



CHARITY PROTECTOR

From booster clubs and foundations to parent/teacher associations and membership groups, USLI is the carrier of choice for all your fundraising and charitable organizations. Maintaining proper insurance is imperative to protecting the mission of each organization.

With a variety of tailored coverages that can be purchased together or separately, our Charity Protector policy offers the peace of mind these organizations deserve. Backed with an A++ A.M. Best rating, superior customer service and competitive pricing, USLI offers a comprehensive policy to meet your needs.



HIGHLIGHTS

Preferred Package: Available for charities such as Booster Clubs, Parent/Teacher Associations, Foundations, Arts and Culture Support and many more

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

Directors and Officers: Available for organizations with revenues up to \$3,000,000

Product Options

Preferred Package Features:

- ▶ Minimum premium of \$395 for general liability and property combined
- ▶ Abuse and molestation coverage available up to \$1,000,000
- ▶ Educational enhancement endorsement is available to cover business seminars and instructional workshops
- ▶ No general liability deductible
- ▶ General liability coverage included for volunteers
- ▶ Hired and 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
- ▶ Includes business meetings and seminars
- ▶ No premises limitation

Special Events Features:

- ▶ Blanket special event endorsement is available for events up to 2,500 attendees with host liquor included
- ▶ Can include three events with up to 250 attendees for no additional premium
- ▶ Ability to consider events with up to 5,000 attendees on a scheduled basis.
- ▶ Commercial liquor coverage is available on scheduled events in most states

Directors and Officers/Employment Practices Liability Features:

- ▶ Full prior acts coverage
- ▶ Separate limits of liability for directors and 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



BUSINESS ASSOCIATION GUARD

From a chamber of commerce to a professional or trade association, USLI is the carrier of choice for all your business association risks. Maintaining proper insurance is imperative to protecting the mission of each organization.

With a variety of tailored coverages that can be purchased together or separately, our Business Association Guard policy offers the peace of mind these organizations deserve. Backed with an A++ A.M. Best rating, superior customer service and competitive pricing, USLI offers a comprehensive policy to meet your needs.



HIGHLIGHTS

Preferred Package: For Chambers of Commerce, Professional & Trade Associations, and Business Membership Groups with up to 2,500 active members

Directors and Officers: Available for organizations with revenues up to \$3,000,000

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

Product Options

Preferred Package Features:

- ▶ Minimum premium of \$395 for general liability and property combined
- ▶ Abuse and molestation coverage available up to \$1,000,000
- ▶ Educational enhancement endorsement is available to cover business seminars and instructional workshops
- ▶ No general liability deductible
- ▶ General liability coverage included for volunteers
- ▶ Hired and 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
- ▶ Includes business meetings and seminars
- ▶ No premises limitation

Special Events Features:

- ▶ Blanket special event endorsement is available for events up to 2,500 attendees with host liquor included
- ▶ Can include three events with up to 250 attendees for no additional premium
- ▶ Ability to consider events with up to 5,000 attendees on a scheduled basis.
- ▶ Commercial liquor coverage is available on scheduled events in most states

Directors and Officers/Employment Practices Liability Features:

- ▶ Full prior acts coverage
- ▶ Separate limits of liability for directors and 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