| 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 | |
| | ML-346A Mechanical Electrical or Pressure Systems | |
| EQPBK | Coverage | |
| RCC | ML-55 Replacement Value Endorsement for Coverage C - Personal Property | |
| | ML-244 Related Private Structures - Designed But Not Used | |
| RCNB | for Business | |
| | ML-42 Office Professional Private School or Studio Use- | |
| OFFS | 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 | |
| ССМО | 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 | |

| Coverage Code | Coverage Desc | |
|---------------|--|----------------------------|
| | coverage codes are unique to MHO | for ACORD standard, see HO |
| 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 | |
| GLABR | ML-37 Glass Breakage Endorsement Condominium Unit 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 | |
| Coverage Code | Coverage Desc | |

| | coverage codes are unique to MHO | for ACORD standard, see HO |
|---------------|--|----------------------------|
| 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 | |
| CDTCD | ML-57 Credit Card, Forgery, and Counterfeit Money - 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 | |
| Coverage Code | Coverage Desc | |
| | coverage codes are unique to MHO | for ACORD standard, see HO |

| 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 | |