

Districts Mutual Insurance

www.districtsmutualinsurance.com



COVERAGE CODES for CCMSI ICE System

ALB – (Auto Liability Bodily Injury) 3rd party liability coverage for injuries to a person caused by our insured/client vehicle.

ALP – (Auto Liability Property Damage) 3rd party liability coverage for damages to a non-owned vehicle/property caused by insured/client vehicle.

AUIM – (Auto Underinsured Motorist Coverage) 1st party coverage for injuries to an insured caused by an underinsured motorist. Specific state mandatory coverages may apply.

AUM – (Auto Uninsured Motorist Coverage) 1st party coverage for injuries to an insured caused by an uninsured motorist or an unidentified hit and run vehicle. Specific state mandatory coverages may apply.

BM – (Boiler and Machinery Coverage) coverage for mechanical breakdown of boilers, pressure vessels and other types of mechanical and electrical equipment specifically named on the policy of insurance.

COLL – (Auto Collision) 1st party coverage for damages to the insured/client vehicle caused by a collision with another vehicle or object; or an overturn of the insured/client vehicle.

COMP - (Auto Comprehensive) 1st party coverage for damages to the insured/client vehicle caused by fire, lightning, explosion, windstorm, hail, earthquake, theft, vandalism, flood, glass breakage or hitting a bird or animal.

CRM – (Crime/Fidelity Coverage) 1st and 3rd party insurance coverage to protect a company from employee dishonest, losses of money or property caused by theft, forgery, larceny or embezzlement.

DO – (Directors and Officers) 3rd party liability coverage for claims made against a director and/or officer of the insured company arising out of acts, errors, omissions, misstatements, misleading statements or neglect or breach of duty.

EBL – (Employee Benefits Liability) 3rd party liability coverage for the insured/client's liability arising out of errors or omissions in the administration of an employee benefits program.

EPL – (Employment Practice Liability) 3rd Party Liability coverage for the assertion of a charge of discrimination (race, age, gender, disability, religion, etc.) via a current, former or prospective (applicant) employee.

GK – (Garage Keeper's Coverage) 1st and 3rd party coverage for property damage to vehicles caused by the insured's/client's garage business operations.

GLB – (General Liability Bodily Injury) 3rd party liability coverage for injuries to a person caused by our insured/client negligence NOT involving insured's use of an automobile.

GLP – (General Liability Property Damage) 3rd party liability coverage for damage to property owned by a third party caused by insured negligence NOT involving insured's use of an automobile.

PFC – (Property/Building & Contents) 1st party coverage for damages to insured/client's business building and/or business contents caused by water damage, fire or other covered peril.

PL – (Professional Liability) 3rd party liability coverage for claims made against the insured/client in their failure to render, or rendering of the insured's/client's professional services. Often referred to as errors and omissions coverage or malpractice insurance.