

Surplus Lines Declination Requirement

This document contains a list of the coverage codes and the minimum number of declining carriers required to be reported with each new and renewal surplus lines policy in Tennessee.

Commercial Property

Code #	Description	# of Declinations
1000	Commercial Property	1
1001	Builders Risk – Commercial	1
1002	Business Income	1
1003	Apartments – Commercial	3
1004	Boiler and Machinery	1
1005	Commercial Package	1
1006	Condominium Package – Commercial	3
1007	Crop Hail	1
1008	Difference In Conditions	1
1009	Earthquake	1
1010	Flood – Commercial	1
1011	Glass – Commercial	1
1012	Mortgage Impairment	1
1013	Windstorm and/or Hail – Commercial	1
1014	Mold Coverage – Commercial	1
1015	Sinkhole Coverage – Commercial	1
1016	Excess Flood – Commercial	1
1017	Collateral Protection (Force Placed Coverage)	1
1018	Fire	3

Residential Property

Code #	Description	# of Declinations
2000	Homeowners – HO-1	3
2001	Homeowners – HO-2	3
2002	Homeowners – HO-3	3
2003	Homeowners – HO-4 Tenant	3
2004	Homeowners – HO-5	3
2005	Homeowners – HO-6 Condo Unit Owners	3
2006	Homeowners – HO-8	3

Residential Property Continued

Code #	Description	# of Declinations
2007	Builders Risk – Residential	3
2008	Flood – Personal	3
2009	Dwelling Property	3
2010	Farmowners Multi-Peril	3
2011	Mobile Homeowners	3
2012	Windstorm – Residential	3
2013	Mold Coverage – Residential	3
2014	Sinkhole Coverage – Residential	3
2015	Excess Flood – Residential	3

Ocean Marine

Code #	Description	# of Declinations
3000	Marina Operators Legal Liability – Taxable	1
3001	Marine Liabilities Package – Taxable	1
3002	Ocean Marine-Hull and/or Protection & Indemnity	1
3003	Ocean Cargo Policy	1
3004	Ship Repairers Legal Liability	1
3005	Stevedores Legal Liability	1
3006	Personal & Pleasure Boats & Yachts	3
3007	Ocean Marine Builders Risk	1
3008	Longshoremen (Jones Act)	1
3010	Marina Operators Legal Liability – Non-Taxable	1
3011	Marine Liabilities Package – Non-Taxable	1

Inland Marine

Code #	Description	# of Declinations
4000	Inland Marine – Commercial	1
4001	Inland Marine – Personal	3
4002	Motor Truck Cargo	1
4003	Jewelers Block	1
4004	Furriers Block	1
4005	Contractors Equipment	1
4006	Electronic Data Processing	1

Liability

Code #	Description	# of Declinations
5000	Commercial General Liability	1
5001	Commercial Umbrella Liability	1
5002	Directors & Officers Liability – Profit	1
5003	Directors & Officers Liability – Non-Profit	1
5004	Educator Legal Liability	3
5005	Employment Practices Liability	1
5006	Excess Commercial General Liability	1
5007	Excess Personal Liability	3
5008	Liquor Liability	1
5009	Owners & Contractors Protective Liability	1
5010	Personal Umbrella	3
5011	Personal Liability	3
5012	Pollution & Environment Liability	1
5013	Product & Completed Operations Liability	1
5014	Public Officials Liability	1
5015	Police Professional Liability	1
5016	Media Liability	1
5017	Railroad Protective Liability	1
5018	Asbestos Removal & Abatement	1
5019	Guard Service Liability	1
5020	Special Events Liability	1
5021	Miscellaneous Liability	1
5022	Cyber Liability	1

Medical Malpractice

Code #	Description	# of Declinations
6000	Hospital Professional Liability	1
6001	Miscellaneous Medical Professionals	1
6002	Nursing Home Professional Liability	1
6003	Physician/Surgeon, Dentist Professional Liability	1

Errors & Omissions

Code #	Description	# of Declinations
7000	Architects & Engineers Liability	3
7001	Insurance Agents & Brokers E&O	3
7002	Lawyers Professional Liability	3
7003	Miscellaneous E&O Liability	3
7004	Real Estate Agents E&O	3
7005	Software Design Computer E&O	3

Automobile Coverages

Code #	Description	# of Declinations
8000	Commercial Auto Liability	1
8001	Commercial Auto Excess Liability	1
8002	Commercial Auto Physical Damage	1
8003	Dealers Open Lot	1
8004	Garage Liability	1
8005	Garage Keepers Legal	1
8006	Private Passenger Auto-Physical Damage Only	3
8007	Personal Excess Auto Liability	3

Aircraft

Code #	Description	# of Declinations
9000	Commercial Aircraft Hull and/or Liability	1
9001	Airport Liability	1
9002	Aviation Cargo	1
9003	Aviation Product Liability	1
9004	Hangarkeepers Legal Liability	1
9005	Personal & Pleasure Aircraft	3

Crime

Code #	Description	# of Declinations
1100	Bankers Blanket Bond	1
1101	Blanket Crime Policy	1
1102	Employee Dishonesty	1
1103	Identity Theft	3
1104	Deposit Forgery	1
1105	Miscellaneous Crime	1

Miscellaneous

Code #	Description	# of Declinations
1200	Accident & Health	3
1201	Credit Insurance	3
1202	Animal Mortality	3
1203	Mortgage Guaranty	1
1204	Worker's Compensation – Excess Only	1
1205	Product Recall	1
1206	Kidnap/Ransom	1
1207	Surety	N/A
1208	Weather Insurance	1
1209	Prize Indemnification	1
1210	Travel Accident	3
1211	Terrorism	1
1212	Fidelity	1