

- **Abuse Liability**
- **Automobile/Fleets/Garage**
 - Automobile:** Insurance coverage that provides indemnity and/or compensation for injury or physical damage which ensues from the ownership, use or operation of an automobile.
 - Fleet:** In automobile insurance, this is a policy insuring a number of cars for one owner.
 - Garage:** Protection for an automobile dealer, repairer, service station etc. The coverage is for their legal liability for claims for bodily injury and property damage due to business operation.
- **Business Interruption & Crime**
 - Various types of insurance against business expenses and loss of income resulting from a fire or other insured peril.
- **Commercial General Liability (CGL)**
 - A standard form of liability insurance developed for use in the business sector. It is usually contained in a broader mercantile policy also covering property loss and business interruption.
- **Contractor's Equipment**
- **Course of Construction / Builders Risk**
 - A special type of property insurance which indemnifies against damage to buildings while they are under construction.
- **Directors & Officers Liability**
 - Insurance that provides coverage for members of boards of directors against "wrongful acts," which might include actual or alleged errors, omissions, misleading statements, and neglect or breach of duty on the part of the board of directors.
- **Employment Practices Liability**
 - Employment Practices Liability is part of professional liability
- **Equipment Breakdown**
 - Boiler and Machinery Insurance**
 - This coverage protects an organization against any losses that result from a breakdown of heating, refrigeration, air conditioning equipment, pressure vessels, boilers, production machinery, electrical apparatus and/or electronic equipment.
- **Kidnap & Ransom**
 - Designed to protect individuals and corporations operating in high-risk areas around the world.
- **Umbrella Legal Liability**
 - A special form of liability policy designed to protect the insured for certain unknown contingencies over and above the normal coverages and to provide excess insurance.
- **Portable Tools**
- **Product Recall**
 - Designed for manufacturers, this coverage insures against the unexpected cost of recalling a product from the market due to faulty design, errors in manufacturing, or intentional tampering not caused or known by the insured and that may cause harm to customers.
- **Professional Liability**
 - Protects professionals against liability for damages and cost of defense based upon his/her alleged or real professional errors and omissions or mistakes, e.g., architects, engineers, medical malpractice, attorneys.
 - Errors & Omissions**
 - 1) Insurance covering the legal liability of professionals not usually involved with the care of the human body such as architects, engineers, accountants.
 - 2) A type of insurance which will step in to take the place of insurance that has not been affected due to a mistake or forgetfulness on the part of the policyholder. Issued to risks such as mortgage concerns, professionals, semi professionals or others engaged in the routine insurance of many properties.
 - 3) A clause in certain policies whereby the insurer agrees to waive its defenses when an honest error has been committed, provided it is corrected when discovered.
- **Property, Cargo**
 - Covers an insured's property against damage, destruction or loss by a covered peril.
- **Surety / Bonds / Fidelity**
 - A contract under which one party (the **surety**) guarantees the performance of certain obligations of a second party (the principal) to a third party (the obligee). For example, most construction contractors must provide the party for which they are performing operations with a bond guaranteeing that they will complete the project by the date specified in the construction contract in accordance with all plans and specifications.
 - Bonds:** A three-party contract in which one party, the surety, guarantees the performance or honesty of a second party, the principal (obligor), to the third party (obligee) to whom the performance or debt is owed.
- **Warehouse Operators Legal Liability**
 - Insurance coverage against liability that might be incurred by businesses that store property of others for a fee. Previously referred to as warehousemen's legal liability insurance.
- **Wrap Up Liability**
 - A liability policy that serves as all-encompassing insurance which protects all contractors and subcontractors working on a large project. Wrap-up insurance is intended for larger construction projects.