

The following defines the various Clauses of Class 2 and Class 3 of Section 4 of the Illinois Insurance Code (215 ILCS 5/4) that a company's Certificate of Authority would need to include to effect these types of coverages.

**FIRE:**

Clause (a) of Class 3

**ALLIED LINES:**

Clause (b) of Class 3

**MULTIPLE PERIL CROP:**

Clauses (a), (b), (f), (g), (h) of Class 3

**FEDERAL FLOOD:**

Clause (b) of Class 3

**FARMOWNERS MULTIPLE PERIL:**

Clauses (c), (e), (f), (h), (i), (j) of Class 2 and  
Clauses (a), (b), (c), (d), (e), (f), (g), (h) of Class 3  
Clause (k) of Class 2 if covering livestock and domestic animals

**HOMEOWNERS MULTIPLE PERIL:**

Clauses (c), (e), (f), (h), (i), (j) of Class 2 and  
Clauses (a), (b), (c), (d), (e), (f), (g), (h) of Class 3

**PERSONAL UMBRELLA AND EXCESS**

Clause (c) of Class 2

**COMMERCIAL MULTIPLE PERIL (NON-LIABILITY PORTION):**

Clauses (e), (f), (h), (i), (j) of Class 2  
Clauses (a), (b), (c), (d), (e), (f), (g), (h) of Class 3  
Clause (k) of Class 2 if covering livestock and domestic animals

**COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION):**

Clauses (c), (e), (f), (h), (i), (j) of Class 2  
Clauses (a), (b), (c), (d), (e), (f), (g), (h) of Class 3

**OTHER LIABILITY – COMMERCIAL UMBRELLA AND EXCESS**

Clause (c) of Class 2

**MORTGAGE GUARANTY:**

Clause (h) of Class 2 (Mono Line)

**OCEAN MARINE:**

Clause (d) of Class 3

**INLAND MARINE:**

Clause (d) of Class 3

Clause (k) of Class 2 if covering livestock and domestic animals

**FINANCIAL GUARANTY:**

Clauses (g) and (h) of Class 2

**MEDICAL MALPRACTICE:**

Clause (c) of Class 2

**EARTHQUAKE:**

Clause (b) of Class 3

**GROUP ACCIDENT AND HEALTH:\***

Clause (a) of Class 2

**CREDIT A&H (GROUP AND INDIVIDUAL):\***

Clause (a) of Class 2

**COLLECTIVELY RENEWABLE A&H:\***

Clause (a) of Class 2

**NON-CANCELLABLE A&H:\***

Clause (a) of Class 2

**GUARANTEED RENEWABLE A&H:\***

Clause (a) of Class 2

**NON-RENEWAL FOR STATED REASONS ONLY:\***

Clause (a) of Class 2

**OTHER ACCIDENT ONLY:\***

Clause (a) of Class 2

**ALL OTHER A&H:\***

Clause (a) of Class 2

**FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM PREMIUM:**

Clause (a) of Class 2

**WORKERS' COMPENSATION:**

Clauses(c), (d) of Class 2

**OTHER LIABILITY:**

Clause (c) of Class 2

**PRODUCTS LIABILITY:**

Clause (c) of Class 2

**PRIVATE PASSENGER AUTO NO-FAULT (PIP):**

Clause (b) of Class 2

**OTHER PRIVATE PASSENGER AUTO LIABILITY:**

Clause (b) of Class 2

**COMMERCIAL AUTO NO-FAULT (PIP):**

Clause (b) of Class 2

**OTHER COMMERCIAL AUTO LIABILITY:**

Clause (b) of Class 2

**PRIVATE PASSENGER AUTO PHYSICAL DAMAGE:**

Clause (e) of Class 3 or

Clause (b) of Class 2

**COMMERCIAL AUTO PHYSICAL DAMAGE:**

Clause (e) of Class 3 or

Clause (b) of Class 2

**AIRCRAFT (ALL PERILS):**

Clause (b) of Class 2

**FIDELITY:**

Clause (g) of Class 2

**SURETY:**

Clause (g) of Class 2

**BURGLARY AND THEFT:**

Clause (e) of Class 2

**BOILER AND MACHINERY:**

Clause (h) of Class 2

**CREDIT:**

Clause (h) of Class 2

**FAMILY LEAVE:**

Clause (a) and (h) of Class 2

**TERRORISM:**

Clause (i) and (j) of Class 2

**RESIDUAL VALUE:**

Clause (g) of Class 3

**ELEVATOR:**

Clauses (h), (i), (j) of Class 2 and  
Clauses (d), (h) of Class 3

**COLLISION:**

Clauses (b) of Class 2

**CREDIT UNEMPLOYMENT:**

Clause (i) of Class 2

**GAP INSURANCE (Guarantee Asset Protection):**

Clause (c) of Class 2

**PRIZE INDEMNIFICATION:**

Clauses (c), (i), (j) of Class 2

**RANSOM/KIDNAPPING:**

Class (c) of Class 2

**TRAVEL (LOST LUGGAGE):**

Class (d) of Clause 3

**TRIP CANCELLATION:**

Clause (i) of Class 2

**MEDICAL ACCIDENTAL DEATH (while traveling):**

Clause (a) and (b) of Class 1

**POLITICAL RISK:**

Clauses (c), (h), (i), (j) of Class 2

**IDENTITY THEFT:**

Clauses (e), (i), (j), (l) of Class 2

**CROP (DIFFERENCE IN LOSS):**

Clauses (f), (g), (h) of Class 3

**LIVESTOCK REVENUE PROTECTION:**

Clause (i) of Class 2 (Other Casualty Risks)

**SALARY PROTECTION INSURANCE:**

Clauses (a) and (i) of Class 2

**INVOLUNTARY UNEMPLOYMENT:**

Clause (i) of Class 2

**COLLATERAL PROTECTION:**

Clauses (h) and (i) of Class 2

**PET INSURANCE:**

Clause (k) of Class 2

**INTELLECTUAL PROPERTY:**

Clauses (e) and (i) of Class 2