



Nonprofit Management Liability Product

For nearly 25 years, USLI has provided nonprofits and those who serve them with critical protection against unforeseen and costly management liability claims. Nonprofits are often asked to do more with less, and we in turn strive to provide them with more coverage at an affordable cost. Applicants can depend on the following coverage features to protect them and their missions:

Directors and Officers Liability

- \$1 million additional Side A coverage included on all policies
- Full severability
- Employed lawyers, personal injury and publishers liability included
- Retention forgiveness included at no charge
- Lifetime Occurrence Reporting Provision
- Broad definition of claim
- 80/20 hammer
- Comprehensive subsidiary coverage
- Broad Insured vs. Insured carve backs
- Full prior acts included
- Defense outside the limit

Employment Practices Liability

- Employment practices liability including express social media coverage
- Retaliation carve backs
- Separate limits of liability for directors and officers and employment practices liability claims
- Fair Labor Standards Act (FLSA) \$100,000 sublimit for defense costs and loss (available in most jurisdictions)
- Third-party harassment and third-party discrimination coverage

Product Advantages

- Data & Security+ endorsement – \$50,000 sublimit each for data breach, identity theft, workplace violence and kidnap expenses, plus free identity theft services for directors and officers
- Risk management services – Free human resource consultation helpline service with unlimited calls and no time limits, plus an online HR resource center

Additional Advantages

- Direct Bill available
- Available for web quoting
- Financial stability of a carrier rated A++ by A.M. Best
- Policyholders have access to many free and discounted services through our Business Resource Center that will assist in growing and protecting their business



See reverse side for common eligible classes



Common Classes

➤ Target Classes

- Foundations
- United Way centers

➤ Social/Human Services

- Assistance centers
- Court- appointed special advocates
- Food banks
- Homeless shelters

➤ Community

- Exhibitions (auto shows, fairs, festivals)
- Historical societies/Preservation
- Humane societies
- Libraries/Museums
- Performing arts organizations

➤ Education

- Preschools/Kindergartens/Day cares
- Montessori schools Boarding/Private high schools
- Community/Junior colleges
- Vocational training

➤ Religious Organizations

- Churches
- Temples
- Synagogues
- Ministry organizations

➤ Government Related

- Convention centers
- Community/Civic centers
- Economic development corporations
- Public broadcasting
- Regional planning commissions
- Visitors/Tourist bureaus
- Zoos

➤ Shared Property

- Cemeteries
- Condo/Homeowners associations
- Low-income housing
- Property owners associations
- Water associations

➤ Membership Organizations

- Fraternal clubs
- Service clubs
- Country clubs – dining clubs (golf, swimming, tennis, yacht clubs)

➤ Promotion of Business

- Chambers of commerce
- Lending organizations
- Private industry councils
- Professional associations
- Research organizations
- Trade associations

➤ Youth Organizations

- At-risk youth facilities
- Big Brother/Sister
- Boys and Girls Clubs
- Scouting organizations
- Youth sports associations
- YMCAs/YWCAs

➤ Health

- Mental health centers
- Substance abuse centers
- Counseling/Referral/Crisis services/ Developmentally disabled facilities
- Health care providers/clinics
- Assisted living/Retirement/Nursing homes/Hospice

Ease of Doing Business

➤ Minimum information to quote:

- Name
- State
- Annual revenues
- Description of operations

➤ Ability to quote:

- Over the phone
- Off of competitor applications
- Online