



SPECIALTY NON PROFIT PACKAGE

From a chamber of commerce to booster clubs and foundations, USLI is the carrier of choice for all your fundraising, charitable, and business associations. Comprehensive coverage is crucial for nonprofits, given their limited budgets and countless exposures. We offer a variety of tailored coverages that can be packaged together to address the insured's operations, special events, and management liability all on one competitively priced policy. Backed with an A++ A.M. Best rating, superior customer service, and competitive pricing, USLI offers a comprehensive policy to meet your needs.

PREFERRED PACKAGE

Available for organizations with up to 2,500 active members

SPECIAL EVENTS

Ability to offer blanket special event coverage with host liquor for events with up to 2,500 attendees

DIRECTORS & OFFICERS

Available for organizations with revenues up to \$3,000,000

Product Options

PREFERRED PACKAGE FEATURES:

- ▶ Minimum premium of \$500 for general liability and property combined
- ▶ Business meetings & seminar are automatically included
- ▶ No general liability deductible
- ▶ General liability coverage included for volunteers
- ▶ Hired & non-owned auto coverage available in most states
- ▶ Property is on special form with replacement cost coverage
- ▶ Business personal property coverage of \$5,000 included
- ▶ Customize your policy by adding employee dishonesty, money and securities and other coverage options

SPECIAL EVENTS FEATURES:

- ▶ Blanket special event endorsement is available for events up to 2,500 attendees with host liquor included
- ▶ The first three events with up to 250 attendees are included within the policy premium
- ▶ Ability to consider events with up to 5,000 attendees on a scheduled basis.
- ▶ Full liquor coverage is available on scheduled events in most states

DIRECTORS & OFFICERS / EMPLOYMENT PRACTICES LIABILITY FEATURES:

- ▶ Full prior acts coverage
- ▶ Separate Limits of Liability for Directors & Officers and Employment Practices Liability claims
- ▶ Volunteers are included within the definition of "employee"
- ▶ Lifetime occurrence reporting provision – Unlimited reporting extension for former directors and officers
- ▶ Third party discrimination and harassment coverage is included
- ▶ Data & Security+ endorsement – Provides a \$50,000 expense sublimit each for data breach, identity theft, workplace violence and kidnap expenses
- ▶ Breach of contract coverage
- ▶ Fair Labor Standards Act (FLSA / wage and hour) sublimit of \$100,000 for defense costs and loss (available in most states)
- ▶ Optional fiduciary coverage

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.