

Coverage Code	Coverage Desc	
	coverage codes are unique to MHO	for ACORD standard, see HO
DWELL	Dwelling (Coverage A)	
OS	Other Structure (Coverage B)	
PP	Personal Property (Coverage C)	
LOU	Loss of Use Amount (Coverage D)	
MEDPM	Medical Payments (Coverage M)	
AVREP	Actual Cash Value [ACV] Replacement Cost [RC]	
PC	MR-61A Computer Coverage	
INFGD	ML-243 Inflation Guard	
AIMOH	ML-23 Additional Household Members Coverage	
ERQK	ML-54 Earthquake	
ALC	ML-29 Assisted Living Care Facility Resident Coverage	
SPLS	ML-24A Residence Special Loss Settlement Endorsement	
THFTB	ML-17 Theft of Building Materials	
EQPBK	ML-346A Mechanical Electrical or Pressure Systems Coverage	
RCC	ML-55 Replacement Value Endorsement for Coverage C - Personal Property	
RCNB	ML-244 Related Private Structures - Designed But Not Used for Business	
OFFS	ML-42 Office Professional Private School or Studio Use- Insured Premises	
OFFO	ML-43 Office Professional Private Others	
OSI	ML-48 Related Private Structures	
WHANT	ML-49 Outdoor Antenna Coverage Higher Limit	
LAC	ML-50 Homeowners Association Loss Assessment Coverage	
RRT	ML-58 Residence Rental Theft	
SPPS	ML-61 Scheduled Personal Property Endorsement	
SPPP	ML-64H Higher Limit of Liability on Certain Property	
SPPP	ML-65H Higher Limit of Liability on Certain Property	
CCMO	ML-64H Money	
ССМО	ML-65H Money	
CCSC	ML-64H Securities	
CCSC	ML-65H Securities	
RMVL	ML-64H Motorized Vehicles	
RMVL	ML-65H Motorized Vehicles	
CCFU	ML-64H Jewelry,Watches & Furs	
CCFU	ML-65H Jewelry,Watches & Furs	
CCSV	ML-64H Silverware, Goldware, Pewterware	
CCSV	ML-65H Silverware, Goldware, Pewterware	
CCGU	ML-64H Guns	



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CCGU	ML-65H Guns	
WATER	ML-64H Watercraft	
WATER	ML-65H Watercraft	
BUSPR	ML-64H Business Property	
BUSPR	ML-65H Business Property	
GRAVE	ML-64H Gravemarkers	
CPTRL	ML-65H Dismounted Camper Bodies and Trailers not used w/Watercraft	
TRLR	ML-64H Trailers not used w/ Watercraft	
GRAVE	ML-65H Gravemarkers	
SRO	ML-40 Related Private Structures Rented to Others	
ROOF	ML-375 Siding and/or Roofing Matching Coverage	
APPAW	ML-66 Personal Property Higher Limit - Away From The Insured Premises	
ADDRR	ML-70 Additional Residential Premises - Rented to Others Liability Coverage	
BUS	ML-71 Business Activities	
WDE	ML-72 Added Water Damage Coverage	
OPS	ML-89 Related Private Structures (Away from insured premises)	
WATR	MR-51 Boat Coverage	
MISB	MR-52 Miscellaneous Property Coverage Section	
PPVMM	Vandalism	
AALMT	ML-31 Condominium Unit-Owner Additions Higher Limit	
AASP	ML-32 Condominium Unit-Owner Additions Special Coverage	
OTST	ML-34 Related Private Structures and Condominium Fixtures	
LAC	ML-35 Condominium Loss Assessment Coverage	
LACEQ	ML-35A Earthquake Loss Assessment Coverage for Condominium Unit-Owners	
IAADD	ML-51 Tenants Improvements and Betterments Higher Limit	
WTRBD	ML-209 Waterbed Liability Endorsement	
	ML-37 Glass Breakage Endorsement Condominium Unit	
GLABR	Owner	
SFHDC	Auxiliary Heating Charge (Solid Fuel)	
IFPL	ML-10 Liability Coverage Section - Farm	
FCPL	ML-11 Liability Coverage Section - Farm	
AVREP	ML-13 Actual Cash Value Provision	
PPAEC	ML-147 Homeowners Increased Coverage	
PPAEC	ML-148 Homeowners Extra Coverage	
PPAEC	ML-150 Homeowners Plus Coverage	



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PPAEC	ML-150A Homeowners Plus Coverage	
THEFT	ML-186 Limited Theft Coverage	
	ML-187 Extended Theft Coverage - Away From The Insured	
THEFA	Premises	
FRAUD	ML-189 Identity Fraud	
HURSS	ML-165A Storm/Hurricane Shutters	
GLASH	ML-166 Hurricane Resistant Glass	
INADJ	ML-45 Change Endorsement	
PIHOM	ML-46 Personal Injury Endorsement	
TRMPX	ML-52 Trampoline Exclusion	
TRMPX	ML-52A Trampoline Exclusion	
	ML-57 Credit Card, Forgery, and Counterfeit Money -	
CDTCD	Increased Limit	
WAT	ML-75 Outboard Motors and Watercraft	
GOLF	ML-82 Golf Cart Liability Extension	
SM1	ML-SM-1 Exclusionary Endorsement 1	
SM2	ML-SM-2 Exclusionary Endorsement 2	
SM3	ML-SM-3 Exclusionary Endorsement 3	
SM5	ML-SM-5 Amendatory Endorsement 1	
NSMKR	ML-SM-NS Nonsmokers Warranty	
LONGV	Renewal Credit	
FVREP	ML-16 - Comparable Value Homeowners Endorsement	
ALARM	ML-216 Premises Alarm Credit	
MUINS	ML-178 Insurance by more than one company	
ADDRP	ML-41 Additional Insured	
SPLS	ML-24 Residence Special Loss Settlement Endorsement	
MHMTE	ML-25 Consent to Move Mobile Home	
COLL	ML-26 Collision or Upset Coverage	
SPAC	ML-27 Additional Secured Partys Interest Coverage	
SPAIC	ML-28 Additional Secured Partys Interest Coverage	
HURR	ML-373H - Hurricane Deductible	
LEADX	ML-59 Lead Exclusion	
HAZRD	Hazardous Conditions Charge	
RNTOT	Rental Surcharge	
PRADJ	Premium Adjustment	
XMDPL	Credit of Elimination of Section II	
DBLCK	ML-167 Deadbolt Credit	
PL	Personal Liability (Coverage L)	
ROOF	Sloped Roof Credit	



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ADDRL	Additional Residence Premises Occupied by Insured	
RPDED	Deductible Credit	
NHDIS	New Home Discount	
INCC	Increase in Coverage C	
ALEXP	Coverage D (Additional Living Expense)	
STS01	NY Fire Fee	
CCRCV	Reduced Coverage C Credit	