Eligible classes include, but are not limited to:

### Community
- Animal shelter/rescue
- Botanical garden
- Caregivers/Companion (non-medical)
- Community and religious outreach
- Community center
- Conservation group
- Food bank/Soup kitchen
- Health care clinic
- Historical society
- Horticultural society
- Rescue missions
- Senior activity center (non-medical)
- Thrift store
- Vocational/Sheltered workshop

### Counseling, support and referral
- Abused adult counseling
- Anxiety and stress management
- At-risk youth counseling
- Career and budget counseling
- Employment services
- Gay/Lesbian services
- Government assistance services
- Parenting education
- Pregnancy help center
- Psychologist services
- Referral agency
- Sleep disorder counseling
- Speech therapist
- Spiritual counseling
- Substance abuse recovery (non-medical)
- Support group

### Residential
- Abused adult shelter
- Group home
- Halfway housing
- Hospice
- Homeless shelter
- Transitional housing

### Youth
- After school tutoring
- Big Brother/Big Sister
- Learning disorder services
- Reading program
- Youth mentoring and recreation

New ventures, multi-occupancies and organizations operating in the capacity of a nonprofit are eligible

### PRODUCT ADVANTAGES

- General liability, social services professional liability and abuse and molestation liability
  - Separate limits of liability applied for each
  - Special events coverage included at no additional cost
  - Hired and non-owned automobile liability available in most states
  - No liability deductible and employee and volunteer coverage included
  - Contingent professional liability coverage for specific medical professionals
  - Employee defense reimbursement available for abuse and molestation allegations
  - Defense costs for state disciplinary proceedings available up to $100,000
  - Bodily injury definition expanded to include mental anguish or emotional distress

- Property
  - Special Cause of Loss form available
  - Value plus endorsement – 14 valuable coverage enhancements including $25,000 limits for valuable papers, accounts receivable, electronic data and personal effects; $15,000 property off premises; and more
  - Equipment breakdown available for electrical, mechanical and pressure equipment (includes free boiler inspection if required)
  - Electronic data and computer interruption coverage available
Directors and officers/Employment practices liability
- Lifetime occurrence reporting provision – Unlimited reporting extension for former directors and officers
- Data & Security+ endorsement – Provides $50,000 each for data breach, identity theft, workplace violence and kidnap expense
- Full prior acts coverage and breach of contract coverage
- Fair Labor Standards Act (FLSA/wage and hour) – $100,000 for defense cost and loss (available in most states)

Unlimited defense outside the limits on Broad Form
- Softened hammer clause of 75/25 in favor of the insured
- Final adjudication wording
- Third-party discrimination and optional fiduciary coverage
- Optional Standard Form – A competitively priced alternative to our Broad Form option

PACKAGE LINES OF COVERAGE AND AVAILABLE LIMITS

Property
- Up to $3,000,000 in non-coastal zones (protection class 1–8)
- Up to $250,000 in non-coastal zones (protection class 9–10)
- $500,000 in coastal zones (wind and hail restrictions apply)

General liability and social services professional liability and abuse and molestation liability
- Up to $1,000,000/$3,000,000
- Hired and non-owned auto up to $1,000,000 (available in most states)
- Employee benefits liability up to $1,000,000/$2,000,000

Crime coverage
- Up to $100,000 in employee dishonesty coverage
- Up to $10,000 in money and securities and robbery and burglary

Inland marine coverage: Scheduled limits and blanket coverage available up to $500,000 ($25,000 maximum value per scheduled item)

Directors and officers liability/Employment practices liability up to $5,000,000 separate limits of liability

Umbrella
- Up to $5,000,000 limits
- Available to include all primary liability coverages written through USLI
- Available over general liability, auto liability and employers liability of approved carriers

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

Non Profit Resource Center also available at www.usli.com/brc.

MOST COMMON INELIGIBLE RISK CHARACTERISTICS
- Providing services to youth without requiring background checks on employees and volunteers
- Services primarily catering to those requiring elevated physical or mental health attention
- Residential services or overnight living for the elderly or youth unaccompanied by a parent/guardian
- Housing/Shelter services lasting more than two years or for those recently released from prison

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.