

<b>APPENDIX ONE</b> <b>(Sections 2, 4, 15, 16, 19, 75, 102, 136, 158, 159, 161, 163, 164, 174, 177, 178, 231, 238, 240, 266, 328, 434)</b>	
<b>PART A</b>	
<b>CLASSES OF NON-LIFE INSURANCE</b>	
<b>CLASSIFICATION OF RISKS ACCORDING TO CLASSES OF INSURANCE</b>	
1. Accident (including industrial injury and occupational diseases):	- fixed pecuniary benefits, - benefits in the nature of indemnity, - combinations of the two, - injury to passengers.
2. Sickness:	- fixed pecuniary benefits, - benefits in the nature of indemnity, - combinations of the two.
3. Land vehicles (other than railway rolling stock) All damage to or loss of:	- land motor vehicles, - land vehicles other than motor vehicles
4. Railway rolling stock All damage to or loss of railway rolling stock	
5. Aircraft All damage to or loss of aircraft	
6. Ships (sea, lake and river vessels) All damage to or loss of:	- river vessels - lake vessels - sea vessels.
7. Goods in transit (including merchandise, baggage, and all other goods) All damage to or loss of goods in transit or baggage, irrespective of the form of transport.	
8. Fire and natural forces All damage to or loss of goods (other than goods included in classes 3, 4, 5, 6 and 7) due to	- fire - explosion - storm - natural forces other than storm - nuclear energy - land subsidence
9. Other damage to goods All damage to or loss of goods (other than goods included in classes 3, 4, 5, 6, 7) due to hail or frost, and any event such as theft, other than that included in class 8.	
10. Motor vehicle liability All liability arising out of the use of motor vehicles operating on the land (including carrier's liability)	
11. Aircraft liability All liability arising out of the use of aircraft (including carrier's liability)	

12. Liability for ships, sea, lake and river vessels All liability arising out of the use of vessels on the rivers, lakes and seas (including carrier's liability)	
13. General liability All liability other than those referred to in classes 10, 11 and 12.	
14. Credit:	<ul style="list-style-type: none"> <li>- insolvency</li> <li>- export credit</li> <li>- instalment credit</li> <li>- mortgages</li> <li>- agricultural credit</li> </ul>
15. Suretyship:	<ul style="list-style-type: none"> <li>- direct suretyship</li> <li>- indirect suretyship</li> </ul>
16. Miscellaneous financial losses:	<ul style="list-style-type: none"> <li>- employment risks</li> <li>- insufficiency of income (general)</li> <li>- bad weather</li> <li>- loss of benefits</li> <li>- ongoing general expenses</li> <li>- unforeseen trading expenses</li> <li>- loss of market value</li> <li>- loss of rent or income</li> <li>- other indirect trading losses</li> <li>- other non-trading property losses</li> <li>- other property losses</li> </ul>
17. Legal expenses Legal expenses and litigation costs	
18. Assistance Assistance for persons who get into difficulties while travelling or away from their home or their habitual residence.	

**PART B**

**DESCRIPTION OF AUTHORISATION GRANTED FOR MORE THAN ONE CLASS OF INSURANCE**

The following names shall be given to authorisations which simultaneously cover the following classes:

a	Classes 1 and 2: 'Accident and Health Insurance';
b	Classes 1 (fourth indent), 3, 7 and 10: 'Motor Insurance';
c	Classes 1 (fourth indent), 4, 6, 7 and 12: 'Marine and Transport Insurance';
d	Classes 1 (fourth indent), 5, 7 and 11: 'Aviation Insurance';
e	Classes 8 and 9: 'Insurance against Fire and other Damage to Property';
f	Classes 10, 11, 12 and 13: 'Liability Insurance';
g	Classes 14 and 15: 'Credit and Suretyship Insurance';
h	All classes, at the choice of the Member States, which shall notify the other Member States and the Commission of their choice.