



# B U L L E T I N

December 21, 2023

Bulletin No. 17-2023

To: NISS Member Companies

Re: Businessowners Coverage Code Updates

To be consistent with industry standards, NISS is introducing three new Coverage Codes for Businessowners policies and revising an existing Coverage Code description.

The new Coverage Codes are as follows:

- Cyber Incident Liability Coverage Subject to Each Cyber Incident Occurrence and Aggregate Limits – 91
- Cyber Incident Liability Coverage and Electronic Data Liability Coverage Subject to Loss of Electronic Data, Each Cyber Incident Occurrence and Aggregate Limits – 92
- Electronic Data Liability – Limited Coverage Subject to Cyber Incident Exclusion, Deletion of Bodily Injury Exception – 93

The description for Coverage Code 17 is being revised as follows:

- Electronic Media and Records Coverage to Electronic Data Liability – Limited Coverage Subject to Cyber Incident Exclusion

These changes are effective on all new and renewal policies effective on or after January 1, 2024. The attached pages set forth the changes as they will appear in the 1<sup>st</sup> Quarter 2024 revisions to the NISS Commercial Lines Statistical Plan.

Sincerely,

A handwritten signature in dark ink, appearing to read "Jeffrey R. Patterson", written over a horizontal line.

Jeffrey R. Patterson  
President & CEO

Attachments

**BUSINESSOWNERS**

**COVERAGE CODES**

| Description   | Code |
|---|------|
| <b>BUILDING AND CONTENTS RECORDS</b>  |      |
| Combined Premium - Property and Liability Coverage  |      |
| Building (Coverage A).....  | 01   |
| Contents (Coverage B).....  | 02   |
| Divisible Premium - Property Coverage Only  |      |
| Building (Coverage A).....  | 21   |
| Contents (Coverage B).....  | 22   |
| Divisible Premium - Liability Coverage Only   |      |
| Building (Coverage A).....  | 23   |
| Contents (Coverage B).....  | 24   |
| Supplemental Coverage of Lead Poisoning - <b>Massachusetts</b> .....  | 18   |
| <b>ALL OTHER RECORDS - Optional Coverages and Endorsements</b>  |      |
| Accounts Receivable Coverage (Provided as Part of Added Coverage<br>Endorsement).....   | 10   |
| Air Conditioning Equipment Coverage.....  | 07   |
| Barbers and Beauticians Liability.....  | 50   |
| Boilers and Pressure Vessels Coverage.....  | 06   |
| Burglary Coverage.....  | 08   |
| Computer and Funds Transfer Fraud Coverage.....   | 44   |
| Contractors' Installation Coverage.....   | 30   |
| Contractors' Tools and Equipment and Installation Coverage - Basic.   | 25   |
| Contractors' Tools and Equipment:   |      |
| Blanket Basis.....  | 26   |
| Scheduled Basis.....  | 27   |
| Non-Owned Tools and Equipment.....  | 28   |
| Employees' Tools.....   | 29   |
| Cyber Incident Liability Coverage Subject to Each Cyber Incident<br>Occurrence and Aggregate Limits.....  | 91   |
| Cyber Incident Liability Coverage and Electronic Data Liability<br>Coverage Subject to Loss of Electronic Data, Each Cyber Incident<br>Occurrence and Aggregate Limits..... | 92   |
| Electronic Data Liability - Limited Coverage Subject to Cyber<br>Incident Exclusion, Deletion of Bodily Injury Exception.....   | 93   |
| Electronic Data Liability - Limited Coverage Subject to Cyber<br>Incident Exclusion.....  | 17   |
| Employees Dishonesty Coverage.....  | 05   |
| Employment-Related Practices Liability.....   | 56   |
| Equipment Breakdown Protection Coverage.....  | 45   |
| Exterior Signs Coverage.....  | 04   |
| Food Contamination.....   | 61   |
| Funeral Directors Liability.....  | 51   |
| Hired Automobile Liability.....   | 14   |
| Identity Fraud Expense.....   | 38   |
| Interior and Tenants Exterior Building Glass Coverage.....  | 20   |
| Liquor Liability.....   | 43   |
| <b>Massachusetts</b> Tenant Relocation Endorsement.....   | 12   |
| Money And Securities Coverage.....  | 16   |
| Non-Owned Auto Liability.....   | 13   |
| Optical and Hearing Aid Establishments Liability.....   | 53   |
| Ordinance or Law.....   | 40   |
| Outdoor Property.....   | 39   |
| Pharmacists Liability.....  | 52   |
| Printers Errors and Omissions Liability.....  | 54   |