

<b>PROPERTY &amp; CASUALTY INS PRODUCT CODES SUBJECT TO CERTIFIED APPROVAL</b>			
O = Optional; Y = Mandatory			
<b>Product Name</b>	<b>Product Description</b>	<b>Product Type Code</b>	
	<b>PROPERTY (FIRE &amp; ALLIED)</b>		
<b>PERSONAL PROPERTY - Standard Fire</b>	Coverage provided under named perils policy specifically for fire and extended coverage.	<b>P0201-010000</b>	<b>O</b>
	<b>AVIATION</b>		
<b>Aviation</b>	Coverage which pays and renders service on behalf an insured for loss arising out of his or her responsibility to others imposed by law or assumed by contract. Protection against liability for damage to the property of another, including loss of the use of the property. Coverage for aircraft (hull) and its contents; aircraft owners' and aircraft manufacturers liability to passengers, airports and other third parties. (Includes aircraft (hull), airport liability, and airshow special event policies.)	<b>P1101-000000</b>	<b>Y</b>
	<b>CROP</b>		
<b>Crop</b>	Coverage for crops in the event of loss or damage by insured perils.	<b>P0901-000000</b>	<b>Y</b>
	<b>FLOOD</b>		
<b>Commercial Flood</b>	Coverage protecting the insured against loss or damage to real or personal property from flood. Separate flood insurance policy sold to commercial ventures. (Includes Excess Flood Policies)	<b>P1302-000000</b>	<b>Y</b>
	<b>STEAMBOILER AND LEAKAGE</b>		
<b>Boiler &amp; Machinery / Equipment Breakdown</b>	Covers losses resulting from the malfunction of boilers, machinery and other electrical equipment.	<b>P0801-000000</b>	<b>Y</b>
<b>Elevators &amp; Escalators</b>	Covers losses resulting from the malfunction of elevators and escalators.	<b>P0802-000000</b>	<b>Y</b>

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Product Name	Product Description	Product Type Code	
	<b>MARINE AND TRANSPORTATION</b>		
Commercial Inland Marine	Coverage for property that may be in transit, held by a bailee, at a fixed location, or movable goods at different locations, or scheduled property. Coverage can also include instrumentalities of transportation and communication, i.e., bridges, tunnels, piers, wharves, docks, pipelines, power/phone lines, and radio/television towers.	P1003-000000	O
Difference In Conditions	Coverage for property that provides open-peril coverage excluding coverages usually included in a business property policy.	P0202-012500	O
Electronic Data Protection	Coverage to protect against losses arising out of damage to or destruction of electronic data processing equipment and its software.	P0202-012600	O
Communication Equipment	Provides insured subscribers of a Communications Equipment Service Provider with replacement coverage for loss of and damage, theft or mechanical breakdown to communications equipment. Communications equipment means wireless telephones and pagers, and any other devices incorporating wireless phone and pager capabilities, including but not limited to personal digital assistants (PDA) and wireless aircards.	P1003-010000	O
Ocean Marine	Coverage for ocean and inland water transportation exposures; goods or cargoes; ships or hulls; earnings; and liability.	P1005-000000	Y
TRAVEL - Event Cancellation	Coverage for financial loss because of the cancellation or postponement of a specific event due to weather or other unexpected cause beyond the control of the insured.	P1901-000000	O
TRAVEL - Travel	Coverage for pitfalls associated with travel; coverage when travelers must cancel a trip or in the event a trip is terminated; coverage for valuables lost and expenses incurred because of inconvenience; and/or coverage for when a trip is cancelled because a carrier or tour operator is no longer in business.	P1902-000000	O

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Product Name	Product Description	Product Type Code	
	<b>LIABILITY</b>		
<b>Directors &amp; Officers (Management Liability)</b>	Liability coverage protecting directors or officers of a corporation from liability arising out of the performance of their professional duties on behalf of the corporation.	<b>P1405-000000</b>	<b>O</b>
<b>Employee Benefit Plan / Fiduciary</b>	Liability protection for an employer for claims arising from provisions in an employee benefit insurance plan provided for the economic and social welfare of employees. Coverage available to pay for liability arising out of the performance of professional or business related duties, with coverage being tailored to the needs of the Employee Benefit Plan Fiduciary.	<b>P1407-000000</b>	<b>O</b>
<b>Environmental Pollution Liability</b>	Coverage for third-party claims arising from either sudden or gradual releases of pollutants from insured locations.	<b>P1410-000000</b>	<b>Y</b>
<b>Commercial Umbrella; Commercial Excess</b>	Coverage for the liability of a commercial venture above a specific amount set forth in a basic policy issued by the primary insurer; or coverage of a self-insurer for losses over a stated amount; or coverage of an insured or self-insurer for known or unknown gaps in basic coverages or self-insured retentions. Note: Does not include excess workers' compensation insurance.	<b>P1413-010000</b>	<b>O</b>
<b>Nuclear Energy Liability</b>	Coverage for bodily injury and property damage liability resulting from nuclear energy material on the insured business's premises or in transit.	<b>P1415-000000</b>	<b>Y</b>
<b>Excess Stop Loss - P&amp;C</b>	Coverage for losses of an insured above a specific amount or a self-insurer for losses over a stated amount. Insures an individual or business against legal liabilities other than those associated with provision of health benefits to employees or members of a health benefit plan or managed care health plan.	<b>P1423-000000</b>	<b>Y</b>
<b>Excess Stop Loss - Provider - Managed Care</b>	Excess or Stop-Loss insurance intended for issue to protect health care providers from a portion of the financial risk assumed in managed care contracts.	<b>P1424-000000</b>	<b>Y</b>
<b>Excess Stop Loss - Employer(s) Plan</b>	Excess or Stop-Loss insurance intended for issue to protect health care providers from a portion of the financial risk assumed in employer(s) plan contracts.	<b>P1425-000000</b>	<b>Y</b>

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Product Name	Product Description	Product Type Code	
	<b>WORKERS' COMPENSATION</b>		
Workers' Compensation	Coverage for the insured's obligations imposed upon employers under workers' compensation law; also coverage for the insured's obligations under law other than workers' compensation law.	P0401-000000	O
Excess Workers' Compensation	Coverage for specific and/or aggregate excess workers' compensation insurance written above an attachment point or self-insured retention.	P0402-000000	O
Employers Liability	Coverage for an employer's liability for injuries, disability or death to persons in their employment not covered under workers' compensation law.	P0403-000000	O
	<b>TITLE</b>		
Title	Coverage that provides insurance, including time-shared owners, against loss by encumbrance, defective titles, or adverse claim to title, and services connected therewith.	P0701-000000	Y