"explosion insurance" means insurance against the loss of, or damage to, property caused by explosion and includes insurance coming within the class of civil commotion insurance;

"falling aircraft insurance" means insurance against the loss of, or damage to, property caused by an aircraft or by an object falling from an aircraft;

"fidelity insurance" means

(a) insurance against loss caused by the unfaithful performance of duties by a person in a position of trust, or

(b) insurance whereby an insurer undertakes to guarantee the proper fulfilment of the duties of an officer;

"fire insurance" means insurance against the loss of, or damage to, property caused by fire, lightning, explosion due to ignition, smoke, and the breakage of or the leakage from a sprinkler or other fire protection equipment or system;

"forgery insurance" means insurance against loss caused by forgery;

"guarantee insurance" means insurance coming within the class of fidelity insurance and surety insurance;

"hail insurance" means insurance against the loss of, or damage to, crops on the field caused by hail;

"impacts by vehicles insurance" means insurance against the loss of, or damage to, property caused by a vehicle or by an object falling from a vehicle;

"inland transportation insurance" means insurance against the loss of, or damage to, property while in transit or during delay incident to transit but does not include insurance coming within the class of marine insurance except for incidental transit on inland waterways;

"legal expense insurance" means insurance against the cost incurred by a person or persons for specified legal services, including fees or other costs incurred relative to the providing of such services;

"liability insurance" means insurance coming within the class of employers' liability insurance, automobile liability insurance, aircraft liability insurance, boiler and machinery liability insurance, comprehensive liability insurance, construction liability insurance, elevator liability insurance, environmental liability insurance, fire liability insurance, general liability insurance, hospital liability insurance, industrial liability insurance, manufacturers' liability insurance, marine liability insurance, medical liability insurance, municipal liability insurance, professional liability insurance, public liability insurance, railway liability insurance, school liability insurance, theatre liability insurance, vehicle liability insurance, water liability insurance, and any other class of liability insurance not specifically mentioned in this definition;

"mortgage insurance" means insurance against the loss of, or damage to, property caused by default in the payment of principal or interest on a mortgage, or by default in the payment of principal or interest on a mortgage and the breach of any other covenant or condition in the mortgage, and includes insurance against the loss of, or damage to, property caused