



# Seasonal Exposures in the Fall

With the fall season comes a new school year, chillier weather, holidays and many timely exposures. Did you know USLI can offer general liability and professional liability for several of our products, and some products cover multiple classes of business? Continue reading to learn more about popular exposures at this time of year and highlights of placing the business with USLI.



## SEASONAL SPOTLIGHT

Antique shops, art galleries, bakeries, candy shops, gift shops, sporting goods stores and more

Specialty educators, trainers and instructors, including tutoring services and hobby schools (e.g., art, dance, computer, cooking, drama, music)

Counselling, caregiving, education, therapy, rehabilitation and similar human service organizations

Parent-teacher associations (PTAs), including PTA events such as fundraisers and snack bar services.



## USLI PRODUCT HIGHLIGHTS

- ▶ Ability to consider new ventures, 24-hour operations, risks with up to \$3 million in annual sales and risks with apartments above the store
- ▶ Property and general liability coverage available for most risks

- ▶ Most classes can be considered without designated premises endorsements, professional liability, abuse and molestation sublimits or blanket additional insureds.
- ▶ We can consider stand-alone professional coverage for educational consultants, tutors, teachers and other classes

- ▶ Broad appetite through our Allied Health Care products and Nonprofit Social Services package
- ▶ Licensing board investigation or disciplinary action defence reimbursement coverage available through our Allied Health Care product

- ▶ We can consolidate general liability, property, professional liability, and nonprofit directors and officers liability into a single policy
- ▶ Blanket special events and liquor liability coverage can be provided through our Charities and Business Associations product

For more information on our products or to obtain a quote, visit [usli.ca](https://usli.ca) or contact your underwriter today.



**888-523-5545 | USLI.CA**

