

Standard Policy Forms (SPFs)

SPF	Name	Purpose
SPF 1	Owner's Form	Provides coverage for owners of automobiles, including liability and accident benefits.
SPF 2	Driver's Form	Offers coverage for drivers of non-owned vehicles, primarily for third-party liability.
SPF 4	Garage Policy	Covers garage operations, including liability for customer vehicles in care, custody, and control.
SPF 6	Non-Owned Automobile Policy	Used by businesses when employees drive their own vehicles for work, providing excess liability.
SPF 7	Excess Policy	Provides higher limits of liability than primary policies offer.
SPF 8	Lessor's Contingent Policy	Covers lessor's exposure if lessee fails to insure a leased vehicle.
SPF 9	Transportation Network Policy	Specifically for ridesharing services, covering third-party liability and accident benefits.

Homeowners Forms

Form	Coverage Type	Description
Basic Form (IBC 1151)	Named Perils	Covers specified perils such as fire and theft, with lower coverage compared to other forms.
Broad Form (IBC 1153)	All-Risk on Buildings	All-risk for dwelling and named perils for contents, combining aspects of comprehensive and basic coverage.
Comprehensive Form (IBC 1155)	All-Risk on Both	Offers the most extensive coverage, insuring both dwelling and contents on an all-risk basis, with specific exclusions.

Liability Insurance

Type	Coverage	Details
Personal Liability Insurance	Third-party bodily injury/property damage	Covers liability from acts of negligence by the insured or household members.
Commercial General Liability (CGL)	Business Liability	Includes coverage for bodily injury, property damage, completed operations, and advertising injury.
Umbrella Liability	Excess Liability	Adds higher limits and broadens coverage beyond primary liability policies, with potential worldwide coverage.