

NONPROFIT PACKAGE PRODUCT HIGHLIGHTS

USLI offers products built specifically for nonprofit organizations. Each product is designed to meet the needs of its industry segment and typically includes **general liability, hired and non-owned auto, property, crime, directors and officers, employment practices, inland marine** and **special events**. Our products are customizable either as a package or as standalone coverage. Placing nonprofit package business is easy with one application, one quote, one underwriter, one policy and a streamlined renewal process.

Nonprofit Package Products

▶ **Business Associations**

Our competitively-priced package solution provides coverage for meetings and networking events for business membership organizations, chambers of commerce, professional associations and trade associations. Blanket special event coverage is also available to handle frequent fundraising activities. Our educational enhancement endorsement is included to cover business seminars and instructional workshops. Abuse and molestation coverage is also available up to \$1 million.

▶ **Charities**

A product designed for charitable organizations and fundraising organizations including arts and cultural support, booster clubs, foundations and parent/teacher associations. We can offer blanket special event coverage and extend coverage to concessionaire activities. Abuse and molestation coverage is offered up to \$1 million to support youth-focused organizations and fulfill school requirements. Our educational enhancement endorsement is available for their seminars and workshops.

▶ **Arts and Culture**

We target nonprofit performing arts groups, theater companies, orchestras and choral groups as well as art galleries, museums and theater buildings. Our package includes abuse and molestation as an added protection for those groups working with children or teaching classes. Inland marine is also available for traveling theater groups.

▶ **Houses of Worship**

A product designed for houses of worship, including churches, synagogues, mosques and temples for all faiths and denominations. Fundraisers, special events and outreach activities are automatically included. Also, we can consider organizations involved in wide variety of activities not limited to food banks, soup kitchens, thrift stores, mission work, prison ministries, retreats, and youth programs. Our package provides optional coverage for pastoral professional, abuse and molestation, and defense reimbursement costs on certain criminal proceedings.

▶ **Social Services**

Suitable for a broad range of nonprofit service organizations such as caregivers (non-medical), counseling and referral agencies, food banks/soup kitchens, hospices, thrift stores, shelters/halfway houses, mentally disabled – residential and day programs, and youth mentoring. Our package also offers abuse and molestation and social service professional coverage, each with a separate limit of liability. Abuse and molestation limits are available up to \$1 million.

▶ **Sports Organizations**

A solution for organized adult and youth sports teams, camps, clinics and multi-sport associations. We handle a wide variety of sports including, but not limited to baseball, basketball, flag football, golf, lacrosse, soccer, softball and tennis. Our package can also offer abuse and molestation, inland marine and assault or battery coverage. Athletic participant coverage can be available for youth sports.

▶ **Social Clubs**

This product is designed for nonprofit clubs and private membership organizations such as auxiliary groups, cultural organizations, ethnic clubs, hobby clubs, military private membership groups, social clubs, veteran organizations and clubs of many varieties. Our package can also offer commercial liquor liability with assault and battery coverage.

▶ **Condo/Homeowners Associations**

We target homeowner, townhome, and residential condominium associations. Our broad eligibility allows for a variety of amenities including pools, lakes, and beaches. We offer community association directors and officers to protect board members for decisions made in managing the association. Also, we are capable of offering property coverage up to \$1.5 million total insurable value (TIV) and address a growing niche opportunity of dwellings converted into condominium associations in major metropolitan cities.

▶ **Nonprofit Premises Preferred**

This product is designed for nonprofit organizations that only require premises liability to comply with lease requirements. The landlord can be added as an additional insured for no additional premium.

▶ **Special Events**

When there is a need for standalone event coverage, this product can provide general liability and/or liquor liability for events with up to 10,000 attendees per day. Property owners can be added as additional insureds at no extra cost. Preferred pricing for host liquor liability is available in many states.

▶ **Nonprofit Umbrella/Excess General Liability**

Up to \$5 million in additional limits designed to protect the catastrophic exposure of nonprofits. We offer coverage on a supported or stand-alone basis over general liability, directors and officers, professional liability, host liquor liability, sexual abuse, automobile liability and employer's liability. We include no self-insured retention, a follow-form defense cost trigger and the ability to write over other carriers rated B++ or better.

Classes of Business:

- ▶ **Arts and Culture**
 - Art groups
 - Choral groups
 - Galleries
 - Museums
 - Orchestra
 - Theater buildings
 - Theater companies
 - Traveling theaters
- ▶ **Business Associations**
 - Business membership organizations
 - Chambers of commerce
 - General membership group
 - Professional associations
 - Trade associations
- ▶ **Charitable/Fundraising Organizations**
 - Booster clubs
 - Community support groups
 - Foundations
 - Parent/teacher associations
- ▶ **Community**
 - Animal shelters/rescues
 - Botanical gardens
 - Caregivers (non-medical)
 - Community and religious outreach
 - Community centers
 - Conservation group
 - Food bank/Soup kitchens
 - Historical societies
 - Horticultural societies
 - Mentally disabled – residential and day programs
 - Rescue missions
 - Senior activity centers
 - Thrift stores
 - Vocational/Sheltered workshops
- ▶ **Community Associations**
 - Condominium associations
 - Homeowner associations
 - Townhome associations
- ▶ **Counseling/Mental Health**
 - Abused adult counseling
 - Anxiety and stress management
 - At-risk youth
 - Career and budget counseling
 - Employment services
 - Parenting education
 - Referral agency
 - Substance abuse
 - Support groups
- ▶ **Religious Organizations**
 - Bible study groups
 - Houses of worship
 - Mosques
 - Synagogues
 - Temples for all faiths
- ▶ **Residential Facilities**
 - Abused adult shelters
 - Group homes
 - Halfway houses
 - Homeless shelters
 - Hospices
 - Transitional housing
- ▶ **Sports (camps, clinics, leagues, and teams)**
 - Baseball
 - Basketball
 - Flag Football
 - Golf
 - Lacrosse
 - Soccer
 - Softball
 - Tennis
- ▶ **Social Clubs/Membership Organizations**
 - Auxiliary groups
 - Cultural organizations
 - Fraternal clubs
 - Hobby clubs
 - Military social clubs
 - Private membership groups
 - Veteran organizations
- ▶ **Youth Programs**
 - After school programs
 - Big Brother/Big Sister programs
 - Youth mentoring and recreation

Additional Advantages:

- ▶ A Berkshire Hathaway company
- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Free and discounted background checks for employees and volunteers
- ▶ **Instant Quote via web and phone**

Business Resource Center

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See www.bizresourcecenter.com for a full list of available business solutions.