



Insurance Rule Listing

By Coverages & By Rule Set

Release 20

Compatible Releases:

The contents of this document is intended for the use of our customers only and is not intended for distribution to those individuals who do not have a need to know to do their job.

Insurance Rule Listings – Release 20

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Insurance Rules by Coverages

The following is a listing of insurance compliance rules by Coverage Type. Individual rules appear first followed by any compound rules. The individual rules display first, grouped by Coverage, with the Rule ID, and Rule Short Description. Compound Rules display with the Compound Rule in bold, italics followed by the associated element rules. Refer to the Rules Maintenance widget for the full rule description and logic associated with the rule.

Coverages/Rule IDs	Rule Short Description
Automobile Liability Coverage	
600	Automobile Liability Coverage Required
601	Auto Liab Bodily Injury Limit Per Occurrence
602	Automobile Liability Combined Single Limit
625	Auto Liab Bodily Injury Limit Per Person
626	Automobile Liability Property Damage Lim Per Occur
Boiler and Machinery Coverage	
357	Boiler & Machinery Coverage Required
358	Boiler & Machinery Minimum Coverage Limit

Coverages/Rule IDs	Rule Short Description
359	Boiler & Machinery Maximum Deductible
382	Boiler & Machinery Property Valuation Method
408	Boiler & Machinery Limit -Replacement Cost
409	Boiler & Machinery Building Maximum Deductible
407 – Compound Rule	Boiler & Machinery Co-insurance Restrictions
391	<i>Boiler & Machinery Co-insurance Applies</i>
392	<i>Boiler & Machinery Agreed Amount Qualifier</i>
406	<i>Boiler & Machinery Agreed Amounts</i>
Builders Risk Coverage	
621	Builders Risk Coverage Required
622	Builders Risk Minimum Coverage Limit
726	Builders Risk Builders Risk Form
655 – Compound Rule	Builder's Risk Max Deductible on Insurable Val
651	<i>Builder's Risk Max Ded:InsVal \$<\$5M</i>
652	<i>Builder's Risk Max Ded:InsVal >=\$5M & <\$50M</i>
653	<i>Builder's Risk Max Ded:InsVal >=\$50M & <\$100M</i>
654	<i>Builder's Risk Max Ded:InsVal >=\$100M</i>
Business Income Coverage	
323	Business Income/Loss of Rents Coverage Required
324	Business Income BI/LOR Minimum Limit
325	Business Income BI/LOR Monthly % Limit
326	Business Income BI/LOR Actual Loss Sust Required
327	Business Income BI/LOR Extended POI # Days
328	Business Income BI/LOR Extra Exp Limit Required
329	Business Income BI/LOR/EE Loss Payee Clause
378	Business Income BI/LOR # of Months
627	Business Income Max Deductible in Number of Days
631	Windstorm on Bus Income Deductible Number of Days
661	Business Income BI/LOR Ext POI #Days w/UPB>=\$25M

Coverages/Rule IDs	Rule Short Description
417 – Compound Rule	Business Income or Rental Income Limit - Building
413	Business Income Minimum Limit
414	Business Income Property Valuation Method
415	Business Income Rental Income Limit -Building
416	Business Income Loss of Rental Inc Prop Val Meth
424 – Compound Rule	Boiler & Machinery Limit Restrictions
422	Boiler & Machinery Limit -Replacement Cost/Florida
423	Boiler & Machinery Limit -Unpaid Principal Balance
667 – Compound Rule	Business Income/Rent Loss Coverage Minimum
666	Business Income BI/LOR Actual Loss Sustained #Mnth
413	Business Income Minimum Limit
415	Business Income Rental Income Limit -Building
Business Income Coverage on Equipment	
641	Machinery/Equip Business Inc Max Deduct in #Days
727	Business Income Equipmnt Ext POI #Days w/UPB>=\$25M
405 Compound Rule	Business/Rental Income Building Boiler & Machinery
394	Business Income B&M Business Inc Prop Val Method
395	Business Income B&M Rental Inc Prop Val Method
403	Business Income Boiler & Machinery Minimum Limit
404	Rental Income Boiler & Machinery Minimum Limit
Commercial Crime Coverage	
497	Commercial Crime Minimum Limit
499	Crime Coverage Required
502	Crime Maximum Deductible - Healthcare/Asst Living
503	Crime Maximum Deductible - Hospital
721	Crime Maximum Deductible-Coop
743	Commercial Crime Minimum Limit for COOP
Directors & Officers Liability Coverage	
717	Directors & Officers Liability Coverage Required

Coverages/Rule IDs	Rule Short Description
718	Directors and Officers Min Tot Lim Per Occur-Coop
719	Directors and Officers Maximum Deductible-Coop
660 – Compound Rule	Directors & Officers Liab Max Deduct Insurable Val
656	Directors & Officers Max Ded:InsVal <\$5M
657	Directors & Officers Max Ded:InsVal >=\$5M<\$50M
658	Directors & Officers Max Ded:InsVal >= \$50M<\$100M
659	Directors & Officers Max Ded:InsVal>=\$100M
Earthquake Coverage	
367	Earthquake Coverage on Building Required
369	Earthquake Building Minimum Limit
370	Earthquake Building Maximum Deductible Amount
371	Earthquake Building Maximum Deductible %
383	Earthquake Property Valuation Method
441	Earthquake Building Limit for \$0 Replacement Cost
442	Earthquake Building Limit for Replacement Cost
464 – Compound Rule	Earthquake Co-Insurance Restrictions
393	Earthquake Co-insurance Applies
461	Earthquake Building Agreed Amount Qualifier
462	Earthquake Agreed Amount
473 – Compound Rule	Earthquake Building Deductible Restrictions
471	Earthquake Building Max Deductible Amount
472	Earthquake Building Max Deductible %
Earthquake Coverage on Business Income	
368	Earthquake Coverage on Business Income Required
372	Earthquake BI Minimum Limit w/o Actual Loss Sust
373	Earthquake Business Income Monthly % Limit
374	Earthquake Business Inc Actual Loss Sustained Req'd
375	Earthquake Business Income Extended POI # of Days
376	Earthquake Business Inc Extra Expense Limit Req'd

Coverages/Rule IDs	Rule Short Description
377	Earthquake Business Income Loss Payee Clause
639	Earthquake on Business Income Max Deduct in #Days
664	Earthquake BI/LOR Ext POI #Days w/UPB>=\$25M
485 – Compound Rule	Earthquake Business and Rental Income Limits
481	Earthquake Rental Income Minimum Limit
482	Earthquake Business Income Limit
483	Earthquake Business Income Prop Valuation Method
484	Earthquake Rental Income Property Valuation Method
675 – Compound Rule	Earthquake on Business Income Minimum Coverage
672	Earthquake on Bus Inc Actual Loss Sustained #Month
673	Earthquake on Business Income Min Lim-Business Inc
674	Earthquake on Business Income Min Limit-Rental Inc
Employee Dishonesty Coverage	
467	Employee Dishonesty Max Total Deductible -HC/AL/AC
468	Employee Dishonesty Max Total Deductible -Hospital
496	Employee Dishonesty Minimum Limit
498	Employee Dishonesty Coverage Required
Employers Liability Coverage	
619	Employers Liability Coverage Required
620	Employers Liab Bodily Injury Limit per Occurrence
623	Employers Liability Disease per Occurrence Limit
624	Employers Liability Disease Aggregate Limit
Equipment Coverage	
354	Equipment Breakdown Coverage Required
355	Equipment Breakdown Minimum Coverage Limit
356	Equipment Breakdown Maximum Deductible
Excess Fidelity Bond	
722	Fidelity Bond Maximum Deductible-Coop
Excess Liability Coverage	

Coverages/Rule IDs	Rule Short Description
603	Excess Liability Coverage Required
604	Excess Liability Minimum Limit Per Occurrence
605	Excess Liability Min General Aggregate Limit
Excess Professional Liability	
690	Excess Professional Liability Maximum Deductible
684 – Compound Rule	Excess Professional Liab Min Aggr Limit for #Beds
680	Excess ProfLiab Min Agg Limit <\$2M up to 100 beds
681	Excess ProfLiab Min Agg Limit <\$5M 101 to 500 beds
682	Excess ProfLiab Min Agg Limit <\$10M 501-1000 beds
683	Excess ProfLiab Min Agg Limit <\$25M over 1000 beds
689 – Compound Rule	Excess Liab or Umbrella Min Aggr Limit - #Stories
685	Excess Liab/Umbrella Min AggLim \$2M thru 4 stories
686	Excess Liab/Umbrella Min AggLim \$5M 5-10 stories
687	Excess Liab/Umbrella Min AggLim \$10M 11-20 stories
688	Excess Liab/Umbrella Min AggLim \$25M >20 stories
725 – Compound Rule	Excess Professional Liab Max Deductible for #Beds
723	Excess ProfLiab Max Deductible <=\$100K <=500 beds
724	Excess ProfLiab Max Deductible <=\$250K >500 beds
Flood Coverage	
310	Flood Coverage Required
312	Flood Building Minimum Coverage Limit
313	Flood Building Maximum Deductible Amount
314	Flood Correct Mortgagee Clause
410	Flood Building Property Valuation Method
425	Flood Building Min Limit -Flood Insurable Value
426	Flood Building Min Limit -Replacement Cost
634	Flood Maximum Deductible Amount-Replacement Cost
412 – Compound Rule	Flood Co-Insurance Restrictions
388	Flood Building Co-insurance Applies

Coverages/Rule IDs	Rule Short Description
389	<i>Flood Building Agreed Amount Qualifier</i>
411	<i>Flood Building Agreed Amount</i>
Flood Coverage on Business Income	
638	Flood on Business Income Max Deduct in # of Days
662	Flood BI/LOR Ext POI #Days w/UPB>=\$25M
671 – Compound Rule	<i>Flood on Business Income Minimum Coverage</i>
668	<i>Flood on Business Inc Actual Loss Sustained #Mnth</i>
669	<i>Flood on Business Income Min Limit-Business Income</i>
670	<i>Flood on Business Income Min Limit-Rental Income</i>
General Liability Coverage	
330	General Liability Coverage Required
331	General Liability Minimum Limit per Occurrence
332	General Liability Minimum General Aggregate Amount
333	General Liability Minimum Combined Single Limit
334	General Liability Maximum Deductible Amount
335	General Liability Maximum Self-Insured Retention
500	General Liability Max Deductible -Insurable Value
501	General Liability Self-Insured Retention-InsValue
650 – Compound Rule	<i>General Liability Max Deductible on Insurable Val</i>
642	<i>General Liability Max Ded:InsVal >=\$5M & <\$50M</i>
643	<i>General Liability Max Ded:InsVal >=\$50M & <\$100M</i>
644	<i>General Liability Max Ded:InsVal >=\$100M</i>
732 – Compound Rule	<i>Gen/Exc/Umb/Exc Umb Min AggLim Limit - #Stories</i>
728	<i>Gen/Exc/Umb/Exc Umb Min AggLim \$4M 1-4 stories</i>
729	<i>Gen/Exc/Umb/Exc Umb Min AggLim \$7M 5-10 stories</i>
730	<i>Gen/Exc/Umb/Exc Umb MinAggLim \$12M 11-20 stories</i>
731	<i>Gen/Exc/Umb/Exc Umb Min AggLim \$25M >20 stories</i>
737 – Compound Rule	<i>Gen/Exc/Umb/Exc Umb Min Per Occ Limit - #Stories</i>
733	<i>Gen/Exc/Umb/Exc Umb Min PerOcc \$3M 1-4 stories</i>

Coverages/Rule IDs	Rule Short Description
734	Gen/Exc/Umbr/Exc Umbr Min PerOcc \$6M 5-10 stories
735	Gen/Exc/Umbr/Exc Umbr MinPerOcc \$11M 11-20 stories
736	Gen/Exc/Umbr/Exc Umbr Min PerOcc \$24M >20 stories
742 – Compound Rule	Gen/Exc/Umbr/Exc Umbr Max Ded/SIR - Insured Value
738	Gen/Exc/Umbr/ExcUmbr MaxDedSIR \$40K InsVal <\$5M
739	Gen/Exc/Umbr/ExcUmbr MaxDedSIR \$50K InsVal 5M-50M
740	Gen/Exc/Umbr/ExcUmbr MaxDedSIR 125K InsVal50M-100M
741	Gen/Exc/Umbr/ExcUmbr MaxDedSIR \$275K InsVal >=100M
Liquor Liability Coverage	
606	Liquor Liability Coverage Required
607	Liquor Liability Minimum Limit Per Occurrence
608	Liquor Liability Minimum General Aggregate Limit
Ordinance & Law Coverage for Earthquake	
385	Ordinance & Law Earthquake IOR
629	Ordinance & Law Coverage on Earthquake Required
534 – Compound Rule	Ordinance & Law Cov A for Earthquake w/Threshold
530	Ordinance & Law Cov A Limit for Earthquake w/Thrh
531	Ordinance & Law Cov A % for Earthquake w/Thrh
532	Ordinance & Law Cov ABC Lim for Earthquake w/Thrh
533	Ordinance & Law Cov ABC % for Earthquake w/Thrh
539 – Compound Rule	Ordinance & Law Cov A for Earthquake w/o Thrsh
535	Ordinance & Law Cov A Lim for Earthquake w/o Thrh
536	Ordinance & Law Cov A % for Earthquake w/o Thrh
537	Ordinance & Law Cov ABC Lim for Earthquake w/o Thr
538	Ordinance & Law Cov ABC % for Earthquake w/o Thrh
544 – Compound Rule	Ordinance & Law Cov B for Earthquake w/Threshold
532	Ordinance & Law Cov ABC Lim for Earthquake w/Thrh
533	Ordinance & Law Cov ABC % for Earthquake w/Thrh
540	Ordinance & Law Cov B Limit for Earthquake w/Thrh

Coverages/Rule IDs	Rule Short Description
541	Ordinance & Law Cov B % for Earthquake w/Thrh
542	Ordinance & Law Cov B&C Lim for Earthquake w/Thrh
543	Ordinance & Law Cov B&C % for Earthquake w/Thrh
549 – Compound Rule	Ordinance & Law Cov B for Earthquake w/o Threshld
537	Ordinance & Law Cov ABC Lim for Earthquake w/o Thr
538	Ordinance & Law Cov ABC % for Earthquake w/o Thrh
545	Ordinance & Law Cov B Lim for Earthquake w/o Thrh
546	Ordinance & Law Cov B% for Earthquake w/o Thrh
547	Ordinance & Law Cov B&C Lim for Earthquake w/o Thr
548	Ordinance & Law Cov B&C % for Earthquake w/o Thr
552 – Compound Rule	Ordinance & Law Cov C for Earthquake w/Threshold
532	Ordinance & Law Cov ABC Lim for Earthquake w/Thrh
533	Ordinance & Law Cov ABC % for Earthquake w/Thrh
542	Ordinance & Law Cov B&C Lim for Earthquake w/Thrh
543	Ordinance & Law Cov B&C % for Earthquake w/Thrh
550	Ordinance & Law Cov C Limit for Earthquake w/Thrh
551	Ordinance & Law Cov C % for Earthquake w/Thrh
555 – Compound Rule	Ordinance & Law Cov C for Earthquake w/o Threshold
537	Ordinance & Law Cov ABC Lim for Earthquake w/o Thr
538	Ordinance & Law Cov ABC % for Earthquake w/o Thrh
547	Ordinance & Law Cov B&C Lim for Earthquake w/o Thr
548	Ordinance & Law Cov B&C % for Earthquake w/o Thr
553	Ordinance & Law Cov C Lim for Earthquake w/o Thrh
554	Ordinance & Law Cov C% for Earthquake w/o Thrh
Ordinance & Law Coverage for Flood	
387	Ordinance & Law on Flood IOR
628	Ordinance & Law Coverage on Flood Required
492 – Compound Rule	Ordinance & Law Cov C for Flood w/Threshold
486	Ordinance & Law Cov ABC Lim for Flood w/Threshold

Coverages/Rule IDs	Rule Short Description
487	Ordinance & Law Cov ABC % for Flood w/Threshold
488	Ordinance & Law Cov B&C Lim for Flood w/Threshold
489	Ordinance & Law Cov B&C % for Flood w/Threshold
490	Ordinance & Law Cov C Lim for Flood w/Threshold
491	Ordinance & Law Cov C % for Flood w/Threshold
558 – Compound Rule	Ordinance & Law Cov A for Flood w/Threshold
556	Ordinance & Law Cov A Limit for Flood w/Threshold
557	Ordinance & Law Cov A % for Flood w/Threshold
486	Ordinance & Law Cov ABC Lim for Flood w/Threshold
487	Ordinance & Law Cov ABC % for Flood w/Threshold
563 – Compound Rule	Ordinance & Law Cov A for Flood w/o Threshold
559	Ordinance & Law Cov A Lim for Flood w/o Threshold
560	Ordinance & Law Cov A % for Flood w/o Threshold
561	Ordinance & Law Cov ABC Lim for Flood w/o Threshold
562	Ordinance & Law Cov ABC % for Flood w/o Threshold
566 – Compound Rule	Ordinance & Law Cov B for Flood w/Threshold
486	Ordinance & Law Cov ABC Lim for Flood w/Threshold
487	Ordinance & Law Cov ABC % for Flood w/Threshold
564	Ordinance & Law Cov B Limit for Flood w/Threshold
565	Ordinance & Law Cov B % for Flood w/Threshold
488	Ordinance & Law Cov B&C Lim for Flood w/Threshold
489	Ordinance & Law Cov B&C % for Flood w/Threshold
571 – Compound Rule	Ordinance & Law Cov B for Flood w/o Threshold
561	Ordinance & Law Cov ABC Lim for Flood w/o Threshold
562	Ordinance & Law Cov ABC % for Flood w/o Threshold
567	Ordinance & Law Cov B Lim for Flood w/o Threshold
568	Ordinance & Law Cov B% for Flood w/o Threshold
569	Ordinance & Law Cov B&C Lim for Flood w/o Threshold

Coverages/Rule IDs	Rule Short Description
574 – Compound Rule	Ordinance & Law Cov C for Flood w/o Threshold
561	Ordinance & Law Cov ABC Lim for Flood w/o Threshld
562	Ordinance & Law Cov ABC % for Flood w/o Threshold
570	Ordinance & Law Cov B&C % for Flood w/o Threshold
572	Ordinance & Law Cov C Lim for Flood w/o Threshold
573	Ordinance & Law Cov C % for Flood w/o Threshold
Ordinance & Law Coverage for Terrorism	
720	Ordinance & Law for Terrorism Coverage Required
695 – Compound Rule	Ordinance & Law Cov A for Terrorism w/Threshold
691	Ordinance & Law Cov A Lim for Terrorism w/Thrh
692	Ordinance & Law Cov A % for Terrorism w/Thrh
693	Ordinance & Law Cov ABC Lim for Terrorism w/Thrh
694	Ordinance & Law Cov ABC % for Terrorism w/Thrh
700 – Compound Rule	Ordinance & Law Cov A for Terrorism w/o Threshold
696	Ordinance & Law Cov A Limit for Terrorism w/o Thrh
697	Ordinance & Law Cov A % for Terrorism w/o Thrh
698	Ordinance & Law Cov ABC Lim for Terrorism w/o Thrh
699	Ordinance & Law Cov ABC % for Terrorism w/o Thrh
705 – Compound Rule	Ordinance & Law Cov B for Terrorism w/Threshold
693	Ordinance & Law Cov ABC Lim for Terrorism w/Thrh
694	Ordinance & Law Cov ABC % for Terrorism w/Thrh
701	Ordinance & Law Cov B Lim for Terrorism w/Thrh
702	Ordinance & Law Cov B % for Terrorism w/Thrh
703	Ordinance & Law Cov BC Lim for Terrorism w/Thrh
704	Ordinance & Law Cov BC % for Terrorism w/Thrh
710 – Compound Rule	Ordinance & Law Cov B for Terrorism w/o Threshold
698	Ordinance & Law Cov ABC Lim for Terrorism w/o Thrh
699	Ordinance & Law Cov ABC % for Terrorism w/o Thrh
706	Ordinance & Law Cov B Lim for Terrorism w/o Thrh

Coverages/Rule IDs	Rule Short Description
707	Ordinance & Law Cov B % for Terrorism w/o Thrh
708	Ordinance & Law Cov BC Lim for Terrorism w/o Thrh
709	Ordinance & Law Cov BC % for Terrorism w/o Thrh
713 – Compound Rule	Ordinance & Law Cov C for Terrorism w/Threshold
693	Ordinance & Law Cov ABC Lim for Terrorism w/Thrh
694	Ordinance & Law Cov ABC % for Terrorism w/Thrh
703	Ordinance & Law Cov BC Lim for Terrorism w/Thrh
704	Ordinance & Law Cov BC % for Terrorism w/Thrh
711	Ordinance & Law Cov C Lim for Terrorism w/Thrh
712	Ordinance & Law Cov C % for Terrorism w/Thrh
716 – Compound Rule	Ordinance & Law Cov C for Terrorism w/o Threshold
698	Ordinance & Law Cov ABC Lim for Terrorism w/o Thrh
699	Ordinance & Law Cov ABC % for Terrorism w/o Thrh
708	Ordinance & Law Cov BC Lim for Terrorism w/o Thrh
709	Ordinance & Law Cov BC % for Terrorism w/o Thrh
714	Ordinance & Law Cov C Lim for Terrorism w/o Thrh
715	Ordinance & Law Cov C % for Terrorism w/o Thrh
Ordinance & Law Coverage for Windstorm	
386	Ordinance & Law on Windstorm IOR
630	Ordinance & Law Coverage on Windstorm Required
508 – Compound Rule	Ordinance & Law Cov A for Windstorm w/Threshold
504	Ordinance & Law Cov A Limit for Windstorm w/Thresh
505	Ordinance & Law Cov A % for Windstorm w/Threshold
506	Ordinance & Law Cov ABC Lim for Windstorm w/Thrh
507	Ordinance & Law Cov ABC % for Windstorm w/Threshld
513 – Compound Rule	Ordinance & Law Cov A for Windstorm w/o Threshold
509	Ordinance & Law Cov A Lim for Windstorm w/o Thresh
510	Ordinance & Law Cov A % for Windstorm w/o Threshld
511	Ordinance & Law Cov ABC Lim for Windstorm w/o Thrh

Coverages/Rule IDs	Rule Short Description
512	Ordinance & Law Cov ABC % for Windstorm w/o Thresh
518 – Compound Rule	Ordinance & Law Cov B for Windstorm w/Threshold
514	Ordinance & Law Cov B Limit for Windstorm w/Thresh
515	Ordinance & Law Cov B % for Windstorm w/Threshold
516	Ordinance & Law Cov B&C Lim for Windstorm w/Thrsh
517	Ordinance & Law Cov B&C% for Windstorm w/Threshold
523 – Compound Rule	Ordinance & Law Cov B for Windstorm w/o Threshold
519	Ordinance & Law Cov B Lim for Windstorm w/o Thresh
520	Ordinance & Law Cov B% for Windstorm w/o Threshold
521	Ordinance & Law Cov B&C Lim for Windstorm w/o Thrh
522	Ordinance & Law Cov B&C % for Windstorm w/o Thr
526 – Compound Rule	Ordinance & Law Cov C for Windstorm w/Threshold
506	Ordinance & Law Cov ABC Lim for Windstorm w/Thrsh
507	Ordinance & Law Cov ABC % for Windstorm w/Threshld
516	Ordinance & Law Cov B&C Lim for Windstorm w/Thrsh
517	Ordinance & Law Cov B&C% for Windstorm w/Threshold
524	Ordinance & Law Cov C Limit for Windstorm w/Thresh
525	Ordinance & Law Cov C % for Windstorm w/Threshold
529 – Compound Rule	Ordinance & Law Cov C for Windstorm w/o Threshold
511	Ordinance & Law Cov ABC Lim for Windstorm w/o Thrh
512	Ordinance & Law Cov ABC % for Windstorm w/o Thresh
521	Ordinance & Law Cov B&C Lim for Windstorm w/o Thrh
522	Ordinance & Law Cov B&C % for Windstorm w/o Thr
527	Ordinance & Law Cov C % for Windstorm w/o Thresh
528	Ordinance & Law Cov C Lim for Windstorm w/o Thr
Ordinance & Law Coverage on Equipment	
381	Ordinance & Law Building IOR
384	Ordinance & Law Boiler & Machinery IOR
396	Ordinance & Law Cov A Limit for B&M w/Threshold

Coverages/Rule IDs	Rule Short Description
578 – Compound Rule	Ordinance & Law Cov A for B&M w/Threshold
396	Ordinance & Law Cov A Limit for B&M w/Threshold
575	Ordinance & Law Cov A % for B&M w/Threshold
576	Ordinance & Law Cov ABC Lim for B&M w/Threshold
577	Ordinance & Law Cov ABC % for B&M w/Threshold
582 – Compound Rule	Ordinance & Law Cov A for B&M w/o Threshold
397	Ordinance & Law Cov A Limit for B&M w/o Threshold
579	Ordinance & Law Cov A % for B&M w/o Threshold
580	Ordinance & Law Cov ABC Lim for B&M w/o Threshold
581	Ordinance & Law Cov ABC % for B&M w/o Threshold
587 – Compound Rule	Ordinance & Law Cov B for B&M w/Threshold
576	Ordinance & Law Cov ABC Lim for B&M w/Threshold
577	Ordinance & Law Cov ABC % for B&M w/Threshold
583	Ordinance & Law Cov B Limit for B&M w/Threshold
584	Ordinance & Law Cov B % for B&M w/Threshold
585	Ordinance & Law Cov B&C Lim for B&M w/Threshold
586	Ordinance & Law Cov B&C % for B&M w/Threshold
592 – Compound Rule	Ordinance & Law Cov B for B&M w/o Threshold
580	Ordinance & Law Cov ABC Lim for B&M w/o Threshold
581	Ordinance & Law Cov ABC % for B&M w/o Threshold
588	Ordinance & Law Cov B Lim for B&M w/o Threshold
589	Ordinance & Law Cov B% for B&M w/o Threshold
590	Ordinance & Law Cov B&C Limit B&M w/o Threshold
591	Ordinance & Law Cov B&C % for B&M w/o Threshold
595 – Compound Rule	Ordinance & Law Cov C for B&M w/Threshold
576	Ordinance & Law Cov ABC Lim for B&M w/Threshold
577	Ordinance & Law Cov ABC % for B&M w/Threshold
585	Ordinance & Law Cov B&C Lim for B&M w/Threshold
586	Ordinance & Law Cov B&C % for B&M w/Threshold

Coverages/Rule IDs	Rule Short Description
593	Ordinance & Law Cov C Lim for B&M w/Threshold
594	Ordinance & Law Cov C % for B&M w/Threshold
598 – Compound Rule	Ordinance & Law Cov C for B&M w/o Threshold
580	Ordinance & Law Cov ABC Lim for B&M w/o Threshld
581	Ordinance & Law Cov ABC % for B&M w/o Threshold
590	Ordinance & Law Cov B&C Limit B&M w/o Threshold
591	Ordinance & Law Cov B&C % for B&M w/o Threshold
596	Ordinance & Law Cov C Lim for B&M w/o Threshold
597	Ordinance & Law Cov C % for B&M w/o Threshold
Ordinance and Law Coverage	
360	Ordinance & Law Coverage on Building Required
361	Ordinance & Law Building Minimum Coverage A Limit
362	Ordinance & Law Building Minimum Coverage B Limit
363	Ordinance & Law Building Minimum Coverage C Limit
364	Ordinance & Law Building Minimum Coverage A %
365	Ordinance & Law Building Minimum Coverage B %
366	Ordinance & Law Building Minimum Coverage C %
435 – Compound Rule	Ordinance & Law Cov A w/Threshold
431	Ordinance & Law Cov A Limit w/Threshold
432	Ordinance & Law Cov A % w/Threshold
433	Ordinance & Law Cov ABC Limit w/Threshold
434	Ordinance & Law Cov ABC % w/Threshold
440 – Compound Rule	Ordinance & Law Cov A w/o Threshold
436	Ordinance & Law Cov A Limit w/o Threshold
437	Ordinance & Law Cov A % w/o Threshold
447 – Compound Rule	Ordinance & Law Cov B w/Threshold
433	Ordinance & Law Cov ABC Limit w/Threshold
434	Ordinance & Law Cov ABC % w/Threshold
443	Ordinance & Law Coverage B Limit with Threshold

Coverages/Rule IDs	Rule Short Description
444	Ordinance & Law Coverage B % with Threshold
445	Ordinance & Law Coverage B&C Limit w/Threshold
446	Ordinance & Law Coverage B&C % w/Threshold
456 – Compound Rule	Ordinance & Law Cov B w/o Threshold
438	Ordinance & Law Cov ABC Limit w/o Threshold
439	Ordinance & Law Cov ABC % w/o Threshold
450	Ordinance & Law Coverage B Limit w/o Threshold
451	Ordinance & Law Coverage B % w/o Threshold
452	Ordinance & Law Coverage B&C Limit w/o Threshold
455	Ordinance & Law Coverage B&C % w/o Threshold
457 – Compound Rule	Ordinance & Law Cov C w/Threshold
433	Ordinance & Law Cov ABC Limit w/Threshold
434	Ordinance & Law Cov ABC % w/Threshold
445	Ordinance & Law Coverage B&C Limit w/Threshold
446	Ordinance & Law Coverage B&C % w/Threshold
448	Ordinance & Law Coverage C Limit with Threshold
449	Ordinance & Law Coverage C % with Threshold
460 – Compound Rule	Ordinance & Law Cov C w/o Threshold
438	Ordinance & Law Cov ABC Limit w/o Threshold
439	Ordinance & Law Cov ABC % w/o Threshold
458	Ordinance & Law Coverage C Limit w/o Threshold
459	Ordinance & Law Coverage C % w/o Threshold
452	Ordinance & Law Coverage B&C Limit w/o Threshold
455	Ordinance & Law Coverage B&C % w/o Threshold
Pollution Liability	
609	Pollution Liability Coverage Required
610	Pollution Liability Minimum Limit Per Occurrence
611	Pollution Liability Min General Aggregate Limit
Professional Liability Coverage	

Coverages/Rule IDs	Rule Short Description
399	Professional Liability Min Total Limit Per Occur
454	Prof Liability Min Total General Aggregate Limit
465	Prof Liability Max Total Deductible -HC/AL
466	Prof Liability Max Total Deductible -Hospital
Professional Liability Coverage on Gen Liability	
649 – Compound Rule	Professional Liab Max Deductible on Insurable Val
645	<i>Professional Liab Max Ded:InsVal <\$5M</i>
646	<i>Professional Liab Max Ded:InsVal >=\$5M & <\$50M</i>
647	<i>Professional Liab Max Ded:InsVal >=\$50M & <\$100M</i>
648	<i>Professional Liab Max Ded:InsVal >=\$100M</i>
Property Coverage	
315	Property Coverage on Building Required
316	Property Building Minimum Limit
317	Property Building Max Deductible Amount
318	Property Building Valuation Method
319	Property Building Minimum Co-insurance %
320	Property Building Co-insurance % Agreed Amount
321	Property Building Minimum Form Type
322	Property Correct Mortgagee Clause
393	Earthquake Co-insurance Applies
421	Property Building Max Deductible -Insurable Value
469	Property Building Limit -Replacement Cost
479	Property Building Limit -Lesser UPB/80% Repl Cost
480	Property Building Limit -Greater UPB/80% Repl Cost
632	Property Coverage Limit for single/multiple bldgs
633	Property Building Max Deductible-Sum Insurable Val
420 – Compound Rule	Property Building Co-insurance Restrictions
390	<i>Property Building Co-insurance Applies</i>
418	<i>Property Building Agreed Amount</i>

Coverages/Rule IDs	Rule Short Description
419	<i>Property Building Agreed Amount -Replacement Cost</i>
Terrorism Coverage	
350	Terrorism Coverage on Building Required
352	Terrorism Building Minimum Coverage Limit
353	Terrorism Building Maximum Deductible
636	Terrorism Maximum Deductible-Prop Type-Repl Cost
637	Terrorism Maximum Deductible-Terr Type-Repl Cost
Terrorism Coverage on Business Income	
640	Terrorism on Business Income Max Deduct in #Days
665	Terrorism BI/LOR Ext POI #Days w/UPB>=\$25M
679 – Compound Rule	<i>Terrorism on Business Income Minimum Coverage</i>
676	<i>Terrorism on Bus Inc Actual Loss Sustained #Months</i>
677	<i>Terrorism on Business Income Min Lim-Business Inc</i>
678	<i>Terrorism on Business Income Min Limit-Rental Inc</i>
Terrorism Coverage on Excess Liability	
744	Terrorism Excess on Commercial Excess Liab Policy
Terrorism Coverage on Gen Liability	
338	Terrorism Required on General Liability Policy
Umbrella Liability Coverage	
612	Umbrella Liability Coverage Required
613	Umbrella Liability Minimum Limit Per Occurrence
614	Umbrella Liability Min General Aggregate Limit
Underground Storage and Tanks	
615	Underground Storage/Tanks Liability Cov Required
616	Underground Storage/Tanks Liability Min Limit/Occ
617	Underground Storage/Tanks Liab Min GenAggregateLim
Unintentional Errors and Omissions	
336	Unintentional E&O Coverage Required
Windstorm Coverage	

Coverages/Rule IDs	Rule Short Description
347	Windstorm Coverage is Required
349	Windstorm Building Maximum Deductible
398	Windstorm Building Property Valuation Method
427	Windstorm Building Minimum Limit -Replacement Cost
453	Windstorm Building Max Deductible -Not Tier 1/RC
635	Windstorm Maximum Deductible Amt-Replacement Cost
470 – Compound Rule	Windstorm Co-insurance Restrictions
428	<i>Windstorm Building Co-insurance Applies</i>
429	<i>Windstorm Building Agreed Amount Qualifier</i>
430	<i>Windstorm Building Agreed Amount</i>
495 – Compound Rule	Windstorm Coverage
493	Windstorm Building Max Deductible Amount
494	Windstorm Building Max Deductible %
Windstorm Coverage on Business Income	
348	Windstorm on Business Income Coverage Required
663	Windstorm BI/LOR Ext POI #Days w/UPB>=\$25M
478 – Compound Rule	Windstorm Business and Rental Income Minimum Limit
474	<i>Windstorm Business Income Limit</i>
475	<i>Windstorm Business Income Prop Valuation Method</i>
476	<i>Windstorm Rental Income Min Limit -Building BI/LOR</i>
477	<i>Windstorm Rental Income Property Valuation Method</i>
Workers Compensation Coverage	
618	Workers Compensation Coverage Required

Insurance Rules by Master Rule Set

MFS Master Rule sets represent all available rules for all investor types, e.g. MFS Master FHA represents the rules applicable to loans with FHA / Ginnie Mae Investor Loan Products, MFS Master Fannie Mae DUS represents all the available rules applicable to Fannie Mae DUS loans.

MFS Master Rule Set is a global rule set containing all available rules.

Users can use the MFS Master Rule sets to create their own rule sets for the items they wish to monitor for insurance compliance.

The following list the available rules relative to insurance compliance for each rule set. The individual rules display first, with the Rule ID, Coverage Type, and Rule Short Description. Each list is sorted by Coverage type and then Rule ID. If there is no coverage type the rule monitors for a policy level or general insurance provision. A rules set may have additional Compound Rules associated with them, the available compound rules follow the individual rules in the Rule Set listing. Refer to the Rules Maintenance widget for the individual rule to see the full description and logic associated with the rule.

[MFSFHA](#) – rules applicable to loans with FHA/Ginnie Mae Investor Loan Products

[MFSFNMDUS](#) – rules applicable to Fannie Mae DUS loans

[MFSFNMMULT](#) – rules applicable to Fannie Mae Multifamily loans

[MFSFRM](#) – rules applicable to Freddie Mac loans

[MFSMASTER](#) – global rule sets

MFSFHA – FHA/Ginnie Mae Insurance Rules

Rule ID	Coverage	Rule Short Description
302		named insured includes borrowing entity flag is not 'Y'
400		investor interest correct clause is not 'Y' for interest type mortgage
401		investor interest correct clause is not 'Y' for interest type loss payee
402		investor interest correct clause is not 'Y' for interest type additional insured
463		policy has not been received as Evidence of Insurance
358	Boiler and Machinery Coverage	total limit XX on building does not meet minimum requirement
382	Boiler and Machinery Coverage	property valuation method XX does not match value entered
408	Boiler and Machinery Coverage	total limit amount XX does not meet 80% of building replacement cost requirement
409	Boiler and Machinery Coverage	deductible amount XX exceeds maximum requirement
323	Business Income Coverage	has no business income/loss of rents coverage

MFSFHA – FHA/Ginnie Mae Insurance Rules

Rule ID	Coverage	Rule Short Description
497	Commercial Crime Coverage	limit XX on commercial crime is less than the greater of 50000 or building BI/LOR amount div by 6
499	Commercial Crime Coverage	has no crime coverage
502	Commercial Crime Coverage	total deductible XX exceeds requirement for healthcare/assisted living/coop apartment
503	Commercial Crime Coverage	total deductible XX exceeds requirement for hospital
383	Earthquake Coverage	property valuation method XX does not match required value entered
441	Earthquake Coverage	coverage amount XX does not meet requirements when replacement cost is zero
442	Earthquake Coverage	coverage amount XX does not meet requirements when replacement cost is not zero
467	Employee Dishonesty Coverage	total deductible XX exceeds requirement for health care/assisted living/coop apartment
468	Employee Dishonesty Coverage	total deductible XX exceeds requirement for hospital
496	Employee Dishonesty Coverage	limit XX on employee dishonesty is less than the greater of 50000 or building BI/LOR amount div by 6
498	Employee Dishonesty Coverage	has no employee dishonesty coverage
310	Flood Coverage	has no flood coverage
410	Flood Coverage	property valuation method XX does not match required
425	Flood Coverage	limit XX does not meet requirement based on building flood insurable value
426	Flood Coverage	limit XX does not meet requirement based on building replacement cost
330	General Liability Coverage	has no general liability coverage
331	General Liability Coverage	general liability limit per occurrence coverage sum XX does not meet minimum requirement
500	General Liability Coverage	building deductible amount XX exceeds maximum requirement
501	General Liability Coverage	building self-insured retention amount XX exceeds maximum requirement
385	Ordinance & Law Coverage for Earthquake	earthquake increased period of restoration XX does not match value entered
387	Ordinance & Law Coverage for Flood	increased period of restoration XX does not match value entered
386	Ordinance & Law Coverage for Windstorm	increased period of restoration XX does not match value entered
381	Ordinance & Law Coverage on Equipment	building increased period of restoration XX does not match value entered

MFSFHA – FHA/Ginnie Mae Insurance Rules

Rule ID	Coverage	Rule Short Description
384	Ordinance & Law Coverage on Equipment	boiler & machinery increased period of restoration XX does not match value entered
399	Professional Liability Coverage	total per occurrence limit XX does not meet requirements
454	Professional Liability Coverage	total general aggregate limit XX does not meet requirements
465	Professional Liability Coverage	maximum total deductible XX does not meet requirement with health care/assisted living facility
466	Professional Liability Coverage	maximum total deductible XX does not meet requirement for hospital
315	Property Coverage	building property coverage required
316	Property Coverage	total building coverage limit XX is less than the building insurable value
319	Property Coverage	building co-insurance XX % does not meet minimum requirement
322	Property Coverage	property correct mortgagee clause is not 'Y' for interest type mortgagee
421	Property Coverage	building deductible amount XX exceeds maximum requirement
469	Property Coverage	total limit XX does not meet requirement based on building replacement cost
479	Property Coverage	limit XX is less than the lesser value of loan unpaid balance and 80% building replacement cost
480	Property Coverage	limit XX is less than the greater value of loan unpaid balance and 80% building replacement cost
398	Windstorm Coverage	property valuation method XX does not match required value
427	Windstorm Coverage	amount XX does not meet requirement based on building replacement cost
453	Windstorm Coverage	building deductible amount XX exceeds maximum requirement based on replacement cost

MFSFHA – FHA/Ginnie Mae Insurance Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
405	Business Income Coverage on Equipment	Business/Rental Income Building Boiler & Machinery
394		Business Income B&M Business Inc Prop Val Method
395		Business Income B&M Rental Inc Prop Val Method

MFSFHA – FHA/Ginnie Mae Insurance Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
403		Business Income Boiler & Machinery Minimum Limit
404		Rental Income Boiler & Machinery Minimum Limit
407	Boiler and Machinery Coverage	Boiler & Machinery Co-insurance Restrictions
391		Boiler & Machinery Co-insurance Applies
392		Boiler & Machinery Agreed Amount Qualifier
406		Boiler & Machinery Agreed Amount
412	Flood Coverage	Flood Co-insurance Restrictions
388		Flood Building Co-insurance Applies
389		Flood Building Agreed Amount Qualifier
411		Flood Building Agreed Amount
417	Business Income Coverage	Business Income or Rental Income Limit -Building
413		Business Income Minimum Limit
414		Business Income Property Valuation Method
415		Business Income Rental Income Limit -Building
416		Business Income Loss of Rental Inc Prop Val Meth
420	Property Coverage	Property Building Co-insurance Restrictions
390		Property Building Co-insurance Applies
418		Property Building Agreed Amount
419		Property Building Agreed Amount -Replacement Cost
424	Business Income Coverage	Boiler & Machinery Limit Restrictions
422		Boiler & Machinery Limit -Replacement Cost/Florida
423		Boiler & Machinery Limit -Unpaid Principal Balance
435	Ordinance and Law Coverage	Ordinance & Law Cov A w/Threshold
431		Ordinance & Law Cov A Limit w/Threshold
432		Ordinance & Law Cov A % w/Threshold
433		Ordinance & Law Cov ABC Limit w/Threshold

MFSFHA – FHA/Ginnie Mae Insurance Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
434		Ordinance & Law Cov ABC % w/Threshold
440	Ordinance and Law Coverage	Ordinance & Law Cov A w/o a Threshold
436		Ordinance & Law Cov A Limit w/o Threshold
437		Ordinance & Law Cov A % w/o Threshold
438		Ordinance & Law Cov ABC Limit w/o Threshold
439		Ordinance & Law Cov ABC % w/o Threshold
447	Ordinance and Law Coverage	Ordinance & Law Cov B w/Threshold
433		Ordinance & Law Cov ABC Limit w/Threshold
434		Ordinance & Law Cov ABC % w/Threshold
443		Ordinance & Law Coverage B Limit with Threshold
444		Ordinance & Law Coverage B % with Threshold
445		Ordinance & Law Coverage B&C Limit w/Threshold
446		Ordinance & Law Coverage B&C % w/Threshold
456	Ordinance and Law Coverage	Ordinance & Law Cov B w/o Threshold
438		Ordinance & Law Cov ABC Limit w/o Threshold
439		Ordinance & Law Cov ABC % w/o Threshold
450		Ordinance & Law Coverage B Limit w/o Threshold
451		Ordinance & Law Coverage B % w/o Threshold
452		Ordinance & Law Coverage B&C Limit w/o Threshold
455		Ordinance & Law Coverage B&C % w/o Threshold
457	Ordinance and Law Coverage	Ordinance & Law Cov C w/Threshold
433		Ordinance & Law Cov ABC Limit w/Threshold
434		Ordinance & Law Cov ABC % w/Threshold
445		Ordinance & Law Coverage B&C Limit w/Threshold
446		Ordinance & Law Coverage B&C % w/Threshold
448		Ordinance & Law Coverage C Limit with Threshold

MFSFHA – FHA/Ginnie Mae Insurance Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
449		Ordinance & Law Coverage C % with Threshold
460	Ordinance and Law Coverage	Ordinance & Law Cov C w/o a Threshold
438		Ordinance & Law Cov ABC Limit w/o Threshold
439		Ordinance & Law Cov ABC % w/o Threshold
452		Ordinance & Law Coverage B&C Limit w/o Threshold
455		Ordinance & Law Coverage B&C % w/o Threshold
458		Ordinance & Law Coverage C Limit w/o Threshold
459		Ordinance & Law Coverage C % w/o Threshold
464	Property Coverage	Earthquake Co-insurance Restrictions
393		Earthquake Co-insurance Applies
461		Earthquake Building Agreed Amount Qualifier
462		Earthquake Agreed Amount
470	Windstorm Coverage	Windstorm Co-insurance Restrictions
428		Windstorm Building Co-insurance Applies
429		Windstorm Building Agreed Amount Qualifier
430		Windstorm Building Agreed Amount
473	Earthquake Coverage	Earthquake Building Deductible Restrictions
471		Earthquake Building Max Deductible Amount
472		Earthquake Building Max Deductible %
478	Windstorm Coverage on Business Income	Windstorm Business and Rental Income Minimum Limit
474		Windstorm Business Income Limit
475		Windstorm Business Income Prop Valuation Method
476		Windstorm Rental Income Min Limit -Building BI/LOR
477		Windstorm Rental Income Property Valuation Method
485	Earthquake Coverage on Business Income	Earthquake Business and Rental Income Limits
481		Earthquake Rental Income Minimum Limit

MFSFHA – FHA/Ginnie Mae Insurance Compound Rules

RULE ID		SHORT DESCRIPTION
CMPD	COVERAGE TYPE	
ELEM		
482		Earthquake Business Income Limit
483		Earthquake Business Income Prop Valuation Method
484		Earthquake Rental Income Property Valuation Method
492	Ordinance and Law Coverage	Ordinance & Law Cov C for Flood w/Threshold
486		Ordinance & Law Cov ABC Lim for Flood w/Threshold
487		Ordinance & Law Cov ABC % for Flood w/Threshold
488		Ordinance & Law Cov B&C Lim for Flood w/Threshold
489		Ordinance & Law Cov B&C % for Flood w/Threshold
490		Ordinance & Law Cov C Lim for Flood w/Threshold
491		Ordinance & Law Cov C % for Flood w/Threshold
495	Windstorm Coverage	Windstorm Building Deductible Restrictions
493		Windstorm Building Max Deductible Amount
494		Windstorm Building Max Deductible %
508	Ordinance & Law Coverage for Windstorm	Ordinance & Law Cov A for Windstorm w/Threshold
504		Ordinance & Law Cov A Limit for Windstorm w/Thresh
505		Ordinance & Law Cov A % for Windstorm w/Threshold
506		Ordinance & Law Cov ABC Lim for Windstorm w/Thrsh
507		Ordinance & Law Cov ABC % for Windstorm w/Threshld
513	Ordinance & Law Coverage for Windstorm	Ordinance & Law Cov A for Windstorm w/o Threshold
509		Ordinance & Law Cov A Lim for Windstorm w/o Thresh
510		Ordinance & Law Cov A % for Windstorm w/o Threshld
511		Ordinance & Law Cov ABC Lim for Windstorm w/o Thrh
512		Ordinance & Law Cov ABC % for Windstorm w/o Thresh
518	Ordinance & Law Coverage for Windstorm	Ordinance & Law Cov B for Windstorm w/Threshold
506		Ordinance & Law Cov ABC Lim for Windstorm w/Thrsh
507		Ordinance & Law Cov ABC % for Windstorm w/Threshld

MFSFHA – FHA/Ginnie Mae Insurance Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
514		Ordinance & Law Cov B Limit for Windstorm w/Thresh
515		Ordinance & Law Cov B % for Windstorm w/Threshold
516		Ordinance & Law Cov B&C Lim for Windstorm w/Thrsh
517		Ordinance & Law Cov B&C% for Windstorm w/Threshold
523	Ordinance & Law Coverage for Windstorm	Ordinance & Law Cov B for Windstorm w/o Threshold
511		Ordinance & Law Cov ABC Lim for Windstorm w/o Thrh
512		Ordinance & Law Cov ABC % for Windstorm w/o Thresh
519		Ordinance & Law Cov B Lim for Windstorm w/o Thresh
520		Ordinance & Law Cov B% for Windstorm w/o Threshold
521		Ordinance & Law Cov B&C Lim for Windstorm w/o Thrh
522		Ordinance & Law Cov B&C % for Windstorm w/o Thr
526	Ordinance & Law Coverage for Windstorm	Ordinance & Law Cov C for Windstorm w/Threshold
506		Ordinance & Law Cov ABC Lim for Windstorm w/Thrsh
507		Ordinance & Law Cov ABC % for Windstorm w/Threshld
516		Ordinance & Law Cov B&C Lim for Windstorm w/Thrsh
517		Ordinance & Law Cov B&C% for Windstorm w/Threshold
524		Ordinance & Law Cov C Limit for Windstorm w/Thresh
525		Ordinance & Law Cov C % for Windstorm w/Threshold
529		Ordinance & Law Cov C for Windstorm w/o Threshold
511		Ordinance & Law Cov ABC Lim for Windstorm w/o Thrh
512		Ordinance & Law Cov ABC % for Windstorm w/o Thresh
521		Ordinance & Law Cov B&C Lim for Windstorm w/o Thrh
522		Ordinance & Law Cov B&C % for Windstorm w/o Thr
527		Ordinance & Law Cov C % for Windstorm w/o Thresh
528		Ordinance & Law Cov C Lim for Windstorm w/o Thr
534	Ordinance & Law Coverage for Earthquake	Ordinance & Law Cov A for Earthquake w/Threshold

MFSFHA – FHA/Ginnie Mae Insurance Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
530		Ordinance & Law Cov A Limit for Earthquake w/Thrh
531		Ordinance & Law Cov A % for Earthquake w/Thrh
532		Ordinance & Law Cov ABC Lim for Earthquake w/Thrh
533		Ordinance & Law Cov ABC % for Earthquake w/Thrh
539	Ordinance & Law Coverage for Earthquake	Ordinance & Law Cov A for Earthquake w/o Thrsh
535		Ordinance & Law Cov A Lim for Earthquake w/o Thrh
536		Ordinance & Law Cov A % for Earthquake w/o Thrh
537		Ordinance & Law Cov ABC Lim for Earthquake w/o Thr
538		Ordinance & Law Cov ABC % for Earthquake w/o Thrh
544	Ordinance & Law Coverage for Earthquake	Ordinance & Law Cov B for Earthquake w/Threshold
532		Ordinance & Law Cov ABC Lim for Earthquake w/Thrh
533		Ordinance & Law Cov ABC % for Earthquake w/Thrh
540		Ordinance & Law Cov B Limit for Earthquake w/Thrh
541		Ordinance & Law Cov B % for Earthquake w/Thrh
542		Ordinance & Law Cov B&C Lim for Earthquake w/Thrh
543		Ordinance & Law Cov B&C % for Earthquake w/Thrh
549	Ordinance & Law Coverage for Earthquake	Ordinance & Law Cov B for Earthquake w/o Threshld
537		Ordinance & Law Cov ABC Lim for Earthquake w/o Thr
538		Ordinance & Law Cov ABC % for Earthquake w/o Thrh
545		Ordinance & Law Cov B Lim for Earthquake w/o Thrh
546		Ordinance & Law Cov B% for Earthquake w/o Thrh
547		Ordinance & Law Cov B&C Lim for Earthquake w/o Thr
548		Ordinance & Law Cov B&C % for Earthquake w/o Thr
552	Ordinance & Law Coverage for Earthquake	Ordinance & Law Cov C for Earthquake w/Threshold
532		Ordinance & Law Cov ABC Lim for Earthquake w/Thrh
533		Ordinance & Law Cov ABC % for Earthquake w/Thrh

MFSFHA – FHA/Ginnie Mae Insurance Compound Rules

RULE ID		SHORT DESCRIPTION
CMPD	COVERAGE TYPE	
ELEM		
542		Ordinance & Law Cov B&C Lim for Earthquake w/Thrh
543		Ordinance & Law Cov B&C % for Earthquake w/Thrh
550		Ordinance & Law Cov C Limit for Earthquake w/Thrh
551		Ordinance & Law Cov C % for Earthquake w/Thrh
555	Ordinance & Law Coverage for Earthquake	Ordinance & Law Cov C for Earthquake w/o Threshold
537		Ordinance & Law Cov ABC Lim for Earthquake w/o Thr
538		Ordinance & Law Cov ABC % for Earthquake w/o Thrh
547		Ordinance & Law Cov B&C Lim for Earthquake w/o Thr
548		Ordinance & Law Cov B&C % for Earthquake w/o Thr
553		Ordinance & Law Cov C Lim for Earthquake w/o Thrh
554		Ordinance & Law Cov C% for Earthquake w/o Thrh
558	Ordinance & Law Coverage for Flood	Ordinance & Law Cov A for Flood w/Threshold
556		Ordinance & Law Cov A Limit for Flood w/Threshold
557		Ordinance & Law Cov A % for Flood w/Threshold
486		Ordinance & Law Cov ABC Lim for Flood w/Threshold
487		Ordinance & Law Cov ABC % for Flood w/Threshold
563	Ordinance & Law Coverage for Flood	Ordinance & Law Cov A for Flood w/o Threshold
559		Ordinance & Law Cov A Lim for Flood w/o Threshold
560		Ordinance & Law Cov A % for Flood w/o Threshold
561		Ordinance & Law Cov ABC Lim for Flood w/o Threshld
562		Ordinance & Law Cov ABC % for Flood w/o Threshold
566	Ordinance & Law Coverage for Flood	Ordinance & Law Cov B for Flood w/Threshold
486		Ordinance & Law Cov ABC Lim for Flood w/Threshold
487		Ordinance & Law Cov ABC % for Flood w/Threshold
564		Ordinance & Law Cov B Limit for Flood w/Threshold
565		Ordinance & Law Cov B % for Flood w/Threshold

MFSFHA – FHA/Ginnie Mae Insurance Compound Rules

RULE ID		SHORT DESCRIPTION
CMPD	COVERAGE TYPE	
ELEM		
488		Ordinance & Law Cov B&C Lim for Flood w/Threshold
489		Ordinance & Law Cov B&C % for Flood w/Threshold
571	Ordinance & Law Coverage for Flood	Ordinance & Law Cov B for Flood w/o Threshold
561		Ordinance & Law Cov ABC Lim for Flood w/o Threshld
562		Ordinance & Law Cov ABC % for Flood w/o Threshold
567		Ordinance & Law Cov B Lim for Flood w/o Threshold
568		Ordinance & Law Cov B% for Flood w/o Threshold
569		Ordinance & Law Cov B&C Lim for Flood w/o Threshld
570		Ordinance & Law Cov B&C % for Flood w/o Threshold
574	Ordinance & Law Coverage for Flood	Ordinance & Law Cov C for Flood w/o Threshold
561		Ordinance & Law Cov ABC Lim for Flood w/o Threshld
562		Ordinance & Law Cov ABC % for Flood w/o Threshold
569		Ordinance & Law Cov B&C Lim for Flood w/o Threshld
570		Ordinance & Law Cov B&C % for Flood w/o Threshold
572		Ordinance & Law Cov C Lim for Flood w/o Threshold
573		Ordinance & Law Cov C % for Flood w/o Threshold
578	Ordinance & Law Coverage on Equipment	Ordinance & Law Cov A for B&M w/Threshold
396		Ordinance & Law Cov A Limit for B&M w/Threshold
575		Ordinance & Law Cov A % for B&M w/Threshold
576		Ordinance & Law Cov ABC Lim for B&M w/Threshold
577		Ordinance & Law Cov ABC % for B&M w/Threshold
582	Ordinance & Law Coverage on Equipment	Ordinance & Law Cov A for B&M w/o Threshold
397		Ordinance & Law Cov A Limit for B&M w/o Threshold
579		Ordinance & Law Cov A % for B&M w/o Threshold
580		Ordinance & Law Cov ABC Lim for B&M w/o Threshld
581		Ordinance & Law Cov ABC % for B&M w/o Threshold

MFSFHA – FHA/Ginnie Mae Insurance Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
587	Ordinance & Law Coverage on Equipment	Ordinance & Law Cov B for B&M w/Threshold
576		Ordinance & Law Cov ABC Lim for B&M w/Threshold
577		Ordinance & Law Cov ABC % for B&M w/Threshold
583		Ordinance & Law Cov B Limit for B&M w/Threshold
584		Ordinance & Law Cov B % for B&M w/Threshold
585		Ordinance & Law Cov B&C Lim for B&M w/Threshold
586		Ordinance & Law Cov B&C % for B&M w/Threshold
592	Ordinance & Law Coverage on Equipment	Ordinance & Law Cov B for B&M w/o Threshold
580		Ordinance & Law Cov ABC Lim for B&M w/o Threshld
581		Ordinance & Law Cov ABC % for B&M w/o Threshold
588		Ordinance & Law Cov B Lim for B&M w/o Threshold
589		Ordinance & Law Cov B% for B&M w/o Threshold
590		Ordinance & Law Cov B&C Limit B&M w/o Threshold
591		Ordinance & Law Cov B&C % for B&M w/o Threshold
595	Ordinance & Law Coverage on Equipment	Ordinance & Law Cov C for B&M w/Threshold
576		Ordinance & Law Cov ABC Lim for B&M w/Threshold
577		Ordinance & Law Cov ABC % for B&M w/Threshold
585		Ordinance & Law Cov B&C Lim for B&M w/Threshold
586		Ordinance & Law Cov B&C % for B&M w/Threshold
593		Ordinance & Law Cov C Lim for B&M w/Threshold
594		Ordinance & Law Cov C % for B&M w/Threshold
598	Ordinance & Law Coverage on Equipment	Ordinance & Law Cov C for B&M w/o Threshold
580		Ordinance & Law Cov ABC Lim for B&M w/o Threshld
581		Ordinance & Law Cov ABC % for B&M w/o Threshold
590		Ordinance & Law Cov B&C Limit B&M w/o Threshold
591		Ordinance & Law Cov B&C % for B&M w/o Threshold

MFSFHA – FHA/Ginnie Mae Insurance Compound Rules

RULE ID	COVERAGE TYPE	SHORT DESCRIPTION
CMPD ELEM		
596		Ordinance & Law Cov C Lim for B&M w/o Threshold
597		Ordinance & Law Cov C % for B&M w/o Threshold

MFSFNMDUS – Fannie Mae DUS Insurance Rules

Rule ID	Coverage	Rule Short Description
302		named insured includes borrowing entity flag is not 'Y'
303		policy paid receipt flag is not 'Y'
304		XX days notice of cancellation for other than non-payment does not meet minimum requirement
305		carrier A.M. Best rating XX does not meet minimum requirement
309		carrier A.M. Best rating size XX does not meet minimum requirement
337		general liability policy interest correct flag is not 'Y' for interest type additional insured
343		has no professional liability coverage
344		professional liability limit per claim coverage amount XX does not meet minimum requirement
345		professional liability general aggregate limit XX does not meet minimum requirement
346		professional liability deductible amount XX exceeds maximum requirement
357	Boiler and Machinery Coverage	has no boiler & machinery coverage
359	Boiler and Machinery Coverage	total deductible amount XX exceeds maximum requirement
323	Business Income Coverage	has no business income/loss of rents coverage
327	Business Income Coverage	business income/loss of rents extended period of indemnity does not meet requirement
329	Business Income Coverage	business income correct loss payee clause is not 'Y' for interest type loss payee
367	Earthquake Coverage	has no earthquake coverage
371	Earthquake Coverage	deductible XX % exceeds maximum requirement

MFSFNMDUS – Fannie Mae DUS Insurance Rules

Rule ID	Coverage	Rule Short Description
368	Earthquake Coverage on Business Income	has no earthquake business income coverage
375	Earthquake Coverage on Business Income	business income extended period of indemnity XX days does not meet requirement
377	Earthquake Coverage on Business Income	business income loss payee correct flag is not 'Y'
310	Flood Coverage	has no flood coverage
312	Flood Coverage	total building coverage limit XX is less than the building insurable value
313	Flood Coverage	flood deductible amount XX exceeds maximum requirement for building
314	Flood Coverage	flood policy interest correct flag is not 'Y' for interest type mortgagee
330	General Liability Coverage	has no general liability coverage
331	General Liability Coverage	general liability limit per occurrence coverage sum XX does not meet minimum requirement
332	General Liability Coverage	general liability general aggregate coverage amount XX does not meet minimum requirement
333	General Liability Coverage	liability combined single limit coverage amount XX does not meet minimum requirement
334	General Liability Coverage	general liability deductible amount XX exceeds maximum requirement
360	Ordinance and Law Coverage	ordinance & law coverage is required
364	Ordinance and Law Coverage	ord & law coverage A amount XX is less than the building insurable value multiplied by the rule %
365	Ordinance and Law Coverage	ord & law coverage B amount XX is less than the building insurable value multiplied by the rule %
366	Ordinance and Law Coverage	ord & law coverage C amount XX is less than the building insurable value multiplied by the rule %
315	Property Coverage	building property coverage required
316	Property Coverage	total building coverage limit XX is less than the building insurable value
317	Property Coverage	total building deductible amount XX exceeds maximum requirement
321	Property Coverage	property building minimum form type XX is less than required
322	Property Coverage	property correct mortgagee clause is not 'Y' for interest type mortgagee
347	Windstorm Coverage	has no windstorm coverage

MFSENMDUS – Fannie Mae DUS Insurance Rules

Rule ID	Coverage	Rule Short Description
348	Windstorm Coverage on Business Income	has no windstorm business income coverage

MFSENMMULT – Fannie Mae Multifamily Insurance Rules

Rule ID	Coverage	Rule Short Description
302		named insured includes borrowing entity flag is not 'Y'
304		XX days notice of cancellation for other than non-payment does not meet minimum requirement
305		carrier A.M. Best rating XX does not meet minimum requirement
309		carrier A.M. Best rating size XX does not meet minimum requirement
337		general liability policy interest correct flag is not 'Y' for interest type additional insured
343		has no professional liability coverage
344		professional liability limit per claim coverage amount XX does not meet minimum requirement
345		professional liability general aggregate limit XX does not meet minimum requirement
346		professional liability deductible amount XX exceeds maximum requirement
357	Boiler and Machinery Coverage	has no boiler & machinery coverage
359	Boiler and Machinery Coverage	total deductible amount XX exceeds maximum requirement
323	Business Income Coverage	has no business income/loss of rents coverage
326	Business Income Coverage	business income/loss of rents actual loss sustained is required
327	Business Income Coverage	business income/loss of rents extended period of indemnity does not meet requirement
329	Business Income Coverage	business income correct loss payee clause is not 'Y' for interest type loss payee
367	Earthquake Coverage	has no earthquake coverage
369	Earthquake Coverage	total XX is less than the building insurable value
371	Earthquake Coverage	deductible XX % exceeds maximum requirement

MFSFNMMULT – Fannie Mae Multifamily Insurance Rules

Rule ID	Coverage	Rule Short Description
368	Earthquake Coverage on Business Income	has no earthquake business income coverage
375	Earthquake Coverage on Business Income	business income extended period of indemnity XX days does not meet requirement
377	Earthquake Coverage on Business Income	business income loss payee correct flag is not 'Y'
354	Equipment Coverage	has no equipment breakdown coverage
356	Equipment Coverage	equipment breakdown deductible amount XX exceeds maximum requirement
310	Flood Coverage	has no flood coverage
312	Flood Coverage	total building coverage limit XX is less than the building insurable value
314	Flood Coverage	flood policy interest correct flag is not 'Y' for interest type mortgagee
330	General Liability Coverage	has no general liability coverage
331	General Liability Coverage	general liability limit per occurrence coverage sum XX does not meet minimum requirement
332	General Liability Coverage	general liability general aggregate coverage amount XX does not meet minimum requirement
333	General Liability Coverage	liability combined single limit coverage amount XX does not meet minimum requirement
334	General Liability Coverage	general liability deductible amount XX exceeds maximum requirement
360	Ordinance and Law Coverage	ordinance & law coverage is required
364	Ordinance and Law Coverage	ord & law coverage A amount XX is less than the building insurable value multiplied by the rule %
365	Ordinance and Law Coverage	ord & law coverage B amount XX is less than the building insurable value multiplied by the rule %
366	Ordinance and Law Coverage	ord & law coverage C amount XX is less than the building insurable value multiplied by the rule %
315	Property Coverage	building property coverage required
316	Property Coverage	total building coverage limit XX is less than the building insurable value
317	Property Coverage	total building deductible amount XX exceeds maximum requirement
319	Property Coverage	building co-insurance XX % does not meet minimum requirement

MFSFNMMULT – Fannie Mae Multifamily Insurance Rules

Rule ID	Coverage	Rule Short Description
321	Property Coverage	property building minimum form type XX is less than required
322	Property Coverage	property correct mortgagee clause is not 'Y' for interest type mortgagee
352	Terrorism Coverage	total building coverage limit XX is less than the building insurable value
347	Windstorm Coverage	has no windstorm coverage
348	Windstorm Coverage on Business Income	has no windstorm business income coverage

MFSFRM – Freddie Mae (FHLMC) Insurance Rules

Rule ID	Coverage	Rule Short Description
302		named insured includes borrowing entity flag is not 'Y'
304		XX days notice of cancellation for other than non-payment does not meet minimum requirement
305		carrier A.M. Best rating XX does not meet minimum requirement
306		carrier S&P rating XX does not meet minimum requirement
307		carrier Moodys rating XX does not meet minimum requirement
308		carrier Fitch rating XX does not meet minimum requirement
309		carrier A.M. Best rating size XX does not meet minimum requirement
344		professional liability limit per claim coverage amount XX does not meet minimum requirement
345		professional liability general aggregate limit XX does not meet minimum requirement
346		professional liability deductible amount XX exceeds maximum requirement
357	Boiler and Machinery Coverage	has no boiler & machinery coverage
359	Boiler and Machinery Coverage	total deductible amount XX exceeds maximum requirement
323	Business Income Coverage	has no business income/loss of rents coverage
326	Business Income Coverage	business income/loss of rents actual loss sustained is required

MFSFRM – Freddie Mae (FHLMC) Insurance Rules

Rule ID	Coverage	Rule Short Description
327	Business Income Coverage	business income/loss of rents extended period of indemnity does not meet requirement
367	Earthquake Coverage	has no earthquake coverage
371	Earthquake Coverage	deductible XX % exceeds maximum requirement
368	Earthquake Coverage on Business Income	has no earthquake business income coverage
375	Earthquake Coverage on Business Income	business income extended period of indemnity XX days does not meet requirement
310	Flood Coverage	has no flood coverage
312	Flood Coverage	total building coverage limit XX is less than the building insurable value
313	Flood Coverage	flood deductible amount XX exceeds maximum requirement for building
330	General Liability Coverage	has no general liability coverage
331	General Liability Coverage	general liability limit per occurrence coverage sum XX does not meet minimum requirement
332	General Liability Coverage	general liability general aggregate coverage amount XX does not meet minimum requirement
333	General Liability Coverage	liability combined single limit coverage amount XX does not meet minimum requirement
334	General Liability Coverage	general liability deductible amount XX exceeds maximum requirement
360	Ordinance and Law Coverage	ordinance & law coverage is required
364	Ordinance and Law Coverage	ord & law coverage A amount XX is less than the building insurable value multiplied by the rule %
365	Ordinance and Law Coverage	ord & law coverage B amount XX is less than the building insurable value multiplied by the rule %
366	Ordinance and Law Coverage	ord & law coverage C amount XX is less than the building insurable value multiplied by the rule %
315	Property Coverage	building property coverage required
316	Property Coverage	total building coverage limit XX is less than the building insurable value
317	Property Coverage	total building deductible amount XX exceeds maximum requirement
321	Property Coverage	property building minimum form type XX is less than required

MFSFRM – Freddie Mae (FHLMC) Insurance Rules

Rule ID	Coverage	Rule Short Description
322	Property Coverage	property correct mortgagee clause is not 'Y' for interest type mortgagee
350	Terrorism Coverage	has no terrorism coverage
352	Terrorism Coverage	total building coverage limit XX is less than the building insurable value
338	Terrorism Coverage on Gen Liability	no terrorism coverage exists on policy
347	Windstorm Coverage	has no windstorm coverage
349	Windstorm Coverage	windstorm deductible amount XX exceeds maximum requirements for building
348	Windstorm Coverage on Business Income	has no windstorm business income coverage

MFSMASTER – MFS Master (Insurance) Rule Set

Rule ID	Coverage	Rule Short Description
109		Insurance renewal is XX days past due, non-monitoring
115		Insurance remittance is past due XX days, non-monitoring
118		Insurance policy is forced placed
145		Insurance remittance due in XX days, non-monitoring
146		Insurance remittance due in XX days, monitoring
148		Insurance remittance is XX days past due, monitoring
149		Insurance renewal is XX days past due, monitoring
150		Insurance policy renewal due in XX days, non-monitoring
151		Insurance policy renewal due in XX days, monitoring
157		MIP disbursement due in XX days, non-monitoring
158		MIP disbursement due in XX days, monitoring
159		MIP Disbursement past due XX days, non-monitoring
160		MIP Disbursement past due XX days, monitoring
301		collateral address correct flag is not 'Y'
302		named insured includes borrowing entity flag is not 'Y'

MFSMASTER – MFS Master (Insurance) Rule Set

Rule ID	Coverage	Rule Short Description
303		policy paid receipt flag is not 'Y'
304		XX days notice of cancellation for other than non-payment does not meet minimum requirement
305		carrier A.M. Best rating XX does not meet minimum requirement
306		carrier S&P rating XX does not meet minimum requirement
307		carrier Moodys rating XX does not meet minimum requirement
308		carrier Fitch rating XX does not meet minimum requirement
309		carrier A.M. Best rating size XX does not meet minimum requirement
311		policy flood zone correct flag is not 'Y'
337		general liability policy interest correct flag is not 'Y' for interest type additional insured
339		general liability claims trigger XX does not match required value
340		general liability claims retro date is greater than date specified in rule
341		liability general aggregate coverage amount per location does not meet minimum requirement
343		has no professional liability coverage
344		professional liability limit per claim coverage amount XX does not meet minimum requirement
345		professional liability general aggregate limit XX does not meet minimum requirement
346		professional liability deductible amount XX exceeds maximum requirement
379		XX days notice of cancellation for non-payment does not meet minimum requirement
380		statement of values received XX is not 'R' or 'I' for commercial property component
400		investor interest correct clause is not 'Y' for interest type mortgage
401		investor interest correct clause is not 'Y' for interest type loss payee
402		investor interest correct clause is not 'Y' for interest type additional insured

MFSMASTER – MFS Master (Insurance) Rule Set

Rule ID	Coverage	Rule Short Description
463		policy has not been received as Evidence of Insurance
600	Automobile Liability Coverage	has no auto liability coverage
601	Automobile Liability Coverage	total bodily injury per occurrence limit XX does not meet requirements
602	Automobile Liability Coverage	total combined single limit XX does not meet requirements
625	Automobile Liability Coverage	total bodily injury per person limit XX does not meet requirements
626	Automobile Liability Coverage	total property damage per occurrence limit XX does not meet requirements
357	Boiler and Machinery Coverage	has no boiler & machinery coverage
358	Boiler and Machinery Coverage	total limit XX on building does not meet minimum requirement
359	Boiler and Machinery Coverage	total deductible amount XX exceeds maximum requirement
382	Boiler and Machinery Coverage	property valuation method XX does not match value entered
408	Boiler and Machinery Coverage	total limit amount XX does not meet 80% of building replacement cost requirement
409	Boiler and Machinery Coverage	deductible amount XX exceeds maximum requirement
621	Builders Risk Coverage	has no builders risk coverage
622	Builders Risk Coverage	total minimum coverage limit XX does not meet requirements
726	Builders Risk Coverage	builders risk form XX does not match required value
323	Business Income Coverage	has no business income/loss of rents coverage
324	Business Income Coverage	limit XX is less than the building BI/LOR required amount
325	Business Income Coverage	business income/loss of rents monthly percentage limit does not meet minimum requirement
326	Business Income Coverage	business income/loss of rents actual loss sustained is required
327	Business Income Coverage	business income/loss of rents extended period of indemnity does not meet requirement
328	Business Income Coverage	business income/loss of rents/extra expense subject requires extra expense limit amount
329	Business Income Coverage	business income correct loss payee clause is not 'Y' for interest type loss payee
378	Business Income Coverage	business income coverage on BI/LOR number of months is less than the number required

MFSMASTER – MFS Master (Insurance) Rule Set

Rule ID	Coverage	Rule Short Description
627	Business Income Coverage	deductible number of days XX exceeds maximum requirement
631	Business Income Coverage	windstorm on business income deductible in number of days does not meet requirement
661	Business Income Coverage	business income/loss of rents extended period of indemnity w/UPB >= \$25M does not meet requirement
641	Business Income Coverage on Equipment	deductible number of days XX exceeds maximum requirement
727	Business Income Coverage on Equipment	business income on equipment extended period of indemnity w/UPB >= \$25M does not meet requirement
497	Commercial Crime Coverage	limit XX on commercial crime is less than the greater of 50000 or building BI/LOR amount div by 6
499	Commercial Crime Coverage	has no crime coverage
502	Commercial Crime Coverage	total deductible XX exceeds requirement for healthcare/assisted living/coop apartment
503	Commercial Crime Coverage	total deductible XX exceeds requirement for hospital
721	Commercial Crime Coverage	total deductible XX exceeds requirement for coop
743	Commercial Crime Coverage	limit XX on commercial crime is less than the building BI/LOR amount divided by 4 for COOP
717	Directors & Officers Liability Coverage	directors & officers liability coverage is required
718	Directors & Officers Liability Coverage	total per occurrence limit XX does not meet requirement for coop
719	Directors & Officers Liability Coverage	total deductible XX exceeds requirement for coop
367	Earthquake Coverage	has no earthquake coverage
369	Earthquake Coverage	total XX is less than the building insurable value
370	Earthquake Coverage	deductible XX exceeds maximum requirement
371	Earthquake Coverage	deductible XX % exceeds maximum requirement
383	Earthquake Coverage	property valuation method XX does not match required value entered
441	Earthquake Coverage	coverage amount XX does not meet requirements when replacement cost is zero
442	Earthquake Coverage	coverage amount XX does not meet requirements when replacement cost is not zero

MFSMASTER – MFS Master (Insurance) Rule Set

Rule ID	Coverage	Rule Short Description
368	Earthquake Coverage on Business Income	has no earthquake business income coverage
372	Earthquake Coverage on Business Income	total limit xx on business income is less than the building BI/LOR required amount
373	Earthquake Coverage on Business Income	monthly limit XX % on monthly income does not meet requirement
374	Earthquake Coverage on Business Income	business income actual loss sustained is required
375	Earthquake Coverage on Business Income	business income extended period of indemnity XX days does not meet requirement
376	Earthquake Coverage on Business Income	business income extra expense limit is required
377	Earthquake Coverage on Business Income	business income loss payee correct flag is not 'Y'
639	Earthquake Coverage on Business Income	deductible number of days XX exceeds maximum requirement
664	Earthquake Coverage on Business Income	Earthquake BI/LOR extended period of indemnity w/UPB >= \$25M does not meet requirement
467	Employee Dishonesty Coverage	total deductible XX exceeds requirement for health care/assisted living/coop apartment
468	Employee Dishonesty Coverage	total deductible XX exceeds requirement for hospital
496	Employee Dishonesty Coverage	limit XX on employee dishonesty is less than the greater of 50000 or building BI/LOR amount div by 6
498	Employee Dishonesty Coverage	has no employee dishonesty coverage
619	Employers Liability Coverage	has no employers liability coverage
620	Employers Liability Coverage	total bodily injury per occurrence limit XX does not meet requirements
623	Employers Liability Coverage	total disease per occurrence limit XX does not meet requirements
624	Employers Liability Coverage	total disease aggregate limit XX does not meet requirements
354	Equipment Coverage	has no equipment breakdown coverage
355	Equipment Coverage	equipment breakdown coverage limit amount XX does not meet minimum requirement
356	Equipment Coverage	equipment breakdown deductible amount XX exceeds maximum requirement
722	Excess Fidelity Bond	total deductible XX exceeds requirement for coop
603	Excess Liability Coverage	has no excess liability coverage

MFSMASTER – MFS Master (Insurance) Rule Set

Rule ID	Coverage	Rule Short Description
604	Excess Liability Coverage	total per occurrence limit XX does not meet requirements
605	Excess Liability Coverage	total general aggregate limit XX does not meet requirements
690	Excess Professional Liability	total maximum deductible does not meet requirements
310	Flood Coverage	has no flood coverage
312	Flood Coverage	total building coverage limit XX is less than the building insurable value
313	Flood Coverage	flood deductible amount XX exceeds maximum requirement for building
314	Flood Coverage	flood policy interest correct flag is not 'Y' for interest type mortgagee
410	Flood Coverage	property valuation method XX does not match required
425	Flood Coverage	limit XX does not meet requirement based on building flood insurable value
426	Flood Coverage	limit XX does not meet requirement based on building replacement cost
634	Flood Coverage	deductible amount XX exceeds the requirement based on replacement cost
638	Flood Coverage on Business Income	deductible number of days XX exceeds maximum requirement
662	Flood Coverage on Business Income	Flood BI/LOR extended period of indemnity w/UPB >= \$25M does not meet requirement
330	General Liability Coverage	has no general liability coverage
331	General Liability Coverage	general liability limit per occurrence coverage sum XX does not meet minimum requirement
332	General Liability Coverage	general liability general aggregate coverage amount XX does not meet minimum requirement
333	General Liability Coverage	liability combined single limit coverage amount XX does not meet minimum requirement
334	General Liability Coverage	general liability deductible amount XX exceeds maximum requirement
335	General Liability Coverage	general liability self-insured retention amount XX exceeds maximum requirement
500	General Liability Coverage	building deductible amount XX exceeds maximum requirement
501	General Liability Coverage	building self-insured retention amount XX exceeds maximum requirement
606	Liquor Liability Coverage	has no liquor liability coverage
607	Liquor Liability Coverage	total per occurrence limit XX does not meet requirements

MFSMASTER – MFS Master (Insurance) Rule Set

Rule ID	Coverage	Rule Short Description
608	Liquor Liability Coverage	minimum general aggregate limit XX does not meet requirements
385	Ordinance & Law Coverage for Earthquake	earthquake increased period of restoration XX does not match value entered
629	Ordinance & Law Coverage for Earthquake	ordinance & law coverage on earthquake is required
387	Ordinance & Law Coverage for Flood	increased period of restoration XX does not match value entered
628	Ordinance & Law Coverage for Flood	ordinance & law coverage on flood is required
720	Ordinance & Law Coverage for Terrorism	ordinance & law for terrorism coverage is required
386	Ordinance & Law Coverage for Windstorm	increased period of restoration XX does not match value entered
630	Ordinance & Law Coverage for Windstorm	ordinance & law coverage on windstorm is required
381	Ordinance & Law Coverage on Equipment	building increased period of restoration XX does not match value entered boiler & machinery increased period of restoration XX does not match value entered
384	Ordinance & Law Coverage on Equipment	
360	Ordinance and Law Coverage	ordinance & law coverage is required
361	Ordinance and Law Coverage	total ordinance & law coverage A limit XX does not meet minimum requirement
362	Ordinance and Law Coverage	total ordinance & law coverage B limit XX does not meet minimum requirement
363	Ordinance and Law Coverage	total ordinance & law coverage C limit XX does not meet minimum requirement
364	Ordinance and Law Coverage	ord & law coverage A amount XX is less than the building insurable value multiplied by the rule %
365	Ordinance and Law Coverage	ord & law coverage B amount XX is less than the building insurable value multiplied by the rule %
366	Ordinance and Law Coverage	ord & law coverage C amount XX is less than the building insurable value multiplied by the rule %
609	Pollution Liability	has no pollution liability coverage
610	Pollution Liability	total per occurrence limit XX does not meet requirements
611	Pollution Liability	total general aggregate limit XX does not meet requirements
399	Professional Liability Coverage	total per occurrence limit XX does not meet requirements
454	Professional Liability Coverage	total general aggregate limit XX does not meet requirements
465	Professional Liability Coverage	maximum total deductible XX does not meet requirement with health care/assisted living facility

MFSMASTER – MFS Master (Insurance) Rule Set

Rule ID	Coverage	Rule Short Description
466	Professional Liability Coverage	maximum total deductible XX does not meet requirement for hospital
315	Property Coverage	building property coverage required
316	Property Coverage	total building coverage limit XX is less than the building insurable value
317	Property Coverage	total building deductible amount XX exceeds maximum requirement
318	Property Coverage	building valuation method XX does not match required value
319	Property Coverage	building co-insurance XX % does not meet minimum requirement
320	Property Coverage	building property agreed amount required with coinsurance percentage
321	Property Coverage	property building minimum form type XX is less than required
322	Property Coverage	property correct mortgagee clause is not 'Y' for interest type mortgagee
421	Property Coverage	building deductible amount XX exceeds maximum requirement
469	Property Coverage	total limit XX does not meet requirement based on building replacement cost
479	Property Coverage	limit XX is less than the lesser value of loan unpaid balance and 80% building replacement cost
480	Property Coverage	limit XX is less than the greater value of loan unpaid balance and 80% building replacement cost
632	Property Coverage	total property coverage Limit XX for single/multiple buildings does not meet requirement
633	Property Coverage	building deductible amount XX exceeds maximum requirement for total replacement cost on property
350	Terrorism Coverage	has no terrorism coverage
352	Terrorism Coverage	total building coverage limit XX is less than the building insurable value
353	Terrorism Coverage	total building deductible amount XX exceeds maximum requirement
636	Terrorism Coverage	deductible amount XX exceeds the requirement based on replacement cost
637	Terrorism Coverage	deductible amount XX exceeds the requirement based on replacement cost
640	Terrorism Coverage on Business Income	deductible number of days XX exceeds maximum requirement
665	Terrorism Coverage on Business Income	Terrorism BI/LOR extended period of indemnity w/UPB >= \$25M does not meet requirement
744	Terrorism Coverage on Excess Liability	no terrorism coverage on excess liability exists on policy

MFSMASTER – MFS Master (Insurance) Rule Set

Rule ID	Coverage	Rule Short Description
338	Terrorism Coverage on Gen Liability	no terrorism coverage exists on policy
612	Umbrella Liability Coverage	has no umbrella liability coverage
613	Umbrella Liability Coverage	total per occurrence limit XX does not meet requirements
614	Umbrella Liability Coverage	total general aggregate limit XX does not meet requirements
615	Underground Storage and Tanks	has no underground storage and tanks liability coverage
616	Underground Storage and Tanks	total per occurrence limit XX does not meet requirements
617	Underground Storage and Tanks	total general aggregate limit XX does not meet requirements
336	Unintentional Errors and Omissions	no unintentional errors & omissions coverage exists on policy
347	Windstorm Coverage	has no windstorm coverage
349	Windstorm Coverage	windstorm deductible amount XX exceeds maximum requirements for building
398	Windstorm Coverage	property valuation method XX does not match required value
427	Windstorm Coverage	amount XX does not meet requirement based on building replacement cost
453	Windstorm Coverage	building deductible amount XX exceeds maximum requirement based on replacement cost
635	Windstorm Coverage	deductible amount XX exceeds the requirement based on replacement cost
348	Windstorm Coverage on Business Income	has no windstorm business income coverage
663	Windstorm Coverage on Business Income	Windstorm BI/LOR extended period of indemnity w/UPB >= \$25M does not meet requirement
618	Workers Compensation Coverage	has no workers compensation coverage

MFSMASTER – MFS Master (Insurance) Rule Set Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
405	Business Income Coverage on Equipment	Business/Rental Income Building Boiler & Machinery
395		Business Income B&M Rental Inc Prop Val Method
394		Business Income B&M Business Inc Prop Val Method

MFSMASTER – MFS Master (Insurance) Rule Set Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
404		Rental Income Boiler & Machinery Minimum Limit
403		Business Income Boiler & Machinery Minimum Limit
407	Boiler and Machinery Coverage	Boiler & Machinery Co-insurance Restrictions
391		Boiler & Machinery Co-insurance Applies
392		Boiler & Machinery Agreed Amount Qualifier
406		Boiler & Machinery Agreed Amount
412	Flood Coverage	Flood Co-insurance Restrictions
388		Flood Building Co-insurance Applies
389		Flood Building Agreed Amount Qualifier
411		Flood Building Agreed Amount
417	Business Income Coverage	Business Income or Rental Income Limit -Building
413		Business Income Minimum Limit
414		Business Income Property Valuation Method
415		Business Income Rental Income Limit -Building
416		Business Income Loss of Rental Inc Prop Val Meth
420	Property Coverage	Property Building Co-insurance Restrictions
390		Property Building Co-insurance Applies
418		Property Building Agreed Amount
419		Property Building Agreed Amount -Replacement Cost
424	Business Income Coverage	Boiler & Machinery Limit Restrictions
422		Boiler & Machinery Limit -Replacement Cost/Florida
423		Boiler & Machinery Limit -Unpaid Principal Balance
435	Ordinance and Law Coverage	Ordinance & Law Cov A w/Threshold
431		Ordinance & Law Cov A Limit w/Threshold
432		Ordinance & Law Cov A % w/Threshold
433		Ordinance & Law Cov ABC Limit w/Threshold

MFSMASTER – MFS Master (Insurance) Rule Set Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
434		Ordinance & Law Cov ABC % w/Threshold
440	Ordinance and Law Coverage	Ordinance & Law Cov A w/o a Threshold
436		Ordinance & Law Cov A Limit w/o Threshold
437		Ordinance & Law Cov A % w/o Threshold
438		Ordinance & Law Cov ABC Limit w/o Threshold
439		Ordinance & Law Cov ABC % w/o Threshold
447	Ordinance and Law Coverage	Ordinance & Law Cov B w/Threshold
433		Ordinance & Law Cov ABC Limit w/Threshold
434		Ordinance & Law Cov ABC % w/Threshold
443		Ordinance & Law Coverage B Limit with Threshold
444		Ordinance & Law Coverage B % with Threshold
445		Ordinance & Law Coverage B&C Limit w/Threshold
446		Ordinance & Law Coverage B&C % w/Threshold
456	Ordinance and Law Coverage	Ordinance & Law Cov B w/o Threshold
438		Ordinance & Law Cov ABC Limit w/o Threshold
439		Ordinance & Law Cov ABC % w/o Threshold
450		Ordinance & Law Coverage B Limit w/o Threshold
451		Ordinance & Law Coverage B % w/o Threshold
452		Ordinance & Law Coverage B&C Limit w/o Threshold
455		Ordinance & Law Coverage B&C % w/o Threshold
457	Ordinance and Law Coverage	Ordinance & Law Cov C w/Threshold
433		Ordinance & Law Cov ABC Limit w/Threshold
434		Ordinance & Law Cov ABC % w/Threshold
445		Ordinance & Law Coverage B&C Limit w/Threshold
446		Ordinance & Law Coverage B&C % w/Threshold
448		Ordinance & Law Coverage C Limit with Threshold

MFSMASTER – MFS Master (Insurance) Rule Set Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
449		Ordinance & Law Coverage C % with Threshold
460	Ordinance and Law Coverage	Ordinance & Law Cov C w/o a Threshold
438		Ordinance & Law Cov ABC Limit w/o Threshold
439		Ordinance & Law Cov ABC % w/o Threshold
452		Ordinance & Law Coverage B&C Limit w/o Threshold
455		Ordinance & Law Coverage B&C % w/o Threshold
458		Ordinance & Law Coverage C Limit w/o Threshold
459		Ordinance & Law Coverage C % w/o Threshold
464	Property Coverage	Earthquake Co-insurance Restrictions
393		Earthquake Co-insurance Applies
461		Earthquake Building Agreed Amount Qualifier
462		Earthquake Agreed Amount
470	Windstorm Coverage	Windstorm Co-insurance Restrictions
428		Windstorm Building Co-insurance Applies
429		Windstorm Building Agreed Amount Qualifier
430		Windstorm Building Agreed Amount
473	Earthquake Coverage	Earthquake Building Deductible Restrictions
471		Earthquake Building Max Deductible Amount
472		Earthquake Building Max Deductible %
478	Windstorm Coverage on Business Income	Windstorm Business and Rental Income Minimum Limit
474		Windstorm Business Income Limit
475		Windstorm Business Income Prop Valuation Method
476		Windstorm Rental Income Min Limit -Building BI/LOR
477		Windstorm Rental Income Property Valuation Method
485	Earthquake Coverage on Business Income	Earthquake Business and Rental Income Limits
481		Earthquake Rental Income Minimum Limit

MFSMASTER – MFS Master (Insurance) Rule Set Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
482		Earthquake Business Income Limit
483		Earthquake Business Income Prop Valuation Method
484		Earthquake Rental Income Property Valuation Method
492	Ordinance and Law Coverage	Ordinance & Law Cov C for Flood w/Threshold
486		Ordinance & Law Cov ABC Lim for Flood w/Threshold
487		Ordinance & Law Cov ABC % for Flood w/Threshold
488		Ordinance & Law Cov B&C Lim for Flood w/Threshold
489		Ordinance & Law Cov B&C % for Flood w/Threshold
490		Ordinance & Law Cov C Lim for Flood w/Threshold
491		Ordinance & Law Cov C % for Flood w/Threshold
495	Windstorm Coverage	Windstorm Building Deductible Restrictions
493		Windstorm Building Max Deductible Amount
494		Windstorm Building Max Deductible %
508	Ordinance & Law Coverage for Windstorm	Ordinance & Law Cov A for Windstorm w/Threshold
504		Ordinance & Law Cov A Limit for Windstorm w/Thresh
505		Ordinance & Law Cov A % for Windstorm w/Threshold
506		Ordinance & Law Cov ABC Lim for Windstorm w/Thrsh
507		Ordinance & Law Cov ABC % for Windstorm w/Threshld
513	Ordinance & Law Coverage for Windstorm	Ordinance & Law Cov A for Windstorm w/o Threshold
509		Ordinance & Law Cov A Lim for Windstorm w/o Thresh
510		Ordinance & Law Cov A % for Windstorm w/o Threshld
511		Ordinance & Law Cov ABC Lim for Windstorm w/o Thrh
512		Ordinance & Law Cov ABC % for Windstorm w/o Thresh
518	Ordinance & Law Coverage for Windstorm	Ordinance & Law Cov B for Windstorm w/Threshold
506		Ordinance & Law Cov ABC Lim for Windstorm w/Thrsh
507		Ordinance & Law Cov ABC % for Windstorm w/Threshld

MFSMASTER – MFS Master (Insurance) Rule Set Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
514		Ordinance & Law Cov B Limit for Windstorm w/Thresh
515		Ordinance & Law Cov B % for Windstorm w/Threshold
516		Ordinance & Law Cov B&C Lim for Windstorm w/Thrsh
517		Ordinance & Law Cov B&C% for Windstorm w/Threshold
523	Ordinance & Law Coverage for Windstorm	Ordinance & Law Cov B for Windstorm w/o Threshold
511		Ordinance & Law Cov ABC Lim for Windstorm w/o Thrh
512		Ordinance & Law Cov ABC % for Windstorm w/o Thresh
519		Ordinance & Law Cov B Lim for Windstorm w/o Thresh
520		Ordinance & Law Cov B% for Windstorm w/o Threshold
521		Ordinance & Law Cov B&C Lim for Windstorm w/o Thrh
522		Ordinance & Law Cov B&C % for Windstorm w/o Thr
526	Ordinance & Law Coverage for Windstorm	Ordinance & Law Cov C for Windstorm w/Threshold
506		Ordinance & Law Cov ABC Lim for Windstorm w/Thrsh
507		Ordinance & Law Cov ABC % for Windstorm w/Threshld
516		Ordinance & Law Cov B&C Lim for Windstorm w/Thrsh
517		Ordinance & Law Cov B&C% for Windstorm w/Threshold
524		Ordinance & Law Cov C Limit for Windstorm w/Thresh
525		Ordinance & Law Cov C % for Windstorm w/Threshold
529		Ordinance & Law Cov C for Windstorm w/o Threshold
511		Ordinance & Law Cov ABC Lim for Windstorm w/o Thrh
512		Ordinance & Law Cov ABC % for Windstorm w/o Thresh
521		Ordinance & Law Cov B&C Lim for Windstorm w/o Thrh
522		Ordinance & Law Cov B&C % for Windstorm w/o Thr
527		Ordinance & Law Cov C % for Windstorm w/o Thresh
528		Ordinance & Law Cov C Lim for Windstorm w/o Thr
534	Ordinance & Law Coverage for Earthquake	Ordinance & Law Cov A for Earthquake w/Threshold

MFSMASTER – MFS Master (Insurance) Rule Set Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
530		Ordinance & Law Cov A Limit for Earthquake w/Thrh
531		Ordinance & Law Cov A % for Earthquake w/Thrh
532		Ordinance & Law Cov ABC Lim for Earthquake w/Thrh
533		Ordinance & Law Cov ABC % for Earthquake w/Thrh
539	Ordinance & Law Coverage for Earthquake	Ordinance & Law Cov A for Earthquake w/o Thrsh
535		Ordinance & Law Cov A Lim for Earthquake w/o Thrh
536		Ordinance & Law Cov A % for Earthquake w/o Thrh
537		Ordinance & Law Cov ABC Lim for Earthquake w/o Thr
538		Ordinance & Law Cov ABC % for Earthquake w/o Thrh
544	Ordinance & Law Coverage for Earthquake	Ordinance & Law Cov B for Earthquake w/Threshold
532		Ordinance & Law Cov ABC Lim for Earthquake w/Thrh
533		Ordinance & Law Cov ABC % for Earthquake w/Thrh
540		Ordinance & Law Cov B Limit for Earthquake w/Thrh
541		Ordinance & Law Cov B % for Earthquake w/Thrh
542		Ordinance & Law Cov B&C Lim for Earthquake w/Thrh
543		Ordinance & Law Cov B&C % for Earthquake w/Thrh
549	Ordinance & Law Coverage for Earthquake	Ordinance & Law Cov B for Earthquake w/o Threshld
537		Ordinance & Law Cov ABC Lim for Earthquake w/o Thr
538		Ordinance & Law Cov ABC % for Earthquake w/o Thrh
545		Ordinance & Law Cov B Lim for Earthquake w/o Thrh
546		Ordinance & Law Cov B% for Earthquake w/o Thrh
547		Ordinance & Law Cov B&C Lim for Earthquake w/o Thr
548		Ordinance & Law Cov B&C % for Earthquake w/o Thr
552	Ordinance & Law Coverage for Earthquake	Ordinance & Law Cov C for Earthquake w/Threshold
532		Ordinance & Law Cov ABC Lim for Earthquake w/Thrh
533		Ordinance & Law Cov ABC % for Earthquake w/Thrh

MFSMASTER – MFS Master (Insurance) Rule Set Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
542		Ordinance & Law Cov B&C Lim for Earthquake w/Thrh
543		Ordinance & Law Cov B&C % for Earthquake w/Thrh
550		Ordinance & Law Cov C Limit for Earthquake w/Thrh
551		Ordinance & Law Cov C % for Earthquake w/Thrh
555	Ordinance & Law Coverage for Earthquake	Ordinance & Law Cov C for Earthquake w/o Threshold
537		Ordinance & Law Cov ABC Lim for Earthquake w/o Thr
538		Ordinance & Law Cov ABC % for Earthquake w/o Thrh
547		Ordinance & Law Cov B&C Lim for Earthquake w/o Thr
548		Ordinance & Law Cov B&C % for Earthquake w/o Thr
553		Ordinance & Law Cov C Lim for Earthquake w/o Thrh
554		Ordinance & Law Cov C% for Earthquake w/o Thrh
558	Ordinance & Law Coverage for Flood	Ordinance & Law Cov A for Flood w/Threshold
556		Ordinance & Law Cov A Limit for Flood w/Threshold
557		Ordinance & Law Cov A % for Flood w/Threshold
486		Ordinance & Law Cov ABC Lim for Flood w/Threshold
487		Ordinance & Law Cov ABC % for Flood w/Threshold
563	Ordinance & Law Coverage for Flood	Ordinance & Law Cov A for Flood w/o Threshold
559		Ordinance & Law Cov A Lim for Flood w/o Threshold
560		Ordinance & Law Cov A % for Flood w/o Threshold
561		Ordinance & Law Cov ABC Lim for Flood w/o Threshld
562		Ordinance & Law Cov ABC % for Flood w/o Threshold
566	Ordinance & Law Coverage for Flood	Ordinance & Law Cov B for Flood w/Threshold
486		Ordinance & Law Cov ABC Lim for Flood w/Threshold
487		Ordinance & Law Cov ABC % for Flood w/Threshold
564		Ordinance & Law Cov B Limit for Flood w/Threshold
565		Ordinance & Law Cov B % for Flood w/Threshold

MFSMASTER – MFS Master (Insurance) Rule Set Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
488		Ordinance & Law Cov B&C Lim for Flood w/Threshold
489		Ordinance & Law Cov B&C % for Flood w/Threshold
571	Ordinance & Law Coverage for Flood	Ordinance & Law Cov B for Flood w/o Threshold
561		Ordinance & Law Cov ABC Lim for Flood w/o Threshld
562		Ordinance & Law Cov ABC % for Flood w/o Threshold
567		Ordinance & Law Cov B Lim for Flood w/o Threshold
568		Ordinance & Law Cov B% for Flood w/o Threshold
569		Ordinance & Law Cov B&C Lim for Flood w/o Threshld
570		Ordinance & Law Cov B&C % for Flood w/o Threshold
574	Ordinance & Law Coverage for Flood	Ordinance & Law Cov C for Flood w/o Threshold
561		Ordinance & Law Cov ABC Lim for Flood w/o Threshld
562		Ordinance & Law Cov ABC % for Flood w/o Threshold
569		Ordinance & Law Cov B&C Lim for Flood w/o Threshld
570		Ordinance & Law Cov B&C % for Flood w/o Threshold
572		Ordinance & Law Cov C Lim for Flood w/o Threshold
573		Ordinance & Law Cov C % for Flood w/o Threshold
578	Ordinance & Law Coverage on Equipment	Ordinance & Law Cov A for B&M w/Threshold
396		Ordinance & Law Cov A Limit for B&M w/Threshold
575		Ordinance & Law Cov A % for B&M w/Threshold
576		Ordinance & Law Cov ABC Lim for B&M w/Threshold
577		Ordinance & Law Cov ABC % for B&M w/Threshold
582	Ordinance & Law Coverage on Equipment	Ordinance & Law Cov A for B&M w/o Threshold
397		Ordinance & Law Cov A Limit for B&M w/o Threshold
579		Ordinance & Law Cov A % for B&M w/o Threshold
580		Ordinance & Law Cov ABC Lim for B&M w/o Threshld
581		Ordinance & Law Cov ABC % for B&M w/o Threshold

MFSMASTER – MFS Master (Insurance) Rule Set Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
587	Ordinance & Law Coverage on Equipment	Ordinance & Law Cov B for B&M w/Threshold
576		Ordinance & Law Cov ABC Lim for B&M w/Threshold
577		Ordinance & Law Cov ABC % for B&M w/Threshold
583		Ordinance & Law Cov B Limit for B&M w/Threshold
584		Ordinance & Law Cov B % for B&M w/Threshold
585		Ordinance & Law Cov B&C Lim for B&M w/Threshold
586		Ordinance & Law Cov B&C % for B&M w/Threshold
592	Ordinance & Law Coverage on Equipment	Ordinance & Law Cov B for B&M w/o Threshold
580		Ordinance & Law Cov ABC Lim for B&M w/o Threshld
581		Ordinance & Law Cov ABC % for B&M w/o Threshold
588		Ordinance & Law Cov B Lim for B&M w/o Threshold
589		Ordinance & Law Cov B% for B&M w/o Threshold
590		Ordinance & Law Cov B&C Limit B&M w/o Threshold
591		Ordinance & Law Cov B&C % for B&M w/o Threshold
595	Ordinance & Law Coverage on Equipment	Ordinance & Law Cov C for B&M w/Threshold
576		Ordinance & Law Cov ABC Lim for B&M w/Threshold
577		Ordinance & Law Cov ABC % for B&M w/Threshold
585		Ordinance & Law Cov B&C Lim for B&M w/Threshold
586		Ordinance & Law Cov B&C % for B&M w/Threshold
593		Ordinance & Law Cov C Lim for B&M w/Threshold
594		Ordinance & Law Cov C % for B&M w/Threshold
598	Ordinance & Law Coverage on Equipment	Ordinance & Law Cov C for B&M w/o Threshold
580		Ordinance & Law Cov ABC Lim for B&M w/o Threshld
581		Ordinance & Law Cov ABC % for B&M w/o Threshold
590		Ordinance & Law Cov B&C Limit B&M w/o Threshold
591		Ordinance & Law Cov B&C % for B&M w/o Threshold

MFSMASTER – MFS Master (Insurance) Rule Set Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
596		Ordinance & Law Cov C Lim for B&M w/o Threshold
597		Ordinance & Law Cov C % for B&M w/o Threshold
649	Professional Liability Coverage on Gen Liability	Professional Liab Max Deductible on Insurable Val
645		Professional Liab Max Ded:InsVal <\$5M
646		Professional Liab Max Ded:InsVal >=\$5M & <\$50M
647		Professional Liab Max Ded:InsVal >=\$50M & <\$100M
648		Professional Liab Max Ded:InsVal >=\$100M
650	General Liability Coverage	General Liability Max Deductible on Insurable Val
642		General Liability Max Ded:InsVal >=\$5M & <\$50M
643		General Liability Max Ded:InsVal >=\$50M & <\$100M
644		General Liability Max Ded:InsVal >=\$100M
655	Builders Risk Coverage	Builder's Risk Max Deductible on Insurable Val
651		Builder's Risk Max Ded:InsVal <\$5M
652		Builder's Risk Max Ded:InsVal >=\$5M & <\$50M
653		Builder's Risk Max Ded:InsVal >=\$50M & <\$100M
654		Builder's Risk Max Ded:InsVal >=\$100M
660	Directors & Officers Liability Coverage	Directors & Officers Liab Max Deduct Insurable Val
656		Directors & Officers Max Ded:InsVal <\$5M
657		Directors & Officers Max Ded:InsVal >=\$5M&<\$50M
658		Directors & Officers Max Ded:InsVal >= \$50M&<\$100M
659		Directors & Officers Max Ded:InsVal>=\$100M
667	Business Income Coverage	Business Income/Rent Loss Coverage Minimum
666		Business Income BI/LOR Actual Loss Sustained #Mnth
413		Business Income Minimum Limit
415		Business Income Rental Income Limit -Building

MFSMASTER – MFS Master (Insurance) Rule Set Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
671	Flood Coverage on Business Income	Flood on Business Income Minimum Coverage
668		Flood on Business Inc Actual Loss Sustained #Mnth
669		Flood on Business Income Min Limit-Business Income
670		Flood on Business Income Min Limit-Rental Income
675	Earthquake Coverage on Business Income	Earthquake on Business Income Minimum Coverage
672		Earthquake on Bus Inc Actual Loss Sustained #Month
673		Earthquake on Business Income Min Lim-Business Inc
674		Earthquake on Business Income Min Limit-Rental Inc
679	Terrorism Coverage on Business Income	Terrorism on Business Income Minimum Coverage
676		Terrorism on Bus Inc Actual Loss Sustained #Months
677		Terrorism on Business Income Min Lim-Business Inc
678		Terrorism on Business Income Min Limit-Rental Inc
684	Excess Professional Liability	Excess Professional Liab Min Aggr Limit for #Beds
680		Excess ProfLiab Min Agg Limit <\$2M up to 100 beds
681		Excess ProfLiab Min Agg Limit <\$5M 101 to 500 beds
682		Excess ProfLiab Min Agg Limit <\$10M 501-1000 beds
683		Excess ProfLiab Min Agg Limit <\$25M over 1000 beds
689	Excess Professional Liability	Excess Liab or Umbrella Min Aggr Limit - #Stories
685		Excess Liab/Umbrella Min AggLim \$2M thru 4 stories
686		Excess Liab/Umbrella Min AggLim \$5M 5-10 stories
687		Excess Liab/Umbrella Min AggLim \$10M 11-20 stories
688		Excess Liab/Umbrella Min AggLim \$25M >20 stories
695	Ordinance & Law Coverage for Terrorism	Ordinance & Law Cov A for Terrorism w/ Threshold
691		Ordinance & Law Cov A Lim for Terrorism w/Thrh
692		Ordinance & Law Cov A % for Terrorism w/Thrh
693		Ordinance & Law Cov ABC Lim for Terrorism w/Thrh

MFSMASTER – MFS Master (Insurance) Rule Set Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
694		Ordinance & Law Cov ABC % for Terrorism w/Thrh
700	Ordinance & Law Coverage for Terrorism	Ordinance & Law Cov A for Terrorism w/o Threshold
696		Ordinance & Law Cov A Limit for Terrorism w/o Thrh
697		Ordinance & Law Cov A % for Terrorism w/o Thrh
698		Ordinance & Law Cov ABC Lim for Terrorism w/o Thrh
699		Ordinance & Law Cov ABC % for Terrorism w/o Thrh
705	Ordinance & Law Coverage for Terrorism	Ordinance & Law Cov B for Terrorism w/Threshold
693		Ordinance & Law Cov ABC Lim for Terrorism w/Thrh
694		Ordinance & Law Cov ABC % for Terrorism w/Thrh
701		Ordinance & Law Cov B Lim for Terrorism w/Thrh
702		Ordinance & Law Cov B % for Terrorism w/Thrh
703		Ordinance & Law Cov BC Lim for Terrorism w/Thrh
704		Ordinance & Law Cov BC % for Terrorism w/Thrh
710	Ordinance & Law Coverage for Terrorism	Ordinance & Law Cov B for Terrorism w/o Threshold
698		Ordinance & Law Cov ABC Lim for Terrorism w/o Thrh
699		Ordinance & Law Cov ABC % for Terrorism w/o Thrh
706		Ordinance & Law Cov B Lim for Terrorism w/o Thrh
707		Ordinance & Law Cov B % for Terrorism w/o Thrh
708		Ordinance & Law Cov BC Lim for Terrorism w/o Thrh
709		Ordinance & Law Cov BC % for Terrorism w/o Thrh
713	Ordinance & Law Coverage for Terrorism	Ordinance & Law Cov C for Terrorism w/Threshold
693		Ordinance & Law Cov ABC Lim for Terrorism w/Thrh
694		Ordinance & Law Cov ABC % for Terrorism w/Thrh
703		Ordinance & Law Cov BC Lim for Terrorism w/Thrh
704		Ordinance & Law Cov BC % for Terrorism w/Thrh
711		Ordinance & Law Cov C Lim for Terrorism w/Thrh

MFSMASTER – MFS Master (Insurance) Rule Set Compound Rules

RULE ID		
CMPD	COVERAGE TYPE	SHORT DESCRIPTION
ELEM		
712		Ordinance & Law Cov C % for Terrorism w/Thrh
716	Ordinance & Law Coverage for Terrorism	Ordinance & Law Cov C for Terrorism w/o Threshold
698		Ordinance & Law Cov ABC Lim for Terrorism w/o Thrh
699		Ordinance & Law Cov ABC % for Terrorism w/o Thrh
708		Ordinance & Law Cov BC Lim for Terrorism w/o Thrh
709		Ordinance & Law Cov BC % for Terrorism w/o Thrh
714		Ordinance & Law Cov C Lim for Terrorism w/o Thrh
715		Ordinance & Law Cov C % for Terrorism w/o Thrh
725	Excess Professional Liability	Excess Professional Liab Max Deductible for #Beds
723		Excess ProfLiab Max Deductible <=\$100K <=500 beds
724		Excess ProfLiab Max Deductible <=\$250K >500 beds
732	General Liability Coverage	Gen/Exc/Umbr/Exc Umbr Min AggLim Limit - #Stories
728		Gen/Exc/Umbr/Exc Umbr Min AggLim \$4M 1-4 stories
729		Gen/Exc/Umbr/Exc Umbr Min AggLim \$7M 5-10 stories
730		Gen/Exc/Umbr/Exc Umbr MinAggLim \$12M 11-20 stories
731		Gen/Exc/Umbr/Exc Umbr Min AggLim \$25M >20 stories
737	General Liability Coverage	Gen/Exc/Umbr/Exc Umbr Min PerOcc Limit - #Stories
733		Gen/Exc/Umbr/Exc Umbr Min PerOcc \$3M 1-4 stories
734		Gen/Exc/Umbr/Exc Umbr Min PerOcc \$6M 5-10 stories
735		Gen/Exc/Umbr/Exc Umbr MinPerOcc \$11M 11-20 stories
736		Gen/Exc/Umbr/Exc Umbr Min PerOcc \$24M >20 stories
742	General Liability Coverage	Gen/Exc/Umbr/Exc Umbr Max Ded/SIR - Insured Value
738		Gen/Exc/Umbr/ExcUmbr MaxDedSIR \$40K InsVal <\$5M
739		Gen/Exc/Umbr/ExcUmbr MaxDedSIR \$50K InsVal 5M-50M
740		Gen/Exc/Umbr/ExcUmbr MaxDedSIR 125K InsVal50M-100M
741		Gen/Exc/Umbr/ExcUmbr MaxDedSIR \$275K InsVal >=100M

