## NEW HAMPSHIRE INSURANCE DEPARTMENT SECTION 400 - COVERAGE BY PARAGRAPHS CHAPTER 401

When completing the application form please use the following Paragraph Numbers for section 6 classes of insurance.

## <u>Paragraph</u>

- I. Includes fire and allied lines (homeowners), smoke, smoke smudge, lightning, earthquake, hail, flood, rain or drought, windstorms, damage to trees or crops from insects, or diseases or other causes, explosion (other than of steam boilers or flywheels), riot, strike or civil commotion, war, sabotage, bombardment, invasion, military or usurped power, vandalism or malicious mischief, impact by aircraft or vehicles, water damage, sprinkler leakage.
- II. Marine coverage's, inland marine, personal property floaters, livestock, inland navigation and transportation, on motor vehicles and aircraft; against loss or damage from accident, collision, theft, or other casualty, property damage and travel baggage. Auto and physical damage.
- III. Life and Fixed Annuities (RSA 408:28); credit life; flexible premiums. <u>Variable</u> <u>Products require a separate license</u>.
- IV. Accident and Health' travel accident insurance and credit Accident and Health; legal group insurance. (RSA 415). Disability
- V. Liability of the insured for the death or disability or damage to property of another and on motor vehicles and aircraft, their fittings and contents and use and occupancy, against loss or damage from accident, collision, fire, theft or other casualty. (This includes general liability, motor vehicle liability and worker's compensation, medical malpractice, and pet health insurance).
- VI. Casualty. Boiler and machinery, plate glass, burglary and theft, forgery, fraud, vandalism, malicious mischief, confiscation or wrongful conversion, loss or damage from collision, loss or damage from breakage of glass.
- VII. Insurance of the performance of contracts and the faithful discharge of duties. (Fidelity & Surety). Credit insurance, mortgage guaranty, bond and financial guaranty.
- VIII. Other casualty risks. Refer to the NAIC Uniform P&C Product Coding Matrix filing code 17. Select each Sub-Type to which this license is being requested.

A company licensed for all lines includes reinsurance.