril of fire or lightening.

### 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.

### Homeowners and Other Residential Property Continued.

Coverage Type	Description
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.
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.

### Ocean Marine Continued.

Coverage Type	Description
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.
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.
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.
3010 - Marina Operators Legal Liability – Non-Taxable	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. (Non-Taxable Insured)
3011- Marine Liabilities Package – Non-Taxable	Provides a package of Marine Liability Coverages arising out of ownership or operation of a vessel or marine related industry. (Non-Taxable Insured)

### 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.

### Inland Marine Continued.

Coverage Type	Description
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.
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.

### Liability Continued.

#### Coverage Type

5011 - Personal Liability

#### Description

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.

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.



### Aircraft Continued.

Coverage Type	Description
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.*

Coverage Type	Description
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.

### Miscellaneous Continued.

Coverage Type	Description
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.
1214 - Parametric/Index-Based Coverage - Commercial	Coverage that pays pre-established amounts based on magnitude and/or proximity of a specified event.
1215 - Parametric/Index-Based Coverage - Personal	Coverage that pays pre-established amounts based on magnitude and/or proximity of a specified event.