

Hastings Mutual Insurance Company
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5/11

Hastings Mutual Insurance Company Download Capabilities

BOP & WC Company Unique Coverage Codes for AFW systems

BOP Company Unique Coverage Codes

Commercial Auto Company Unique Coverage Codes

Commercial Fire Company Unique Coverage Codes

Commercial Package Policy Company Unique Coverage Codes

CPP, CF & GL Company Unique Coverage Code for AFW systems

Dwelling Fire Company Unique Coverage Codes

General Liability Company Unique Coverage Codes

Homeowners Company Unique Coverage Codes

Personal Auto Company Unique Coverage Codes

WC Company Unique Coverage Codes

Manufactured Home Company Unique Coverage Codes

Commercial Inland Marine Unique Coverage Codes

*** There are NO unique codes for Personal Umbrella or Commercial
Umbrella ***

Hastings Mutual Insurance Company Download Capabilities

Rev 12/12

<u>Name of Vendor</u>	<u>Lines of Business</u>
Agency Advantage	APV, HO, DF, MHO, IMP, ULP, ACV, CPP, CF, GL, WC, BO
Agency Software (Agency Pro & Easy Apps)	APV, HO, DF, MHO, IMP, ULP, ACV, ULC
AMS AFW	APV, HO, DF, MHO, IMP, ULP, ACV, CPP, CF, GL, WC, BO, ULC, DBCS
AMS 360	APV, HO, DF, MHO, IMP, ULP, ACV, CPP, CF, GL, WC, BO, ULC, DBCS
AMS Prime/Prime 2000	APV, HO, DF, MHO, IMP, ULP, ACV, CF, CPP, GL, WC, BO, ULC
AMS Sagitta	APV, HO, DF, MHO, IMP, ULP, ACV, CPP, GL, CF, WC, BO, ULC, IMC, DBCS
Applied Tam	APV, HO, DF, MHO, IMP, ULP, ACV, CF, CPP, GL, WC, BO, ULC, DBCS, TS, Claims
Applied Vision	APV, HO, DF, MHO, IMP, ULP, ACV, CF, CPP, GL, WC, BO, DBCS, TS
Doris	APV, HO, DF, MHO, IMP, ULP, ACV, CF, CPP, GL, WC, BO, IMC, DBCS, TS
Ebix	APV, HO, DF, MHO, ULP, ACV, CPP, CF, GL, WC, BO, ULC, DBCS, TS
EZ Lynx	APV, HO, DF, MHO, IMP, ULP, ACV, CPP, CF, GL, WC, BO, ULC, DBCS
FSC - MI Assistant (Stone River)	APV, HO, DF, MHO, IMP, ULP, ACV, WC, CPP, CF, GL, BO, ULC, DBCS, Claims, TS
Hawksoft (2.11 or higher)	APV, HO, DF, MHO, IMP, ULP, ACV, CF, CPP, GL, BO, WC, IMC, ULC, DBCS, TS
Insurance Automation	APV, HO, DF
InStar	APV, HO, DF, MHO, IMP, ULP, ACV, CPP, CF, GL, WC, BO, ULC
North American Software Systems (Eclipse)	APV, HO, DF, MHO, IMP, ULP, ACV, CPP, GL, CF, WC, BO, ULC, IMC, DBCS, TS, Claims
Quick Quote/Quick File	APV, HO, DF, MHO, IMP, ACV, CF, GL, WC, BO, CPP, ULC, TS
SIS – SEMSCI Partner	APV, HO, DF, MHO, IMP, ACV, WC, DBCS, TS (CPP, CF, GL, BO available but not certified)
Xanatek IMS-I	APV, HO, DF, MHO, IMP, ULP, ACV, CPP, CF, GL, BO, ULC, IMC, ULC, WC, TS
XDT Nexsure	APV, HO, DF, GL, CF, DBCS

*** NAIC Code (Network Account Information Code) - 14176

*** IVANS Acct #: HMUT IVANS User ID: HMUT010

IBM #: IBM616HMUT10

Hastings Mutual Insurance Company
BOP & WC Company Unique Coverage Codes for AMS AFW,
360, Sagitta Systems

Rev 01/12

BOP Subjects of Insurance	Descriptions
ADINS	Additional Insured
AILSD	Additional Insured (Leased)
AIRCD	Air Conditioning
AIVEN	Additional Insured Vendor
AUTLL	Auto Legal Liability
BAILC	Bailee Customer
BAILE	Bailee Insured
BAILI	Bailee Insured
BARBF	Barbers Full
BARBP	Barbers Part
BCPRY	Broadened Cvg for Premises Rented to You
BEAF	Beauty Full
BEAP	Beauty Part
BOILV	Boilers/Vessels
BTMPB	Balance to Minimum Prem – Covg B
CFFTF	Computer Fraud & Funds Transfer Fraud (Acord code)
DEMCC	Demolition and Increased Cost of Construction
DOL	Directors and Officers Liability
EDPDA	Electronic Data
EDPEQ	Computer Equipment
EDPLS	Computer LS Ear
EDPMD	Computer Media
ELCOM	Electronic Commerce
EMPB	Employers Benefits Liability
EPLI	Employment Practices Liability
EPLIF	Employment Practices Liability Free
EQBRK	Equipment Breakdown
EQPP	Earthquake Personal Property
EXPEX	Expediting Expenses
FDCNT	Food Contamination
FUND	Funeral Directors
FLOOR	Floor Plan
FLOWR	Florists
GRBLD	Green Building
GRPRO	Green Property
HIRAU	Hired Auto
IAPEO	IAP Errors and Omissions Endorsement
IM1	Inland Marine 1
IM2	Inland Marine 2
IM3	Inland Marine 3

BOP Subjects of Insurance **Descriptions**

IM4	Inland Marine 4
INTAF	INT Access FM
MANIF	Manicure-F
MANIP	Manicure-P
MNLAC	Mine Loss Assessment
MONMT	Monument Dealers
MPKG	Multi-Coverage Package
NOWNA	Non-Owned Auto
OFFPK	Office Pak
PERGD	Perishable Goods
PERRO	Printers Errors and Omissions
PFAIL	Power Failure
PHOTO	Photo Equipment Other
PIZZA	Pizzeria
POLCL	Pollutant Cleanup and Removal
PRPAC	Preferred Package
SBR	Security Breach Response
SSAMP	Sales Samples
STPGL	Stop Gap Liability
STOOL	Small Tools
UNSTT	Unscheduled Storage
UTBI	Utility BI
UTEQB	Utility Earthquake Building
UTEQP	Utility Earthquake Personal Property
UTILB	Utility Building
UTILP	Utility Personal Property
VACPR	Vacancy Permit (Acord code)
VETAF	Veterinarians Animal Floater

Workers Comp Coverage Codes **Description**

ADMMP	Coverage II Admiralty Minimum Premium
BTMP	Balance to Minimum Premium
BTMPB	Balance to Minimum Premium – Covg B
COVII	Coverage II Misc
CVIIS	Coverage II Standard Minimum Premium
FLAFF	Fla. Flat Fee
FRA1	Flat Rate Adjustment 1
FRA2	Flat Rate Adjustment 2
FRA3	Flat Rate Adjustment 3
FRA4	Flat Rate Adjustment 4
FRA5	Flat Rate Adjustment 5
FSCOC	FS Class Order code
IADM	Increased Coverage II Admiralty
ICVII	Increased Coverage II Standard
IVOL	Increased Coverage II Voluntary

MCLAS
MCOCR
MDDED
MERIT
RATDV
RMGMT
SAFTY
SRPEN
TERRO
UNINS
VARDE
WAIVR

Misc. Class
MCO Credit
Medical Deductible
Merit Rating
Rate Deviation
Risk Management
Safety Program
Short Rate Penalty
Terrorism
Uninsured Sub.
Variable Deductible
Waiver

Hastings Mutual Insurance Company BOP Company Unique Coverage Code

Rev 01/12

<u>BOP Subjects of Insurance</u>	<u>Descriptions</u>
ACCTS	Accounts Receivable
ADINS	Additional Insured
AILSD	Additional Insured - Leased
AIRCD	Air Conditioning
AIVEN	Additional Insured Vendor
ANIMAL	Veterinarian – Professional Liability
AUTLL	Auto Legal Liability
B	Building
BAILC	Bailee Customer
BAILE	Bailee Insured
BAILI	Bailee Insured
BARBF	Barbers Full
BARBP	Barbers Part
BCPRY	Broadened Coverage for Premises Rented to You
BEAF	Beauty Full
BEAP	Beauty Part
BOILV	Boilers/Vessels
BOLAW	Ordinance or Law
BRBMS	Building Materials & Supplies of Others – Builders Risk
BRNEW	Builders Risk New
BUROB	Burglary and Robbery
CFFTF	Computer Fraud & Funds Transfer Fraud (Acord code)
COLSA	Commercial Condo Unit – Owners Loss Assessment
COMRP	Commercial Condo Unit – Owners Misc Real Property
DOL	Directors and Officers Liability
EDPEQ	Computer Equipment
EDPLS	Computer LS Ear
EDPDA	Electronic Data
EDPEE	EDP – Extra Expense
EDPMD	Computer Media
ELCOM	Electronic Commerce
EMPDH	Employee Dishonesty
EQ	Earthquake - Bldg
EQPP	Earthquake Personal Property
EMPB	Employers Benefits Liability
EPLI	Employment Practices Liability Insurance
EPLIF	Employment Practices Liability Insurance Free
EQBRK	Equipment Breakdown
EXPEX	Expediting Expenses
FDCNT	Food Contamination
FINEA	Fine Arts

BOP Subjects of Insurance Descriptions

FUND	Funeral Directors
FLOOR	Floor Plan
FLOWR	Florists
GLASS	Exterior Glass
GRBLD	Green Building
GRPRO	Green Property
HIRAU	Hired Auto
IAPEO	Internet Access Liability
IM1	Inland Marine 1
IM2	Inland Marine 2
IM3	Inland Marine 3
IM4	Inland Marine 4
INTAF	INT Access FM
IAPEO	IAP Errors and Omissions Endorsement
MACEQ	Equipment Breakdown
MANIF	Manicure-F
MANIP	Manicure-P
MINE	Mine Subsidence
MNLAC	Mine Loss Assessment
MNSEC	Monies and Securities On/Off Premises
MONMT	Monument Dealers
MPEPL	EPLI Minimum Premium
MPKG	Multi-Coverage Package
NOWNA	Non-Owned Auto
OFFPK	Office Pak
OPTCL	Optical Hearing
OPTG	Optical Goods
OPPOW	Off Premises Power
OUTPR	Outdoor Property
PP	Personal Property
PAPER	Valuable Papers
PINTR	Property In Transit – Builders Risk
POOLS	Swimming Pools
POP	Property Off Premises
PRPAC	Preferred Package
PERGD	Perishable Goods
PERRO	Printers Errors and Omissions
PFAIL	Power Failure
PHOTO	Photo Equipment Other
PIZZA	Pizzeria
POLCL	Pollutant Cleanup and Removal
SBBAS	Systems Breakdon – Basic\No Boilers\With Boilers
SBR	Security Breach Response
SIGN	Outdoor Signs
SSAMP	Sales Samples
STOOL	Small Tools

BOP Subjects of Insurance Descriptions

STPGL	Stop Gap Liability
UNSST	Unscheduled Storage
UTBI	Utility BI
UTILB	Utility Building
UTILP	Utility Personal Property
UTEQB	Utility Earthquake Building
UTEQP	Utility Earthquake Personal Property
VACPR	Vacancy Permit (Acord code)
VETAF	Veterinarians Animal Floater

Hastings Mutual Insurance Company Commercial Auto Company Unique Coverage Codes

Rev 8/07

<u>COVERAGE TYPE</u>	<u>COVERAGE CODE</u>
Michigan Placement Facility	HMPF
Michigan Catastrophic Claims Association	HMCA
Auto Loan Lease – Comprehensive	ALO
Auto Loan Lease– Collision	ALC
Employee as Lessor	HEAL
Anti Lock Brakes	HABS
Vehicle Performance	HPERF
Passive Restraint	HPASR
Terrorism	TRIA

ACV Company Unique Coverage Code for Sagitta

8/07

<u>COVERAGE TYPE</u>	<u>COVERAGE CODE</u>
Michigan Placement Facility	HMPF
Michigan Catastrophic Claims Association	MCCA
Auto Loan Lease – Comprehensive	ALO
Auto Loan Lease– Collision	ALC
Employee as Lessor	HEAL
Anti Lock Brakes	ABS
Vehicle Performance	HPERF
Passive Restraint	HPASR
Terrorism	TRIA

Hastings Mutual Insurance Company Commercial Fire Company Unique Coverage Codes

Rev 4/07

Subjects Of Insurance	Description
ARBR	Accounts Receivable Branch Premises
AUTE	Automobile Equipment Form E
AUTE3	Automobile Equipment Plan 3
AUTE4	Automobile Equipment Plan 4
*BBPP	Blanket Building and Contents
*BBUSI	Blanket Business Income
BCDC	Bailees Customers – Dry Cleaners, Laundry and Rug
BCO	Bailees Customers – All Others
BIRPT	Time Element, Business Income Rental Property
*BLKB	Blanket Building
BLKPO	Blanket Contents Including Stock
*BLSTK	Blanket Stock
*BLKPP	Blanket Contents
BLREN	Blanket Rental
BOEB	Building Ordinance or Law EQ B
BOEC	Building Ordinance or Law EQ C
BOLC	Building Ordinance or Law C
BPPXS	Blanket Contents Excluding Stock
BRAO	Builders Risk – All Others
BRAPT	Builders Risk – Apartments
BRBMS	Builders Risk – Building Materials and Supplies
BRINS	Builders Risk – Institutional
BRMAN	Builders Risk – Manufacturing
BRMER	Builders Risk – Mercantile
BROFF	Builders Risk – Office
BRPET	Builders Risk – Petroleum
BRPIT	Builders Risk – Property in Transit
BRPUT	Builders Risk – Public Utility
BRUSL	Builders Risk – Unscheduled Storage Limit
BRWAT	Builders Risk – Water/Sewage Treatment
CAMDLC	Camera Dealers
*CARS	Choice Auto Repair Service
CBR	Citizens Band Two Way Radio
CCPRO	Contingent Contributing Properties
CEE	Contingent Extra Expense
COMMD	Commodities
CONEL	Contractors Equipment Logging
*CONEQ	Contractors Equipment
CONES	Contractors Equipment Strip Mining

<u>Subjects Of Insurance</u>	<u>Description</u>
CONEU	Contractors Equipment Underground Mining
CPEFL	CPE Floater
CPLUS	Contractors Plus
CRINC	Crime PAK – Increase Coverage C
CRINA	Crime PAK – Increase Coverage A
*CRPAK	Crime PAK
CRPR	Contingent Recipient Property
CTEXP	Contents Excluding Plants
*DP	Data Processing
*DELPK	Deluxe Package
EDEAL	Equipment Dealers
EDEPC	Extended Definition to Entire Plot Form C
EDEPD	Extended Definition to Entire Plot Form D
EDEPE	Extended Definition to Entire Plot Form E
*EQB	Earthquake Building
*EQBRK	Equipment Breakdown
EQDER	Earthquake Debris Removal
*EQPP	Earthquake Contents
EXHR	Exhibition Risk
EXPML	Express Mail – US Postal Service
FAC	Fine Arts Commercial Excluding Museums
FADL	Fine Arts Dealer
FAM	Fine Arts Museums, Galleries, Institutions
FDIL	Fire Damage Included Form L
FENCE	Fence
FFAE	Fixtures, Fittings of Appliances Form E
FFAH	Fixtures, Fittings or Appliances Form H
FILMS	Films and Negatives
FLDIL	Flood and Liquor Damage Included Form L
FLL	Fire Legal Liability Building
FLLPP	Fire Legal Liability Contents
FLOOR	Floor Plans
FOODP	Food Processors Plus
FPVS	Functional Value
GOS3	Gas and Oil Services Plan 3
GOS4	Gas and Oil Services Plan 4
GOSE	Gas and Oil Services Form E
GREEN	Greenhouse
INFL	Inflation Coverage
ILL	Increased Limit Form L
*INKP	Innkeepers
INSTF	Installation Floater
JB	Jewelers Block
LCIL	Laundry Cleaner Included Form L
*METAL	Metalist
MFPLS	Manufacturers Plus
MINEL	Mine Subsidence Loss

<u>Subjects Of Insurance</u>	<u>Description</u>
MIDL	Musical Instrument Dealers
MISDL	Miscellaneous Dealers
MOBOF	Mobile Offices
MONMT	Monument Dealers
*MTC	Motor Truck Cargo
MTCL	Motor Truck Liability
MUSIC	Commercial Art Musical Instruments
OFFEH	Office Equipment Form H
OFFEQ	Office Equipment – Form E
OIL	Oil
*OTHEQ	Other Equipment (Contractors)
PATFL	Pattern Floater
PAW	Pier and Wharf
PEHE	Public Entrances –Hallways Form E
PEHH	Public Entrances, Hallways Form H
PENRE	Penalty Reimbursement
PLR	Property Leased or Rented from Others
PLT	Petroleum Properties
PORTT	Portable Toilet
*PROPE	Property Extension
PRTHF	Premises Theft – Form H
PSCON	Peak Season Contents
PSCOS	Peak Season Contents other than Stock
PSSTK	Peak Season Stock
RCOMS	Robbery of Custodian Other than Money and Sec.
RCMS	Robbery of Custodian Money and Sec. Form Q
REFBK	Refrigeration Breakdown
REGML	Registered Mail
RJIE	Robbery of Janitor Include Form E
ROPM	Robbery Outside Premises – Messenger Form Q
RMOMS	Robbery Messenger Other than Money and Sec.
ROOMS	Robbery Outside Prem. Other than Money and Sec.
*RREIC	Rental Reimbursement
RTV	Radio and TV Broadcasting Equipment Property
SAIL	Samples Articles Included Form L
SBCOM	System Breakdown Comprehensive
SBMS	Safe Burglary Money and Securities – Form Q
SBOMS	Safe Burglary other than Money and Sec.
*SCHFL	Schedule Property Floater
SKBF3	Storekeepers Broad Form Plan 3
SKBR4	Storekeepers Burglary and Robbery Plan 4
*SPE	Self Propelled Equipment
SPIE	Selling Price Include Form E
SPIPD	Selling Price Included - Premises Form D
SPIM	Selling Price Included – Messenger Form D
SSW	Salesman Samples – Wearing Apparel
SSO	Salesman Samples – All Others

<u>Subjects of Insurance</u>	<u>Description</u>
SWIE	Showcase Window Include Form E
TCOSA	Commission Selling Agent
THEFM	Theft Messenger Form C
THEFP	Theft Premises Form C
TIMEE	Time Element, Extra Expense
TIMEO	Time Element, All Other
TOSI	Theft of Outdoor Signs Included Form E
TRAIL	Trailer
*TRAM1	Transportation
TRANS	Transit and Off Premises Coverage
TRLPP	Trailer Contents
TTFO	Trip Transit Floater – Owners Vehicle
TTFP	Trip Transit Floater – Public Carrier
VAND	Vandalism Included Form E
WDE	Well Drilling Equipment

<u>Cause of Loss</u>	<u>Description</u>
*MINPR	Minimum Premium
*PRMDS	Premium Size Discount
RECNC	Reconciliation
*TERRO	Terrorism

** Most commonly used codes*

Hastings Mutual Insurance Company

Commercial Package Policy Company Unique Coverage Codes

Rev 8/11

GL Section:

GL Coverage Code	Description
*GENPD	General Aggregate Property Damage
*EAOPD	Each Occurrence Property Damage
EPLI	Employment Practices Liability
*PRDPD	Products/Completed Operation Property Damage
STOP	Stop Gap Accident and Aggregate
STPG2	Stop Gap Employee and Payroll
*SEXMC	Sexual Misconduct
*TERRO	Terrorism

Cause of Loss	Description
*TERRO	Terrorism
*PRMDS	Premium Size Discount
*MINPR	Minimum Premium

Property Section:

Subjects of Insurance	Description
ARBR	Accounts Receivable Branch Premises
AUTE	Automobile Equipment Form E
AUTE3	Automobile Equipment Plan 3
AUTE4	Automobile Equipment Plan 4
AUTOS	Auto Service Protection
B	Building
*BBPP	Blanket Building and Contents
*BBUSI	Blanket Business Income
BCDC	Bailees Customers – Dry Cleaners, Laundry and Rug
BCO	Bailees Customers – All Others
BIRPT	Time Element, Business Income Rental Property
*BLKB	Blanket Building
BLKPO	Blanket Contents Including Stock
*BLKPP	Blanket Contents
BLREN	Blanket Rental
*BLSTK	Blanket Stock
BOEB	Building Ordinance or Law EQ B
BOEC	Building Ordinance or Law EQ C
BOLAW	Building Ord or Law B
BOLC	Building Ordinance or Law C
BPPXS	Blanket Property Excluding Stock
BRAO	Builders Risk – All Others

Subjects of Insurance	Description
BRAPT	Builders Risk – Apartments
BRBMS	Builders Risk – Building Materials and Supplies
BRINS	Builders Risk – Institutional
BRMAN	Builders Risk – Manufacturing
BRMER	Builders Risk – Mercantile
BRNEW	Builders Risk
BROFF	Builders Risk – Office
BRPET	Builders Risk – Petroleum
BRPIT	Builders Risk – Property in Transit
BRPUT	Builders Risk – Public Utility
BRUSL	Builders Risk – Unscheduled Storage Limit
BRWAT	Builders Risk – Water/Sewage Treatment
BUSIN	Business Income
CAMD	Camera Dealers
*CARS	Choice Auto Repair Service
CBISE	Earthquake Personal Property of Others
CBR	Citizens Band Two Way Radio
CCPRO	Contingent Contributing Properties
CEE	Contingent Extra Expense
CHSPL	Broadened Church
CM	Certified Mail
COMMD	Commodities
CONEL	Contractors Equipment Logging
*CONEQ	Contractors Equipment
CONES	Contractors Equipment Strip Mining
CONEU	Contractors Equipment Underground Mining
CONTP	Contractors Plus
CPEFL	CPE Floater
CRINC	Crime PAK – Increase Coverage C
CRINA	Crime PAK – Increase Coverage A
*CRPAK	Crime PAK
CRPR	Contingent Recipient Property
CTEXP	Contents Excluding Plants
*DP	Data Processing
DPM	Dies, Patterns, and Molds
*DELPK	Deluxe Package
DRMVL	Debris Removal
EDEAL	Equipment Dealers
EDEPC	Extended Definition to Entire Plot Form C
EDEPD	Extended Definition to Entire Plot Form D
EDEPE	Extended Definition to Entire Plot Form E
EPLI	Employment Practices Liability Insurance
*EQB	Earthquake Building
*EQBRK	Equipment Breakdown
EQDER	Earthquake Debris Removal
*EQPP	Earthquake Contents
EXHR	Exhibition Risk

** Most commonly used codes*

Subjects of Insurance	Description
EXPML	Express Mail – US Postal Service
FAC	Fine Arts Commercial Excluding Museums
FADL	Fine Arts Dealer
FAM	Fine Arts Museums, Galleries, Institutions
FDIL	Fire Damage Included Form L
FENCE	Fence
FFAE	Fixtures, Fittings of Appliances Form E
FFAH	Fixtures, Fittings or Appliances Form H
FF	Furniture and Fixtures
FILMS	Films and Negatives
FLDIL	Flood and Liquor Damage Included Form L
FLL	Fire Legal Liability Building
FLLPP	Fire Legal Liability Contents
FLOOR	Floor Plans
FOODP	Food Processor Plus
FOSP	Food Spoilage
FPVS	Functional Value
FRDEA	Farm Implement Dealers
GOS3	Gas and Oil Services Plan 3
GOS4	Gas and Oil Services Plan 4
GOSE	Gas and Oil Services Form E
GREEN	Greenhouse
INFL	Inflation Guard
ILL	Increased Limit Form L
*INKP	Innkeepers
INSTF	Installation Floater
JB	Jewelers Block
LCIL	Laundry Cleaner Included Form L
MACEQ	Machinery and Equipment
*METAL	Metalist
METLP	Metalist Plus
MFPLS	Manufacturing Plus
MINE	Mine Subsidence
MINEL	Mine Subsidence Loss
MIDL	Musical Instrument Dealers
MISDL	Miscellaneous Dealers
MOBOF	Mobile Office
MSAS2	Loss or Damage to Customers Autos – Direct Primary
MSAS2X	Loss or Damage to Customers Autos – Direct Primary (Actual Loss Sustained)
MSAS3	Loss or Damage to Customers Auto – Legal Liability
*MTC	Motor Truck Cargo
MTCL	Motor Truck Liability
MUSIC	Commercial Art Musical Instruments
NMETL	New Metal End
OFFEH	Office Equipment Form H
OFFEQ	Office Equipment – Form E

* Most commonly used codes

Subjects of Insurance	Description
OIL	Oil
*OTHEQ	Other Equipment (Contractors)
PAPER	
PATFL	Pattern Floater
PAW	Pier and Wharf
PBRCH	Broadened Church Plus
PCHMS	Preferred Church Money and Securities
PCHED	Preferred Church Employee Dishonesty
PEHE	Public Entrances –Hallways Form E
PEHH	Public Entrances, Hallways Form H
PENRE	Penalty Reimbursement
PINKP	Preferred Innkeepers
PLR	Property Leased or Rented from Others
PLT	Petroleum Properties
PORTT	Portable Toilets
PP	Contents
PPOU	Personal Property of Others
PPXS	Personal Property Excluding Stock
*PROPE	Property Extension
PRTHF	Premises Theft – Form H
PSCON	Peak Season Contents
PSCOS	Peak Season Contents other than Stock
PSSTK	Peak Season Stock
RCOMS	Robbery of Custodian Other than Money and Sec.
RCMS	Robbery of Custodian Money and Sec. Form Q
*RECNC	Reconciliation
REFBK	Refrigeration Breakdown
REGML	Registered Mail
RJIE	Robbery of Janitor Include Form E
ROPM	Robbery Outside Premises – Messenger Form Q
RMOMS	Robbery Messenger Other than Money and Sec.
ROOMS	Robbery Outside Prem. Other than Money and Sec.
*RREIC	Rental Reimbursement
RTV	Radio and TV Broadcasting Equipment Property
RTVA	Radio and TV Towers
RV	Business Income Rental
SAIL	Samples Articles Included Form L
SBBAS	System Breakdown Basic
SBCOM	System Breakdown Comprehensive
SBMS	Safe Burglary Money and Securities – Form Q
SBOMS	Safe Burglary other than Money and Sec.
SBR	Security Breach Response
*SCHFL	Schedule Property Floater
SIGN	Signs
SKBF3	Storekeepers Broad Form Plan 3
SKBR4	Storekeepers Burglary and Robbery Plan 4
*SPE	Self Propelled Equipment

* Most commonly used codes

Subjects of Insurance	Description
SPIE	Selling Price Include Form E
SPIPD	Selling Price Included - Premises Form D
SPIM	Selling Price Included – Messenger Form D
SPOIL	Food Spoilage
SSW	Salesman Samples – Wearing Apparel
SSO	Salesman Samples – All Others
SPIE	Selling Price Include Form E
SPIPD	Selling Price Included - Premises Form D
SPIM	Selling Price Included – Messenger Form D
SPOIL	Food Spoilage
SSW	Salesman Samples – Wearing Apparel
SSO	Salesman Samples – All Others
SPIE	Selling Price Include Form E
SPIPD	Selling Price Included - Premises Form D
SPIM	Selling Price Included – Messenger Form D
SPOIL	Food Spoilage
SSW	Salesman Samples – Wearing Apparel
SSO	Salesman Samples – All Others
STAMP	Stamps and Coin Dealers
STK	Stock
*STOOL	Small Tools
STOTR	Storage Trailers
SWIE	Showcase Window Include Form E
TCOSA	Commission Selling Agent
*TERRO	Terrorism
THEFM	Theft Messenger Form C
THEFP	Theft Premises Form C
TIB	Tenants Improvements and Betterments
TIMEE	Time Element, Extra Expense
TIMEO	Time Element, All Other
TOSI	Theft of Outdoor Signs Included Form E
TRAIL	Trailer
*TRAM1	Transportation
TRANS	Transit and Off Premises Coverage
TRLPP	Trailer Contents
TSP	Trees,, Plants, Shrubs
TTFO	Trip Transit Floater – Owners Vehicle
TTFP	Trip Transit Floater – Public Carrier
UTBI	Utility Building
UTILP	Utility Personal Property
VAND	Vandalism Included Form E
VIEXT	Vintner Property Extension
VIPLU	Vintner Plus
WELLD	Well Drillers Contractors
WELLE	Well Drilling Equipment
*PRMDS	Premium Size Discount
*MINPR	Minimum Premium

** Most commonly used codes*

Hastings Mutual Insurance Company
CPP, CF & GL Company Unique Coverage Code for
AMS AFW, 360 and Sagitta systems

Rev 8/11

General Liability:

GL Coverage Code	Description
*GENPD	General Aggregate Property Damage
*EAOPD	Each Occurrence Property Damage
EPLI	Employment Practices Liability
*PRDPD	Products/Completed Operation Property Damage
STOP	Stop Gap Accident and Aggregate
STPG2	Stop Gap Employee and Payroll
*SEXMC	Sexual Misconduct
*TERRO	Terrorism
*PRMDS	Premium Size Discount
*MINPR	Minimum Premium

Commercial Property:

Subjects Of Insurance	Description
ARBR	Accounts Receivable Branch Premises
AUTE	Automobile Equipment Form E
AUTE3	Automobile Equipment Plan 3
AUTE4	Automobile Equipment Plan 4
AUTOS	Auto Service Protection
BCDC	Bailees Customers – Dry Cleaners, Laundry and Rug
BCO	Bailees Customers – All Others
BIRPT	Time Element, Business Income Rental Property
*BLKPP	Blanket Contents
*BBPP	Blanket Building and Contents
BPPXS	Blanket Contents Excluding Stock
*BBUSI	Blanket Business Income
*BLKB	Blanket Building
BLKPO	Blanket Contents Including Stock
BLREN	Blanket Rental
*BLSTK	Blanket Stock
BOEB	Building Ordinance or Law EQ B
BOEC	Building Ordinance or Law EQ C
BOLC	Building Ordinance or Law C
BRAO	Builders Risk – All Others
BRAPT	Builders Risk – Apartments
BRBMS	Builders Risk – Building Materials and Supplies
BRINS	Builders Risk – Institutional
BRMER	Builders Risk – Mercantile
BRMAN	Builders Risk – Manufacturing
BROFF	Builders Risk – Office

<u>Subjects Of Insurance</u>	<u>Description</u>
BRPIT	Builders Risk – Property in Transit
BRPET	Builders Risk – Petroleum
BRPUT	Builders Risk – Public Utility
BRUSL	Builders Risk – Unscheduled Storage Limit
BRWAT	Builders Risk – Water/Sewage Treatment
*CARS	Choice Auto Repair Service
CAMDL	Camera Dealers
CBR	Citizens Band Two Way Radio
CCPRO	Contingent Contributing Properties
CEE	Contingent Extra Expense
COMMD	Commodities
*CONEQ	Contractors Equipment
CONEL	Contractors Equipment Logging
CONES	Contractors Equipment Strip Mining
CONEU	Contractors Equipment Underground Mining
CONTP	Contractors Plus
CPEFL	CPE Floater
*CRPAK	Crime PAK
CRINA	Crime PAK – Increase Coverage A
CRINC	Crime PAK – Increase Coverage C
CRPR	Contingent Recipient Property
CTEXP	Contents Excluding Plants
*DELPK	Deluxe Package
*DP	Data Processing
DPM	Dies, Patterns, and Molds
EDEAL	Equipment Dealers
EDEPE	Extended Definition to Entire Plot Form E
EDEPC	Extended Definition to Entire Plot Form C
EDEPD	Extended Definition to Entire Plot Form D
*EQB	Earthquake Building
*EQBRK	Equipment Breakdown
EQDER	Earthquake Debris Removal
*EQPP	Earthquake Contents
EXHR	Exhibition Risk
EXPML	Express Mail – US Postal Service
FAC	Fine Arts Commercial Excluding Museums
FADL	Fine Arts Dealer
FAM	Fine Arts Museums, Galleries, Institutions
FDIL	Fire Damage Included Form L
FENCE	Fence
FFAE	Fixtures, Fittings of Appliances Form E
FFAH	Fixtures, Fittings or Appliances Form H
FILMS	Films and Negatives
FLDIL	Flood and Liquor Damage Included Form L
FLL	Fire Legal Liability Building
FLLPP	Fire Legal Liability Contents
FLOOR	Floor Plans

Subjects Of Insurance	Description
FOODP	Food Processor Plus
FPVS	Functional Value
FRDEA	Farm Implement Dealers
GOS3	Gas and Oil Services Plan 3
GOS4	Gas and Oil Services Plan 4
GOSE	Gas and Oil Services Form E
GREEN	Greenhouse
INFL	Inflation Coverage
ILL	Increased Limit Form L
*INKP	Innkeepers
INSTF	Installation Floater
JB	Jewelers Block
LCIL	Laundry Cleaner Included Form L
*METAL	Metalist
METLP	Metalist Plus
MFPLS	Manufacturers Plus
MIDL	Musical Instrument Dealers
MINEL	Mine Subsidence Loss
MISDL	Miscellaneous Dealers
MSAS2	Loss or Damage to Customers Autos – Direct Primary
MSAS2X	Loss or Damage to Customers Autos – Direct Primary (Actual Loss Sustained)
MSAS3	Loss or Damage to Customers Auto – Legal Liability
*MTC	Motor Truck Cargo
MTCL	Motor Truck Liability
MOBOF	Mobile Offices
MUSIC	Commercial Art Musical Instruments
OFFEH	Office Equipment Form H
OFFEQ	Office Equipment – Form E
OIL	Oil
*OTHEQ	Other Equipment (Contractors)
PATFL	Pattern Floater
PAW	Pier and Wharf
PBRCH	Preferred Church
PCHMS	Preferred Church Money and Securities
PCHED	Preferred Church Employee Dishonesty
PEHE	Public Entrances –Hallways Form E
PEHH	Public Entrances, Hallways Form H
PENRE	Penalty Reimbursement
PLR	Property Leased or Rented from Others
PLT	Petroleum Properties
PORTT	Portable Toilet
*PROPE	Property Extension
PRTHF	Premises Theft – Form H
PSCON	Peak Season Contents
PSCOS	Peak Season Contents other than Stock
PSSTK	Peak Season Stock

<u>Subjects Of Insurance</u>	<u>Description</u>
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RCMS	Robbery of Custodian Money and Sec. Form Q
RCOMS	Robbery of Custodian Other than Money and Sec.
RECNC	Reconciliation
REFBK	Refrigeration Breakdown
REGML	Registered Mail
RJIE	Robbery of Janitor Include Form E
RMOMS	Robbery Messenger Other than Money and Sec.
ROOMS	Robbery Outside Prem. Other than Money and Sec.
ROPM	Robbery Outside Premises – Messenger Form Q
*RREIC	Rental Reimbursement
RTV	Radio and TV Broadcasting Equipment Property
SAIL	Samples Articles Included Form L
SBMS	Safe Burglary Money and Securities – Form Q
SBCOM	System Breakdown Comprehensive
SBOMS	Safe Burglary other than Money and Sec.
SBR	Security Breach Response
*SCHFL	Schedule Property Floater
SKBF3	Storekeepers Broad Form Plan 3
SKBR4	Storekeepers Burglary and Robbery Plan 4
SBMS	Safe Burglary Money and Securities – Form Q
*SPE	Self Propelled Equipment
SPIE	Selling Price Include Form E
SPIPD	Selling Price Included - Premises Form D
SPIM	Selling Price Included – Messenger Form D
SSO	Salesman Samples – All Others
SSW	Salesman Samples – Wearing Apparel
STAMP	Stamps and Coin Dealers
*STOOL	Small Tools
STOTR	Storage Trailers
SWIE	Showcase Window Include Form E
TCOSA	Commission Selling Agent
THEFP	Theft Premises Form C
THEFM	Theft Messenger Form C
TIMEE	Time Element, Extra Expense
TIMEO	Time Element, All Other
TOSI	Theft of Outdoor Signs Included Form E
TRAIL	Trailer
*TRAM1	Transportation
TRANS	Transit and off premises coverage
TRLPP	Trailer Contents
TTFO	Trip Transit Floater – Owners Vehicle
TTFP	Trip Transit Floater – Public Carrier
UTBI	Utility Building
UTILP	Utility Personal Property
VAND	Vandalism Included Form E
VIEXT	Vintner Property Extension
VIPLU	Vintner Plus

WELLD	Well Drillers Contractors
WELLE	Well Drilling Equipment
*TERRO	Terrorism
*PRMDS	Premium Size Discount
*MINPR	Minimum Premium
RECNC	Reconciliation

** Most commonly used codes*

Hastings Mutual Insurance Company Dwelling Fire Company Unique Coverage Codes

Rev 3/06

<u>COVERAGE TYPE</u>	<u>COVERAGE CODE</u>
Miscellaneous Charges	F000
Dwelling Comprehensive Personal Liability	FDLXX *
Debris Removal Extension	FDRE
Landlords Liability Insurance	FLLXX *
Mine Subsidence	FSBX
Earthquake	FEQC
Fair Rental Value	FRVX
Fire Department Service Charge	FDSC
Other Structures	FOST
Awnings	FAWN
Additional Living Expense	FALE
Building Items	FBIT
Improvements, Alterations, Additions	FBAA
Loss Assessment	FLAP
Outdoor Radio & Television Equipment	FRTE
Theft Coverage	FTFT
Sinkhole Collapse	FSKH
Protective Devices	FPDL
Trees, Shrubs & Other Plants	FPST

ACORD coverage code EXTCV is used for miscellaneous Charges (F000).

* XX represents numeric 00-99

Hastings Mutual Insurance Company General Liability Company Unique Coverage Codes

Rev 6/05

<u>GL Coverage Code</u>	<u>Description</u>
*GENPD	General Aggregate Property Damage
*EAOPD	Each Occurrence Property Damage
*PRDPD	Products/Completed Operation Property Damage
STOP	Stop Gap Accident and Aggregate
STPG2	Stop Gap Employee and Payroll
*SEXMC	Sexual Misconduct
*TERRO	Terrorism

<u>Cause of Loss</u>	<u>Description</u>
*TERRO	Terrorism
*PRMDS	Premium Size Discount
*MINPR	Minimum Premium

** Most commonly used codes*

Hastings Mutual Insurance Company Homeowners Company Unique Coverage Codes

Rev 1/11

<u>Coverage Type</u>	<u>Coverage Code</u>
Account – Home/Auto	ACCT
Building Grade Code Effectiveness Cr	BCEGC
Exclusion	EXCLU
HO-9 Functional Replacement Cost Cvr	FXRC
Group Policy	HGRP
Preferred Policy	HPREF
Preferred Plus	HPPE
Form HO-7	HABCD
Additional Residence Employees	HARE
Condominium Preferred Plus	HCOP
Homeowner Claims Surcharge	HCSC
Coverage Plus	HCVPL
Diminishing Deductible Waiver	HDEDW
Credit for Duplication of Liability	HEFC
Waiver of Deductible – Glass	HGLS
Home Business Endorsement	HHBE
Identity Recovery Coverage	HIRC
Dwelling not Insured 100% to Value	HNISV
Dwelling Specified Optional Coverage	HSAC
Special Dwelling Risk Credit	HSRC
VIP Apex Credit Level	HVPA
VIP Pinnacle Credit Level	HVPP
VIP Quantum Credit Level	HVPQ
VIP Vertex Credit Level	HVPV
VIP Zenith Credit Level	HVPZ
VIP Basic Credit Level	HVPN
VIP No Hit Credit Level	HVPX
Disabled Watercraft Coverage	H557
Restriction of Liability	H595
Insurance Adjustment (multivariate rating)	INADJ
Experienced Homeowners	MATUR
Miscellaneous	MIS
Sink Hole Contents	SINKC
Boat Equipment	EQP## (01, 02, etc)
Boatowners Uninsured Watercraft	WUI## (01, 02, etc)
Recreational Motor Vehicles:	
Snowmobile Physical Damage	HSNWP
Snowmobile Liability	SNOWM
Snowmobile Uninsured Motorists	HSNWU
Golf Cart Physical Damage	GOLF
Golf Cart Liability	GOLFL
Golf Cart Uninsured Motorists	HGLFU
All Other Physical Damage	HRMVP
All Other Liability	HRMVL
All Other Uninsured Motorists	HRMVU

Hastings Mutual Insurance Company
Personal Auto Company Unique Coverage Codes

Rev 1/11

COVERAGE TYPE

COVERAGE CODE

Account – Home/Auto	ACCT
Michigan Placement Facility	HMPF
Auto Loan Lease - Comp	ALO
Auto Loan Lease – Collision	ALC
Auto Loan Lease Coverage	ACL
Customizing Equipment - Comp	CMC
Customizing Equipment – Coll	CLC
Customizing Equipment Coverage	CEC
Customized Eqpt - Coll & Comp	CUSTE
Claim Free Credit	HLFC
Responsible Motorists	HMRM
Valued Client (1 year)	HMVC1
Valued Client (2 years)	HMVC2
Valued Client (3+ years)	HMVC3
VIP Apex Credit Level	HVPA
VIP Pinnacle Credit Level	HVPP
VIP Quantum Credit Level	HVPQ
VIP Zenith Credit Level	HVPZ
VIP Vertex Credit Level	HVPV
VIP Basic Surcharge	HVPB
VIP No Hit Credit level	HVPX
Insurance Adjustment(multivariate rate)	INADJ
Emergency Roadside Assistance	ROAD

Hastings Mutual Insurance Company WC Company Unique Coverage Codes

Rev 10/09

Workers Comp Coverage Codes Description

ADMMP	Coverage II Admiralty Minimum Premium
BTMP	Balance to Minimum Premium
BTMPB	Balance to Minimum Premium – Covg B
COVII	Coverage II Misc
CVIIS	Coverage II Standard Minimum Premium
FLAFF	Fla. Flat Fee
FRA1	Flat Rate Adjustment 1
FRA2	Flat Rate Adjustment 2
FRA3	Flat Rate Adjustment 3
FRA4	Flat Rate Adjustment 4
FRA5	Flat Rate Adjustment 5
FSCOC	FS Class Order code
IADM	Increased Coverage II Admiralty
ICVII	Increased Coverage II Standard
IVOL	Increased Coverage II Voluntary
MCLAS	Misc. Class
MCOCR	MCO Credit
MDDED	Medical Deductible
RATDV	Rate Deviation
RMGMT	Risk Management
SAFTY	Safety Program
SRPEN	Short Rate Penalty
TERRO	Terrorism
UNINS	Uninsured Sub.
VARDE	Variable Deductible
WAIVR	Waiver

Hastings Mutual Insurance Company
Manufactured Homeowners Company Unique Coverage
Codes
 Rev 4/08

<u>Coverage Type</u>	<u>Coverage Code</u>
Account – MHO/Auto	ACCT
Credit for Duplication of Liability	HEFC
Additional Residence Employees	HARE
Home Business Endorsement	HHBE
Exclusion Endorsement	EXCLU
Disabled Watercraft Coverage	H557
Boat Equipment	EQP## (01, 02, etc)
Recreational Motor Vehicles:	
Snowmobile Physical Damage	HSNWP
Snowmobile Liability	SNOWM
Snowmobile Uninsured Motorists	HSNWU
Golf Cart Physical Damage	GOLF
Golf Cart Liability	GOLFL
Golf Cart Uninsured Motorists	HGLFU
All Other Physical Damage	HRMVP
All Other Liability	HRMVL
All Other Uninsured Motorists	HRMVU
VIP Apex Credit Level	HVPA
VIP Pinnacle Credit Level	HVPP
VIP Quantum Credit Level	HVPQ
Deductible Adjustment	RPDED
Manufactured Homeowners Plus	HCVPL
Experienced Homeowners	MATUR
Overage Surcharge	OLDDW
New Home Discount	NHDIS
Dwelling full value replacement	FVREP
Sink Hole Contents	SINKC
Tie Down Surcharge	HTDC
Seasonal occupancy	HSOC

Hastings Mutual Insurance Company

Commercial Inland Marine Company Unique Coverage Codes

Rev 12/09

Coverage Type

Coverage Code

WWDEQ	WATER WELL DRILLING EQUIPMENT
WWDEN	WATER WELL DRILLING ENDORSEMENT
PORTT	PORTABLE TOILET
EDEAL	EQUIPMENT DEALERS
PHYDN	PHYSICIANS & DENTISTS
AEA	AGRICULTURAL EQUIPMENT - SECTION A
AEB	AGRICULTURAL EQUIPMENT - SECTION B
BRKAO	BUILDERS RISK - ALL OTHERS
BRDWL	BUILDERS RISK - DWELLINGS
BRKAP	BUILDERS RISK - APARTMENTS
BRKIN	BUILDERS RISK - INSTITUTIONAL
BRKOF	BUILDERS RISK - OFFICE
BRKME	BUILDERS RISK - MERCANTILE
BRKMA	BUILDERS RISK - MANUFACTURING
BRKPC	BUILDERS RISK - PETRO/CHEMICAL
BRKPU	BUILDERS RISK - PUBLIC UTILITY
BRKWT	BUILDERS RISK - WATER/SEWAGE TREATMENT
PECPP	PHOTOGRAPHIC EQUIPMENT (CPP)
CMDLR	CAMERA DEALERS
CBR	CITIZENS BAND (TWO WAY) RADIOS
CONLG	CONTRACTORS EQUIPMENT - LOGGING
CONSM	CONTRACTORS EQUIPMENT - STRIP MINING
CONUM	CONTRACTORS EQUIPMENT - UNDERGROUND MINING
CMAIL	CERTIFIED MAIL
XMAIL	EXPRESS MAIL - US POSTAL SERVICE
FMAIL	FIRST CLASS MAIL
RMAIL	REGISTERED MAIL
ELDP	ELECTRONIC DATA PROCESSING
MIDLR	MUSICAL INSTRUMENT DEALERS
FADLR	FINE ARTS DEALERS
MISDL	MISCELLANEOUS DEALERS
REFBK	REFRIGERATION BREAKDOWN COVERAGE (TRANSIT)
REFVT	REFRIGERATION BREAKDOWN - VINTNERS PLUS
MOCC	OWNER' CARGO COVERAGE
SSWA	SALESMAN SAMPLES - WEARING APPAREL
SSAO	SALESMAN SAMPLES - ALL OTHERS
STPCN	STAMP & COIN DEALERS
TTFO	TRIP TRANSIT FLOATER - OWNERS VEHICLE
TTFP	TRIP TRANSIT FLOATER - PUBLIC CARRIER
WDEQ	WELL DRILLING EQUIPMENT
EDPLI	ELECTRONIC DATA PROCESSING - LOSS OF INCOME
BCCEX	BUSINESS COMPUTER - COVERAGE EXTENSIONS
TRNOP	TRANSIT AND OFF PREMISES
SPE	CONTRACTORS EQPMNT - SELF PROPELLED EQPMNT
OTHEQ	CONTRACTORS EQUIPMENT - OTHER EQUIPMENT
STOOL	CONTRACTORS EQUIPMENT - SMALL TOOLS
MOBOF	CONTRACTORS EQUIPMENT - MOBIL OFFICES
STOTR	CONTRACTORS EQUIPMENT - STORAGE TRAILERS
BRUSL	BUILDERS RISK - UNSCHEDULED STORAGE LIMIT
BRPIT	PROPERTY IN TRANSIT - LIMIT INCREASE
PLR	CONTRACTORS EQUIP - PROP LEASED/RENTED FROM OTHRS
ARBR	ACCOUNTS RECEIVABLE BRANCH PREMISES