



NON PROFIT PACKAGE HIGHLIGHT SHEET

USLI offers package 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, directors and officers liability, employment practices and special events. Our products are customizable as a package or as standalone coverage. Placing nonprofit business is easy with one application, one quote, one underwriter and one policy.

Non Profit Package Products

- ▶ **Specialty Non Profit Package:**
A competitively priced package solution for business and membership groups such as chambers of commerce, trade associations and networking groups. It is also effective for charitable organizations, fundraising foundations and booster clubs. The offering includes options for businessowners coverage, directors and officers liability, as well as blanket special events.
- ▶ **Social Services:**
Suitable for a broad range of nonprofit service organizations such as youth mentoring, caregivers (non-medical), counseling and referral agencies, food banks/soup kitchens, hospices, thrift stores, as well as shelters and halfway housing. Our package can offer abuse and molestation, social service professional, hired and non-owned auto, and special events coverage.
- ▶ **Houses of Worship:**
A product for houses of worship, including churches, synagogues, mosques and temples for all faiths and denominations. Our package provides pastoral professional as well as abuse and molestation coverage. For those mobile or tenant-based groups, we can also add inland marine.
- ▶ **Youth Sports Organizations:**
A solution for youth sports teams, camps, clinics and multi-sport associations. We handle a variety of sports including, but not limited to: baseball, basketball, soccer, softball, lacrosse, tennis and golf for participants 18 and under. Coverage can include options for abuse and molestation, assault or battery, as well as inland marine for equipment.
- ▶ **Arts and Culture Package:**
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 available for traveling theatre groups.
- ▶ **Fraternal Clubs:**
Designed for nonprofit clubs and private membership organizations such as VFWs, American Legions, Masonic Lodges and clubs or many varieties. We provide broad coverage options to include property, crime, liquor liability, special events and directors and officers/employment practices liability coverage.
- ▶ **Community Associations Package:**
We target homeowner, townhome and residential condominium associations. Our broad eligibility allows for a variety of amenities including pools, lakes and beaches. Options for the community association professional to protect board members for decisions made in managing the association are included. Separate policies for crime and umbrella liability are available. (Property not available in FL or on condo buildings)
- ▶ **Condo-Mini:**
We handle a smaller subset of community associations with Condo-Mini. Smaller duplexes, quads, etc. formed as associations qualify for a full package including building property, general liability and community association professional liability. Associations with buildings under \$1.5 million TIV and with five or fewer total units are eligible. (Condo property not available in FL and IL)
- ▶ **Non Profit Premises Preferred:**
Designed for those nonprofit organizations that only need premises liability to comply with lease requirements. The landlord can be added as an additional insured for no additional premium. Our premises package can also include directors and officers/employment practices liability.
- ▶ **Special Events:**
When there is a need for standalone events coverage, this product can provide general liability and/or liquor liability. Events with up to 10,000 attendees or consumers per day are eligible. Property owners can be added as additional insureds at no extra cost. Preferred pricing for host liquor liability is available in many states.
- ▶ **Non Profit Umbrella / Excess General Liability:**
Umbrella/Excess capabilities are available over risks matching our underlying appetite. We offer coverage on a supported or standalone basis over carriers rated B++ or better. No Self Insured Retention (SIR) required and coverage can be extended over the USLI Non Profit D&O policy. The minimum attachment point is \$1,000,000 for commercial umbrella and \$500,000 for excess commercial liability.

Additional Advantages:

- ▶ A Berkshire Hathaway Company
- ▶ Security of A.M. Best A++ rated carrier
- ▶ Instant quote available for most products
- ▶ Admitted status on most products