

Type of Coverage Codes

Type of Coverage is divided into the following mutually exclusive categories:

- [Auto](#)
- [Fire, Allied Lines and Commercial Multi-Peril \(CMP\)](#)
- [Homeowner's](#)
- [Life and Annuity](#)
- [Accident and Health](#)
- [Liability](#)
- [Miscellaneous](#)

Each of the major categories (except for Miscellaneous) is further divided into first- and second-level coverages that describe a more specific area of coverage within the primary category.

Each complaint may involve only one category. Within a category, a complaint may contain only one first-level coverage and up to three second-level coverages (where available).

Auto

Level 1 Coverages

Title	Description
Commercial	Provides coverage for liability, physical damage, and other exposures for automobiles owned or leased by businesses, partnerships, or organizations.
Group Private Passenger	Personal automobile coverage for liability, physical damage, and other exposures for automobiles owned or leased by individuals or families. The individual or family obtains the coverage with an association/group in which the individual or family is a member/enrollee/certificate holder.
Individual Private Passenger	Personal automobile coverage for liability, physical damage, and other exposures for automobiles owned or leased by individuals or families.
Motor Home/Recreational Vehicles	Individual coverage for an automotive vehicle built on a truck or bus chassis and equipped as a self-contained traveling home.
Motorcycle	Individual coverage for any two-wheel automotive vehicle having one or more saddles and sometimes a sidecar with a third supporting wheel.
Motorsports	Services specialty cars, race teams, special events, and related commercial business insurance.
Rental	Automobile insurance coverage for rented vehicles.

Level 2 Coverages

Title	Description
Collision	Insurance coverage available to provide protection against physical contact of an automobile with another inanimate object resulting in damage to the insured's car.
Collision Damage Waiver	A provision in many auto rental contracts charging an extra fee to the person renting a vehicle, and in exchange the rental company waives its right to recover physical damage losses from the renter.
Comprehensive	Automobile insurance providing protection in case of physical damage suffered by the insured's car, other than collision or theft. Example: Fire, Flood.

Title	Description
Liability	Policyholder's legal liability resulting from injuries to other persons or damage to their property.
Medical Payments	Coverage, available in various liability insurance policies, in which the insurer agrees to reimburse the insured and others, without regard to the insured's liability, for medical or funeral expenses as the result of bodily injury or death by accident under specified conditions.
No-Fault/Personal Injury Protection	<ul style="list-style-type: none"> • No-Fault - Forms of insurance by which a person's financial losses resulting from an automobile accident are paid by their own insurers regardless of who was at fault. • Personal Injury (PIP) - A form of insurance issued in some states with minimum coverage limits, or thresholds, set by state law. Injured parties cannot sue the responsible party until the specific threshold of expenses are met.
Other	Other secondary level types that do not fit clearly into any specific category in the secondary level.
Personal Effects Coverage	Coverage that protects personal effects of the renter while in the rental car.
Personal Passenger Protection	Covers accidental death and medical expenses for the renter if involved in an accident.
Physical Damage	Provides coverage to vehicles owned, leased, or operated by a covered person due to collision or under comprehensive coverage for non-collision hazards, such as fire, theft, or falling objects.
Physical Damage Waiver	Responsibility for any damage to a rented vehicle is waived, provided the rental agreement is not violated.
Policy Proof of Interest	Insurance covering peculiar conditions of risk concerning anticipated freight. Example: If a company goes to pick up freight which ends up being destroyed by some hazard, they suffer losses such as shipping fees.
Rental Reimbursement	Automobile coverage that pays the cost of a vehicle rental during a period the insured vehicle requires covered repair.
Residual Market/JUA Related	Policies issued on behalf of the Wisconsin Automobile Insurance Plan (WAIP) whether issued by assignment or on behalf of the WAIP under a servicing carrier agreement.
Supplemental Liability Insurance	Protects the renter against third-party auto liability at-fault claims for up to a specified limit if involved in an accident.
Surplus Lines	Coverage obtained in an unlicensed insurance company because of its unavailability in the licensed market.
Towing	An endorsement to an automobile policy that pays specified amounts for towing and related labor cost.
Uninsured Motorists/Underinsured Motorists	<ul style="list-style-type: none"> • Uninsured Motorists - Protection covers the policyholder, family members, and passengers if injured by a hit-and-run motorist or a driver who carries no liability insurance. • Underinsured Motorists - Protection covers the policyholder and family members if injured by a motorist who carries liability limits less than his/her proportionate share of the total liability. Also provides coverage if the other driver's insurance is with a financially irresponsible insurer.

Fire, Allied Lines, and Commercial Multi-Peril

Level 1 Coverages

Title	Description
Builder's Risk	A property insurance policy that provides direct damage coverage on buildings or structures while they are under construction. It also covers foundations, fixtures, machinery, and equipment used to service the building, and materials and supplies used in the course of construction.
Commercial MP	Commercial package policies which include liability, fire, and allied lines coverage.
Credit Property	Insurance against loss of or damage to personal property, covering a creditor's security interest in the property, when the insurance is written as part of a loan or other credit transaction. Can include GAP insurance as it relates to the difference between loss payments and loan indebtedness.
Crop/Hail	Growing crops are subject to numerous perils--bad weather, hail, fire, flood, insects, and disease. Policies may cover one or more of these perils reducing proportionally as harvesting progresses and terminates when the harvest is complete.
Dwelling Fire	Covers buildings and the personal property inside. Designed to insure one- to four-family dwellings, whether owner-occupied or tenant-occupied, and can be used to insure mobile homes. Policies do not include theft, liability, or medical payments coverage.
Fire, Allied Lines	Insurance covering the peril of fire damage to property, as well as extended coverage, which includes perils other than fire, such as windstorm, hail, explosion, riot, etc., along with resultant damage caused by smoke and water. Allied lines provide further coverage against perils such as sprinkler leakage, rain and non-fire-related water damage, and earthquake.

Level 2 Coverages

Title	Description
Fire-Real Property	Coverage of insured's real property against the peril of fire.
Liability	The portion of insurance that covers the insured for negligence against another person or another person's property.
Other	Other secondary level types that do not fit clearly into any specific category in the secondary level.
Personal Property	Property that is not attached to real property. Property other than real estate, or property that is movable or separable from real estate; for property insurance purposes, tangible property, which is often called "contents." Personal property may be used for business purposes and therefore may be covered by a commercial policy, while personal property not used for business purposes is generally covered only by personal lines policies (such as homeowner's or renter's insurance).
Residual Market/JUA Related	Policies issued by the Wisconsin Insurance Plan.
Surplus Lines	Coverage obtained in an unlicensed insurance company because of its unavailability in the licensed market.
Theft	Covers theft of the insured's property.
Windstorm	Covers windstorms including hurricanes, cyclones, and high wind; perils not normally covered under standard policies.

Homeowner's

Level 1 Coverages

Title	Description
Condo/Town	Coverage protecting the insured's personal property and loss of use. Coverage may include protection against fire, lightning, vandalism, malicious mischief, wind, hail, explosion, riot, civil commotion, vehicles, aircraft, smoke, falling objects, weight of ice/sleet/snow, and volcanic eruption.
Farm Owner/Ranch Owner	A contract which combines personal and business multiple-line insurance; coverage for the entire farm and ranch operations, may include the dwelling.
Group Homeowner's	Homeowner's insurance containing a benefit package policy that combines property and liability coverage of property and individuals. Coverage obtained by a group member/enrollee/certificate-holder through a master contract issued to the association/group in which the individual or family belongs.
Homeowner's	Coverage for homes, including dwelling coverage. Protects owners and tenants against losses or damage to their residential property and provides protection against liability claims by others suffering injury or damages while on such property.
Mobile Homeowner	Coverage for mobile homes, which are classified as portable units that are built to be towed on their own chassis with frame and wheels but are permanently affixed to the real estate and are designed for year-round living.
Renter's/Tenant's	Coverage for the contents of a renter's home/apartment and liability. Tenant policies reflect homeowner's insurance, except they do not cover the structure. Covers inside structure changes such as carpeting, kitchen appliances, and built-in bookshelves.

Level 2 Coverages

Title	Description
Earthquake	Covers direct damage resulting from earthquake or volcanic eruptions. Excluded are losses resulting from fire, explosion, flood, or tidal wave.
Fire-Real Property	Coverage of insured's real estate property against the peril of fire.
Flood	Coverage made available to residents of a community on a subsidized and non-subsidized premium rate basis once the governing body of the community qualifies that community for coverage.
In-home/Incidental Business	Coverage provided under an endorsement that reduces the risk of operating a small service or retail business from home. Provides comprehensive coverage for business personal property and business general liability exposures.
Liability	The portion of insurance that covers the insured for negligence against another person or another person's property.
Loss of Use	If your home is destroyed by an insured peril or it becomes uninhabitable because of an insured peril, your standard homeowner's policy provides you coverage for setting up a temporary living situation. "Loss of Use" will cover any additional expenses caused by you having to move out of your home.
Medical Payments	Coverage provided under the homeowner's policy. The insurance includes medical expenses of persons who sustain bodily injury at an insured's premises without regard to negligence. Medical expenses include first aid, surgery, x-rays, dental services, prosthetic devices, transportation by ambulance, and funeral services.
Other	Other secondary level types that do not fit clearly into any specific category in the secondary level.

Title	Description
Personal Property	Property that is not attached to real property. Property other than real estate or property that is movable or separable from real estate; for property insurance purposes, tangible property, which is often called "contents." Personal property may be used for business purposes and therefore may be covered by a commercial policy, while personal property not used for business purposes is generally covered only by personal lines policies (such as homeowner's or renter's insurance).
Replacement Cost	Sum needed to replace an insured's damaged or destroyed property with one of a like kind and quality, equivalent to actual cash value, minus physical depreciation (fair wear and tear) and obsolescence.
Residual Market/JUA Related	Policies issued by the Wisconsin Insurance Plan.
Single Interest	Insurance protecting the interest of only one of the parties having an insurable interest in certain property, as that protecting a mortgagee but not the mortgagor, or protecting the seller but not the buyer of merchandise.
Surplus Lines	Coverage obtained in an unlicensed insurance company because of its unavailability in the licensed market.
Theft	Covers theft of the insured's property.
Windstorm	Covers windstorms including hurricanes, cyclones, and high wind; perils not normally covered under standard policies.

Life and Annuity

Level 1 Coverages

Title	Description
Accelerated Benefits	Prepayment of a specified percentage of life insurance death benefits prior to death to cover the cost of treatment for life threatening disease or confinement to a nursing home. Generally used in case of a terminal illness. Also known as living benefits.
Credit Life	A type of decreasing term insurance usually issued to a creditor to cover the life of a debtor for an outstanding loan.
Group Annuities	Annuities purchased by a group member/enrollee/certificateholder through a master contract issued to the association/group to which the individual belongs. These annuities pay a benefit at regular intervals for the life of the annuitant or for a specified period, usually beginning at retirement.
Group Life	Life insurance coverage obtained by group member/enrollee/certificate-holder through a master contract issued to the association/group to which the individual belongs, usually paying face value benefits upon the death of the covered individual.
Individual Annuities	A policy that pays a benefit at regular intervals for the life of the annuitant or for a specified period usually beginning at retirement.
Individual Life	Insurance covering the life of an individual with the face value usually payable at the death of the insured person.

Level 2 Coverages

Title	Description
Accidental Death & Dismemberment	A form of accident insurance which indemnifies or pays a stated benefit to the insured or his/her beneficiary in the event of bodily injury or death due to accidental means (other than natural causes).
Association	Pool (Association or Syndicate). An organization of insurers or reinsurers through which life insurance and annuities are written/purchased with the premiums, losses, and expenses shared in agreed amounts among the insurers belonging to the pool.

Title	Description
Equity Indexed	Equity index futures typically have dividend rates lower than money market returns, and futures' prices tend to be higher than spot index values.
Fixed	Guarantees a specific payment amount in the future.
Other	Other secondary level types that do not fit clearly into any specific category in the secondary level.
Premium Waiver	An agreement attached to a policy which exempts from coverage certain disabilities or injuries that otherwise would be covered by the policy.
Pre-Need Funeral	Life insurance policy or annuity contract sold to pay for the insured's funeral. Premiums can be single pay or multi-pay. A funeral goods and services statement must accompany the application for a policy. Also known as funeral policy or preneed policy.
Single Premium	A single premium contract is paid at the inception of the policy and the policy becomes fully paid.
Term	Life insurance in effect for a specified limited period. If an insured dies within that period, the beneficiary receives payment. If the insured survives the specified limited period, the beneficiary receives nothing.
Universal	Adjustable life insurance under which premiums flex, protection adjusts, and the insurance company discloses expenses and other charges to the purchaser.
Variable	A policy allowing premium payments to vary within certain limits at the option of the policyholder.
Whole Life	A policy remaining in full force and effect for the life of the insured with premium payments being made for the specified period. Also known as Ordinary Life.

Accident and Health

Level 1 Coverages

Title	Description
Credit Accident & Health	Insurance usually issued to a creditor to provide indemnity for payments or debt becoming due on a specific loan or other credit transaction should the debtor become disabled.
Group	Insurance that is issued against sickness or injury where the group is the policyholder and the individual insured is the certificateholder.
Individual	Insurance that is issued to an individual insuring one against sickness or injury.
Stop Loss	Insurance purchased by employers in order to limit their exposure under self-funded health insurance plans. Stop-loss insurance takes effect after a minimum amount has been paid in claims. There are two types: specific attachment point which means the stop-loss insurance takes effect when claims for an individual employee exceeds the agreed-upon amount and aggregate attachment point which means that the stop-loss insurance takes effect when claims for the employer's total group exceeds the agreed-upon amount.

Level 2 Coverages

Title	Description
Accident Only	Health insurance pertaining to only accident coverage.
Autism/PDD	Coverage provided for treatment of autism/pervasive developmental disorder (PDD) in covered children under the age of 19. Autism means a developmental disability significantly affecting verbal and nonverbal communication and social interaction, generally evident before age 3, that adversely affects a child's performance. PDD (also known as autism spectrum disorder) refers to a category of five neurological disorders, autistic disorder, pervasive developmental disorder - not otherwise specified, Asperger's disorder, Rett's disorder, and childhood disintegrative disorder, as specified within the current edition of the diagnostic and statistical manual of mental disorders DSM-IV or subsequent edition of the American Psychiatric Association.
Bronze	Coverage provided by a health plan has an AV (the percentage paid by a health plan of the percentage of the total allowed costs of benefits) of 60 percent.
Cancer/Dread Disease	A type of medical expense policy that is designated to cover only those medical expenses incurred by an insured only for specific catastrophic illnesses, such as cancer.
Catastrophic	Health plans that meet all the requirements of a qualified health plan but that don't cover any benefits other than three primary care visits per year before the plan's deductible is met.
Child Only	Coverage provided by a child-only plan at the same level of coverage as any qualified health plan offered through an exchange to individuals who, as of the beginning of the plan year, have not attained the age of 21.
Chiropractic	Covers care provided by a chiropractor. Normally, not seen as regular health maintenance but as a term recovery plan.
COBRA	In the United States, a statute which requires that employers sponsoring group health plans offer continuation of coverage under the group plan to employees and their dependents who have lost coverage because of the occurrence of a "qualifying event." Qualifying events include reduction in work hours, many types of termination of employment, death, and divorce.
Dental	Includes dental coverage in health plans and dental service plans. Dental service plans are dental services provided at the expense of the plan by participating dentists or other health care personnel.
Disability Income	Provides benefits in case of the insured's inability to perform all or part of his/her occupational duties because of an accident or illness.
Exchange	Coverage provided by a plan issued through a governmental agency or non-profit entity that meets the applicable standards of Title 45 of the Federal Register and makes qualified health plans (QHPs) available to qualified individuals and/or qualified employers.
Gold	Coverage provided by a gold health plan has an AV (the percentage paid by a health plan of the percentage of the total allowed costs of benefits) of 80 percent.
Grandfathered	Coverage provided by a group health plan, or a group or individual health insurance issuer, in which an individual was enrolled on March 23, 2010, for as long as it maintains that status under the rules of section §147.140 of Title 45.
Health Only	Insurance covering sickness only. This can include an HMO (health maintenance organization) or a PPO (preferred providers organization), which provides basic health care services to enrollees on a prepaid basis except for enrollees' responsibility for co-payments, deductibles.

Title	Description
HIPAA	Guarantees that employers are not able to impose preexisting condition limitations in the insurance they offer to new employees who had continuous insurance coverage for at least the 12 months prior with their previous employer.
HMO	An organization that provides comprehensive health care services for subscribing members in a particular geographic area.
Home Health Care	Health care provided in the home of the patient, usually by a private nurse or a state-licensed home health care agency. Services are usually limited to part-time or intermittent nursing care and physical or occupational rehabilitation.
Hospital Indemnity	Provides a predetermined flat benefit for each day of hospitalization regardless of expenses incurred.
Large Group	Coverage provided by a health insurance market under which individuals obtain health insurance coverage (directly or through any arrangement) on behalf of themselves (and their dependents) through a group health plan maintained by a large employer, unless otherwise provided under state law.
Limited Benefits	A health insurance policy with limited benefit payments where all benefits have been paid to the beneficiary.
Long-Term Care	Designed to provide coverage for not less than 12 consecutive months for necessary medical services provided in a setting other than an acute care unit of a hospital.
LSHO	Limited service health organization – a managed care plan that offers specific limited services, such as dental or vision, by participating providers.
Medicare Advantage/ Part C	A plan offered by a private company that contracts with Medicare to provide Part A and Part B benefits to Medicare beneficiaries.
Medicare Prescription Drug/Part D	A plan offered by a private company that contracts with Medicare to provide coverage for prescription drugs.
Medicare Select	A plan that supplements Medicare and requires enrollees to use network hospitals and physicians.
Medicare Supplement Medigap	A plan that supplements Medicare by paying Medicare cost-sharing.
Medicare Supplement Plan F	A plan that supplements Medicare and is called the high-deductible plan.
Medicare Supplement Plan K	A plan that supplements Medicare and requires 50% cost-sharing until out-of-pocket maximums are met.
Medicare Supplement Plan L	A plan that supplements Medicare and requires 25% cost-sharing until out-of-pocket maximums are met.
Medicare Supplement Plans Other/Unknown	Other state's Medicare supplement or otherwise not identified.
Medicare Supplement Plans Pre Standardized	A plan that supplements Medicare and was issued prior to January 1, 1990.
Mental Health	Coverage for professional mental health services including psychologist, crisis centers, rehabilitative therapy, etc. An emotional or organic mental impairment (usually excluding senility, retardation or other developmental disabilities, and substance addiction); a psychoneurotic or personality disorder; any psychiatric disease identified in a medical manual (American Psychiatric Association's Diagnostic and Statistical Manual).
Multi State	Coverage provided by a health plan that is offered under a contract between the U.S. Office of Personnel Management (OPM) and the Multi State Plan Program (MSPP) issuer pursuant to section 1334 of the Affordable Care Act and that meets the requirements of Title 45.
Nursing Home	A policy that covers institutional care in a nursing home.
Occupational Accident	An accident arising out of and in the course of employment and covered by worker's compensation laws.

Title	Description
Other	Other secondary level types that do not fit clearly into any specific category in the secondary level.
PPO	A health benefit plan with contracts between the sponsor and health care providers to treat plan members. A PPO can be a group of health care providers who contract with an insurer to treat policyholders according to a predetermined fee schedule. PPO contracts typically provide discounts from standard fees, incentives for plan enrollees to use the contracting providers, and other managed care cost containment methods.
Pharmacy Benefits	Coverage for expenses for charges made by a pharmacy, for medically necessary prescription drugs or related supplies ordered by a physician.
Platinum	Coverage provided by a platinum health plan has an AV (the percentage paid by a health plan of the percentage of the total allowed costs of benefits) of 90 percent.
Pre-existing Condition	An illness or disability that existed before the effective date of a health or life insurance policy. Such a condition can result in cancellation of a policy or exclusion from coverage.
Self-Funded/ERISA	Self-funded – An employer insurance plan that makes financial preparations to meet pure risks by appropriating sufficient funds in advance to meet estimated claim losses, including enough to cover possible losses that were more than those estimated. Non-governmental self-funded plans may be subject to the Employee Retirement Income Security Act of 1974 (ERISA).
Short-Term Limited Duration Policy	A policy that is less than one year in duration and that is not guaranteed renewable.
Silver	Coverage provided by a silver health plan has an AV (the percentage paid by a health plan of the percentage of the total allowed costs of benefits) of 70 percent.
Small Group	Coverage provided by a health insurance market under which individuals obtain health insurance coverage (directly or through any arrangement) on behalf of themselves (and their dependents) through a group health plan maintained by a small employer.
Stand Alone Dental	Coverage provided by a limited scope dental benefits plan through an exchange or in conjunction with a qualified health plan.
Student Health	Coverage provided by a type of individual health insurance coverage that is provided pursuant to a written agreement between an institution of higher education (as defined in the Higher Education Act of 1965) and a health insurance issuer, and provided to students enrolled in that institution of higher education and their dependents.
Unemployment	Federal legislation allows qualified nonprofit organizations to self-insure their unemployment compensation obligation. Some insurers provide coverage for this obligation on a stop-loss or excess-of-loss basis.
Vision	Health insurance coverage for eye examinations and eyeglass or contact lens prescriptions.

Liability

Level 1 Coverages

Title	Description
Directors and Officers	Reimburses for loss because of wrongful acts by directors and/or officers while acting in their respective capacities. It covers defense costs, charges, and expenses as well as the actual settlements from litigation.

Title	Description
General	Coverage that pertains, for the most part, to claims arising out of the insured's liability for injuries or damage caused by ownership of property, manufacturing operations, contracting operations, sale or distribution of products, the operation of machinery, and professional services. Covers all types of liability insurance other than employers, automobile, or product liability.
Products	Covers liability of an insurer due to personal injury, death, emotional harm, consequential economic damage or property damage arising from the use or operation of a product manufactured and/or sold by the insured.
Professional/E&O	Coverage pertaining to claims arising from the insured's liability for injuries or damage caused by acts or errors and omissions (E&O) of the insured while performing duties of his/her profession.
Umbrella	Excess liability coverage above the limits of basic liability insurance policy such as the owners, landlords, and tenants liability policy. The umbrella policy fills gaps in coverage under basic liability policies.

Level 2 Coverages

Title	Description
Employment Policies	Professional liability insurance covering wrongful termination, discrimination, or sexual harassment toward the insured's employees or former employees. Many policies include coverage for claims by applicants for employment. Some policies provide very specific coverage, such as for claims brought under the Americans with Disabilities Act or the Civil Rights Act.
Excess Loss	Method whereby an insurer pays the amount of each claim for each risk up to a limit determined in advance and the reinsurer pays the amount of the claim above the limit up to a specified sum.
Medical Malpractice	First Level Coverage Code of 0615 – Professional/E&O <ul style="list-style-type: none"> • Occurrence - Protects the insured for claims stemming from alleged incidents that take place during the policy period, even if the policy has expired or been canceled. Occurrence coverage is the most comprehensive kind of malpractice insurance. • Claims-made - Coverage is limited to claims or incidents which take place on or after the retroactive date designated in the policy and are first reported by the insured during the policy period. An alleged incident before the retroactive date is not covered regardless when the claim is made. It may also be necessary to secure "tail coverage" for protection against claims submitted after coverage has expired.
Other	Other secondary level types that do not fit clearly into any specific category in the secondary level.
Pollution	Coverage for liability to third parties arising from contamination of air, water, or land due to the sudden and accidental release of hazardous materials from the insured site. The policy usually covers the costs of cleanup and may include coverage for releases from underground storage tanks. Intentional acts are specifically excluded.
Surplus Lines	Coverage obtained in an unlicensed insurance company because of its unavailability in the licensed market.

Miscellaneous (no Level 2 Coverages available)

Level 1 Coverages

Title	Description
Aircraft	Coverage on an all-risk basis whether the airplane is on the ground or in the air. Air cargo covers legal liability for damage, destruction or other loss of a customer's property while being shipped.
Bail Bonds	Monetary guarantee that an individual released from jail will be present in court at the appointed time. If the individual is not present in court at the appointed time, the monetary value of the bond is forfeited to the court.
Boiler Machinery	Coverage for loss arising out of the operation of pressure, mechanical and electrical equipment. It covers loss of the boiler and machinery itself, damages to other property, legal fees, and business interruption losses. The insurance covers business property, other property involved, and legal fees.
Credit Unemployment	Credit insurance that provides a monthly or lump sum benefit during an unpaid leave of absence from employment resulting from specified causes, such as illness of a close relative and adoption or birth of a child. This insurance is sometimes referred to as Credit Family Leave.
Extended Warranty and Service Contracts	A policy providing repair or replacement service or indemnification for such service for the operational failure of covered property. Examples: homeowner warranty, electronic devices warranty, etc.
Federal Crop	Protection against natural disasters which may strike crops. Premiums reflect actual losses incurred by farmers.
Federal Flood	Coverage made available to residents of a community on a subsidized and non-subsidized premium rate basis once the governing body of the community qualifies that community for coverage under the National Flood Insurance Act. Resident includes business and non-business operation with coverage written on structures and their contents.
Federal Programs	Programs provided or administered by the federal government including Medicare, Medicaid and the National Flood Insurance Program.
Fidelity and Surety	<ul style="list-style-type: none"> • Fidelity - Insurance guaranteeing the "honesty" of persons holding positions of public or private trusts. The insurer accepts the responsibility of the employee to the employer for faithful performance of the duties of employment. • Surety - Insurance guaranteeing the performance of contracts, other than insurance policies, or guaranteeing and executing all bonds, undertakings, and contracts of suretyship. One party becomes responsible to a third party for the act or negligence of a second party.
In Home/Incidental Business	Coverage provided under stand-alone policy that reduces the risk of operating a small service or retail business from home. Provides comprehensive coverage for business personal property and business general liability exposures.
Inland Marine	A broad form of insurance, generally covering articles in transit as well as bridges, tunnels, and other means of transportation and communication. Besides goods in transit (generally excepting trans-ocean), it includes numerous "floater" policies, such as those covering personal effects, personal property, jewelry, furs, fine arts, and other items of value.
Mortgage Guaranty	Insurance against financial loss by lenders by reason of non payment of principal, interest, or other sums agreed to be paid upon the terms of any note, bond or other evidence of indebtedness secured by a mortgage, deed of trust, or other instrument constituting a lien on real estate.
Ocean Marine	Insurance for sea-going vessels and their cargoes, including liabilities connected with them. This covers ships or hulls, goods or cargoes, earnings (i.e., passage money, commissions, profit), and liability incurred by the owner or by any party interested in or responsible for insurable property for reasons of maritime perils while in transport.
Other	Does not clearly fit in any other category in this level.

Title	Description
Private Mortgage Insurance	Insurance written by a private company protecting the mortgage lender against loss occasioned by a mortgage default.
Surplus Lines	Coverage obtained in an unlicensed insurance company because of its unavailability in the licensed market. This code under the Miscellaneous coverage type should not be used where the coverage is under Auto, Fire, Homeowner's or Liability. For those lines of insurance, use the "Surplus Lines" code under the particular line.
Title	Insurance against the loss of the title or against expenses due to a defective title, damage suffered by reasons of liens, encumbrances upon, defects in, or the unmarketability of a title to such real property. Coverage may extend to heirs in case of death or to the insurers of a corporate owner of property.
Travel	Coverage for expenses associated with cancellation of travel, delays encountered during travel and/or medical expenses incurred while traveling.
Watercraft	Coverage for damages resulting from the operation of motor boats too large to qualify for insurance under ordinary homeowner's and small business policies. Coverage exists whether the boats are leased or owned by another party who operates them in the benefit of the business exposing them to liability. This covers the actual boat, engine, propellers, and permanently attached equipment in and out of water while boating, launching, towing and storing.
Wisconsin Worker's Compensation Ins Pool	Worker's compensation insurance policies issued on behalf of the Wisconsin Worker's Compensation Insurance Pool.
Worker's Compensation	Insurance against the legal liability of any employer for the death of, disablement of, or injury to an employee.