

Coverage Codes

Peril Code	Coverage Code	Description	Fire Coverage Only Premium Portion
10		FIRE (INCLUDING EXCESS)	
	1001	FIRE ONLY (REAL PROPERTY)	100.0%
	1001A	FIRE ONLY (PERSONAL PROPERTY)	100.0%
	1002	FIRE & ALLIED LINES (REAL PROPERTY)	90.0%
	1002A	FIRE & ALLIED LINES (PERSONAL PROPERTY)	90.0%
	1004	EXCESS OF LOSS (REAL PROPERTY)	75.0%
	1004A	EXCESS OF LOSS (PERSONAL PROPERTY)	75.0%
15		WIND, HAIL	
	1501	CROP, HAIL	
	1502	TORNADO, CYCLONE, WIND, HAIL (REAL PROPERTY)	
	1502A	TORNADO,CYCLONE,WIND,HAIL (PERSONAL PROPERTY)	
17		ADDITIONAL PROPERTY COVERAGE	
	1701	LEAKAGE OF SPRINKLERS (REAL PROPERTY)	
	1701A	LEAKAGE OF SPRINKLERS (PERSONAL PROPERTY)	
	1702	EXPLOSION, RIOT & CIVIL COMMOTION (REAL PROPERTY)	
	1702A	EXPLOSION, RIOT & CIVIL COMMOTION (PERSONAL PROPERTY)	
	1703	EARTHQUAKE (REAL PROPERTY)	
	1703A	EARTHQUAKE (PERSONAL PROPERTY)	
	1704	BLANKET FORM (REAL PROPERTY)	
	1704A	BLANKET FORM (PERSONAL PROPERTY)	
	1705	WATER DAMAGE (REAL PROPERTY)	
	1705A	WATER DAMAGE (PERSONAL PROPERTY)	
	1706	BUSINESS INTERRUPTION,TIME ELEMENT,OR SIMILAR TIME	
	1707	PRIMARY/EXCESS COMMML PROP WHERE TIV EXCEEDS \$200M	
	1708	PRIMARY/EXCESS PROP VACANT UNOCCUPIED COMMML BLDGS	
20		MULTIPLE PERIL	
	2001	FARM OWNERS	50.0%
	2002	HOME OWNERS	50.0%
	2003	COMMERCIAL (SMP)	50.0%
22		ALL RISK	
	2201	REAL PROPERTY	75.0%
23		Residual Value	
	2301	ALL CLASSES / RESIDUAL VALUE	
25		MARINE (Non-Exempt Lines Only)	
	2501	ALL CLASSES /MARINE	15.0%
	2502	WATERCRAFT	15.0%
30		INLAND MARINE	

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	3001	JEWELERS BLOCK	15.0%
	3002	FURRIERS BLOCK	15.0%
	3003	BUSINESS & PERSONAL FLOATERS	15.0%
	3004	BUILDERS RISK	75.0%
	3005	MOTOR TRUCK CARGO	15.0%
	3007	ALL OTHERS /INLAND MARINE	15.0%
32		AVIATION	
	3201	AIRCRAFT PHYSICAL DAMAGE	10.0%
	3202	ALL OTHERS/AVIATION	
35		GLASS	
	3501	ALL CLASSES / GLASS	
37		ANIMAL	
	3701	ALL CLASSES / ANIMAL	
40		AUTO LIABILITY (BI & PD)	
	4001	PRIVATE PASSENGER (EXCESS)	
	4002	COMMERCIAL (PRIMARY / EXCESS)	
	4003	ALL OTHERS / AUTO LIABILITY	
45		AUTO PHYSICAL DAMAGE	
	4501	PRIVATE PASSENGER	15.0%
	4502	COMMERCIAL	15.0%
	4503	GARAGE KEEPERS LEGAL LIABILITY	15.0%
	4504	DEALERS OPEN LOT	15.0%
	4505	MECHANICAL BREAKDOWN COVERAGE	
48		FIDELITY AND SURETY	
	4801	FIDELITY AND FORGERY (FIDUCIARY LIABILITY)	
	4802	BANKERS BLANKET BOND	
	4803	PERFORMANCE BOND	
	4804	SURETY BOND	
	4805	SURETY FOR SMALL AND MINORITY CONTRACTORS	
	4806	MISCELLANEOUS BOND	
	4807	ADOPTION REIMBURSEMENT BOND	
50		GENERAL LIABILITY (BI & PD)	
	5001	MANUFACTURERS & CONTRACTORS (INCL. COMPL. OPNS.)	
	5002	OWNERS, LANDLORDS, & TENANTS	
	5003	OWNERS, CONTRACTORS PROTECTIVE	
	5004	PRODUCTS (INCLUDING EXCESS)	
	5005	MUNICIPAL	
	5006	PUBLIC SCHOOL	

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	5008	CONTRACTUAL	
	5011	EXCESS LIABILITY	
	5011A	CONTRACTORS EXCESS LIABILITY	
	5013	POLICE, LAW ENFORCEMENT	
	5014	ASBESTOS ABATEMENT, REMOVAL CONTRACTORS	
	5015	PARK DISTRICTS & ALL OTHER POLITICAL SUBDIVISIONS	
	5016	LABOR, FRATERNAL, & RELIGIOUS ORGANIZATIONS	
	5017	SOCIAL SERVICES LIABILITY	
	5020	SPECIAL EVENTS	
	5021	HOMES FOR THE AGED, CONVALESCENT HOMES	
	5022	FAMILY (IN HOME) CHILD CARE	
	5023	CHILD CARE, ALL OTHER	
	5024	SKI-AREA LIABILITY	
	5025	WINTER RECREATIONAL FACILITIES	
	5026	SNOWMOBILE LIABILITY	
	5027	SNOWMOBILE CLUBS (INCLUDING TRAILS)	
	5028	SNOWMOBILE CLUBS (EXCLUDING TRAILS)	
	5029	SNOWMOBILE RENTALS	
	5030	HEALTH AND EXCERCISE CLUBS	
	5031	MISCELLANEOUS RECREATIONAL LIABILITY	
	5032	COMPLETED OPERATIONS	
	5033	EMPLOYER SPONSORED GROUP EXCESS	
	5034	EMPLOYMENT PRACTICES LIABILITY INSURANCE	
	5035	PRIMARY AND/OR EXCESS LIABILITY INS FOR VACANT OR UNOCCUPIED BUILDINGS	
	5050	COMM GEN LIAB - BROADENED COVERAGE CATEGORIES	
	5051	CYBER LIABILITY STANDALONE, MAY INCL BUSINESS INTERRUPTION/EXTRA EXPENSE	
52		ERRORS & OMISSIONS	
	5201	PUBLIC OFFICIALS LIABILITY	
	5202	DIRECTORS & OFFICERS	
	5203	DIRECTORS & OFFICERS (NON-PROFIT)	
	5204	ATTORNEYS LIABILITY	
	5205	ACCOUNTANTS LIABILITY	
	5206	ARCHITECTS & ENGINEERS	
	5207	REAL ESTATE AGENTS	
	5208	INSURANCE AGENTS & BROKERS	
	5209	MEDIA PROFESSIONAL	
	5210	ALL OTHERS (PROFESSIONAL) E&O	

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	5210A	ALL OTHERS(E&O)	
53		MEDICAL MALPRACTICE (Excess)	
	5301	PHYSICIANS & SURGEONS	
	5302	HOSPITALS	
	5303	DENTISTS	
	5304	PODIATRISTS	
	5305	ALL OTHERS / MEDICAL MALPRACTICE EXCESS	
54		MEDICAL MALPRACTICE	
	5401	ALL CLASSES /MEDICAL MALPRACTICE	
55		MISCELLANEOUS PROFESSIONAL	
	5501	BEAUTY PARLORS & SCHOOLS	
	5502	BARBERS & SCHOOLS	
	5503	AMBULANCE SERVICES	
	5504	THERAPISTS	
	5505	COMMUNITY HEALTH CENTERS	
	5506	HOME CARE SERVICE AGENCIES	
	5507	PHYSICIAN ASSISTANTS	
	5508	ALL OTHERS / MISC PROFESSIONAL	
57		LIQUOR LIABILITY	
	5701	ALL CLASSES / LIQUOR LIABILITY	
58		LIABILITY, RAILROADS & UTILITIES	
	5801	RAILROAD PROTECTIVE	
	5802	ALL OTHERS / RAILROAD	
59		UMBRELLA LIABILITY	
	5901	LEAD/UMBRELLA	
	5902	EXCESS UMBRELLA	
	5903	COMML UMB LIAB EXCESS OF \$10M UNDERLYING OR SIR	
60		ENVIRONMENTAL IMPAIRMENT	
	6001	PETROLEUM MARKETERS	
	6002	PETROLEUM NON-MARKETERS	
	6003	GOVERNMENTAL SUBDIVISIONS	
	6004	CONTRACTORS	
	6005	LANDFILLS, DUMPS, ETC.	
	6006	ALL OTHERS (NOC) REAL PROPERTY	
	6006A	ALL OTHERS (NOC) PERSONAL PROPERTY	
62		CRIME	
	6201	BURGLARY & ROBBERY	
	6202	KIDNAP & RANSOM	

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	6203	ALL OTHERS / CRIME	
65		BOILER AND MACHINERY	
	6501	BOILER & MACHINERY DIRECT	
	6502	BOILER & MACHINERY CONSEQUENTIAL	
	6503	ENGINE & MACHINERY	
	6504	ALL OTHERS / BOILER & MACHINERY	
68		CREDIT INSURANCE	
	6801	ALL CLASSES /CREDIT INSURANCE	
	6802	CONTRACT FRUSTRATION	
	6803	EVENT CANCELLATION	
69		PRIZE INDEMNIFICATION	
	6900	PRIZE INDEMNIFICATION	
70		SERVICE CONTRACT REIMBURSEMENT	
	7000	SERVICE CONTRACT REIMBURSEMENT	
71		SALARY PROTECTION INSURANCE	
	7100	EXCESS DISABILITY COVERAGE	
	7101	PRIMARY DISABILITY INSURANCE	
72		AUTO RACING PARTICIPANTS INSURANCE	
	7200	PERSONAL ACC.&DIS.INS.(NON.RES.)RACING CARS IN NY	
73		EXCESS BUSINESS DISABILITY	
	7301	EXCESS OF A PRIMARY BUSINESS-RELATED DISABILITY POLICY	
	7302	PRIMARY BUSINESS-RELATED COVERAGE INCLUDED	
74		DONOR MEDICAL EXPENSE INSURANCE	
	7400	DONOR MEDICAL EXPENSE COVERAGE	
75		PARAMETRIC INSURANCE	
	7500	PARAMETRIC INSURANCE	
76		BUSINESS INTERRUPTION INSURANCE	
	7600	BUSINESS INTERRUPTION INSURANCE - STANDALONE (PROPERTY COVERAGE NOT INCLUDED)	