

Commercial Lines Product Highlights



We offer the following products as a monoline liability, monoline property or commercial package policy. All general liability coverage is offered with no liability deductible. If not mentioned below, total insured values up to \$3 million are permitted except in coastal areas where we offer \$1 million. Check with your underwriter to determine product availability in your province. All products are available for instant phone and web quoting.

Building and Premises

► Land Leased to Others

This product is specifically designed for land that is not vacant, but leased to others. Eligible risks include land leased for crop farming, animal grazing, equipment storage, parking lots, athletic fields and land with buildings on the premises. Land with up to 1,000 acres and with ponds up to 25 acres in size is also eligible. Credits are available if the tenant is required to maintain the premises and also if the tenant names the land owner as an additional insured on their general liability policy.

► Lessor's Risk Only (Landlord's Policy)

Provides coverage for the owner of buildings that are being leased to others primarily for purposes other than residential use. Mixed occupancy buildings are acceptable. Risks up to 200,000 square feet are eligible with up to \$5 million in property value. Credits are available for single tenant occupancies and if the tenant is required to maintain the premise including snow and ice removal.

► The Office

Our product provides a comprehensive package including general liability, property, hired and non-owned auto liability, professional liability, inland marine, equipment breakdown and crime for more than 50 specific office classes including accountants, advertising agencies, financial planners, graphic designers, insurance agents, medical offices, taxi cab and limo offices, tax preparers and travel agencies. With no premises limitation, this is a great solution for real estate agents and lawyers. Property values offered up to \$5 million in most provinces.

► Premises Preferred

Designed for risks that need premises-only liability coverage at a very affordable price. There is no requirement to maintain products or professional liability coverage. Coverage is available on almost 300 classifications, including tattoo parlors, consultants, importers, freight forwarders, auto repair shops, pawn shops, clothing manufacturers, machine shops, food products manufacturers and many more. The property owner is included as an additional insured for no additional charge.

Contractors

► Artisan/Trade Contractors

This product is specifically designed to accommodate over 30 artisan and trade contractor classes that undertake one or multiple phases of the work with up to \$1 million in receipts. We have the ability to consider new ventures as well as those operations with a lapse in coverage that are performing new construction or remodeling operations in commercial and residential structures. We offer non-reporting blanket additional insured coverage and waiver of subrogation, as well as a primary and non-contributory wording. This product also has the ability to be packaged with the Contractors' Equipment product, including miscellaneous tools and equipment.

► Builder's Risk

This product is designed to cover owners or contractors constructing new residential or commercial buildings with up to \$3 million in property limits. Coverage includes theft, property in transit and soft costs; excludes earthquake and flood. We will extend the policy until project completion.

► Contractors' Equipment

We cover scheduled equipment written on an inland marine coverage form, including theft and wind. Maximum schedule of equipment is \$1 million subject to a maximum limit of insurance of \$150,000 per individual piece of equipment. Replacement cost valuation is available for equipment five model years old or less. Miscellaneous tools and equipment coverage is available up to \$15,000 in limits.

► Construction and Premises Protective*

Our product is designed to provide more comprehensive coverage than your typical owners and contractors protective policy. We offer premises liability coverage and coverage for the vicarious acts of the contractor to an owner or tenant hiring a general contractor to perform major renovation or new construction work associated with either residential or commercial construction. Contract costs up to \$5 million are eligible. Flexible policy terms of 3, 6, 9 and 12 months are also available.

► Janitorial Services

This product provides comprehensive general liability and property coverage for many unique exposures faced by today's residential, office and mercantile janitorial businesses. We accommodate risks with up to 20 workers and consider subcontracted costs up to 25% of annual sales. Our flexible coverage options include contractor's equipment, rental reimbursement, lost keys, property damage extension, employee theft and blanket additional insured. We permit up to 50% of operations dedicated to floor waxing and up to a combined 50% of sales for ancillary operations involving landscaping, lawn maintenance, carpet cleaning, power washing, window cleaning and interior painting.

► Lawn Care

This product specializes in grass and weed cutting, trimming, seeding and clean up with up to 10 employees and \$500,000 in annual sales. Coverages available include general liability, excess general liability or umbrella, contractors equipment and miscellaneous tools.

*Liability coverage only. Availability may vary in some provinces.

Habitational

► Apartments

We target single or multiple location apartment buildings with up to 100 units per location and 500 units per policy. Property limits are available up to \$3 million per location in FUS Grade 1–8 with no age restrictions for buildings. Our broad eligibility includes swimming pools, fitness centers, clubhouses, lakes/ponds, playgrounds and sport courts, as well as mixed use buildings with a commercial and residential exposure.

► Residential Condominium Investors

This product is designed for the investor who owns units within residential condominium associations for rental purposes. These units can be rented to others on an annual or seasonal basis or occupied by the insured, as long as it is not their primary residence. Our basic option offers general liability and essential property coverages such as loss assessment and improvements and betterments. Our deluxe version offers a broader range of property coverages to best suit the insured's needs.

► 1-4 Family Dwellings

We write single locations or schedules. We offer general liability and property coverage for schedules with up to 50 locations. For general liability coverage only, we can consider schedules with up to 100 locations. Property limits are available up to \$3 million per location in FUS Grade 1–8. Owner-occupied dwellings are acceptable as long as one or more units are tenant occupied. Coverage is also available for dwellings used for corporate employees/customers or any member of a corporation when the applicant is an LLC or corporation.

Hospitality, Retail and Service Businesses

► Bars/Restaurants

We offer monoline or package coverage (including liquor liability) for restaurants and bars. Operations with major entertainment as well as new ventures are eligible. Property limits are available up to \$3 million for FUS Grade 1–8 and \$250,000 for FUS Grade 9–10. While we have the ability to consider a bar where 100% of their receipts are from the sale of liquor, we give you the ability to get an instant phone and/or web quote for a risk where up to 25% of the receipts are from the sale of liquor.

► Caterers and Banquet Halls

This product is designed for a variety of catering services, including off-premises catering, bartending services, personal chefs and banquet halls. General liability, property, equipment breakdown, inland marine and blanket additional insured can be included in one quote.

► Concessionaires, Vendors and Mobile Food/Merchandise Trucks

Accommodates the coverage needs of a wide variety of concessionaires and vendors. These classes include but are not limited to indoor vendors, outdoor vendors, seasonal lots, hot dog vendors, newsstands, mall kiosks, mobile food and merchandise trucks and Christmas tree lots. Products and completed operations coverage is provided on most classes. We also have the ability to package with inland marine coverage and other property coverage for office or warehouse locations. Blanket additional insured offered with every risk.

► Fitness Centres

Our product targets all aspects within the fitness industry such as yoga/Pilates studios, boot camps, high intensity training facilities, and independent and corporately owned fitness centres. This product allows for fitness amenities such as massage services, tanning, child sitting and food sales. Coverage automatically includes professional liability and abuse and molestation. Optional coverages include medical payments for participants and hired and non-owned automobiles.

► Inland Marine Select

This miscellaneous articles coverage is written on a scheduled or blanket basis. Coverage is available for 34 classes of equipment including vending machines, DJ equipment, concessionaire equipment, catering equipment, medical equipment, golf carts, amusement rides and ATM machines. Policies are written with an actual cash valuation and 100% coinsurance. Theft coverage is provided. Maximum schedule of equipment is \$500,000.

► Main Street Mercantile

This product is specifically designed to accommodate the coverage needs of over 70 classes of mercantile exposures. Coverage can be written on a monoline or package basis. Risks with revenues up to \$5 million. New venture risks are eligible.

► Pet Care

Specifically designed for pet day care and/or kennel operations with incidental pet product retail sales, pet training or grooming. Coverages include veterinary medical expenses, a pet floater for domesticated household animals (owned by others or in the applicant's care, custody and control) and professional liability for grooming operations.

► Specialty Educators, Trainers and Instructors

This product is designed to cover up to 30 types of instructional schools including, but not limited to, art schools, athletic instruction, dance schools, music training and tutoring services. Professional liability is included at no additional premium on most classes. Hired and non-owned automobiles, abuse and molestation and medical payment coverages are available on many classes of business.

► Truckers General Liability

This product is designed to accommodate the needs of a wide variety of trucking risks including, but not limited to, gravel haulers, log haulers and coal haulers. New ventures are eligible, and we offer blanket additional insured and waiver of subrogation endorsements. This product is priced on a per unit basis up to 50 units.

Property Enhancement Endorsements

► Equipment Breakdown

This property coverage endorsement provides coverage for mechanical breakdown, loss or damage to hot water boilers and steam equipment, steam explosion of boilers, piping, engines and turbines and electrical arcing. There are seven different coverages automatically provided including \$250,000 for refrigeration contamination and \$250,000 for perishable goods spoilage.

► Value Endorsement

This property coverage enhancement offers 24 different coverages, including electronic data processing, employee dishonesty, water backup and property in transit. This enhancement is available on most packages and monoline property products that are eligible for Special (Broad) Form.

Special Events

► The Main Event

Our product is designed to provide general liability and/or liquor liability coverage for short-term events. Events with up to 20,000 attendees or 20,000 consumers of alcohol per day are eligible. We provide automatic coverage for volunteers and temporary or leased workers. Blanket additional insured is included at no additional charge. Annual policies are available.

► The Wedding Plus

Covers general liability and/or host liquor liability for weddings. In addition, coverage can be provided for attire, lost deposits, cancellation, jewelry, gifts and photographs. The rehearsal breakfast/brunch date can be added at no charge. One-day events with 500 attendees or fewer are eligible with a caterer or professional bartender serving alcohol. Blanket additional insured is included at no additional charge.

Additional Advantages

- A Berkshire Hathaway company
- Security of AM Best A++ rated carrier
- Multiple quoting options available
- Unsurpassed service with a sense of urgency and care
- Same day or next business morning claims acknowledgement

Vacant Building and Land

► Partially Vacant Building

This product is designed for commercial structures that may be owner occupied or tenant occupied with some portion of the building being vacant. We have the ability to consider these buildings while they are undergoing renovations. We also make this business easy to write with the ability to continue coverage as the building becomes occupied, eliminating the need to rewrite the risk.

► Vacant Land*

Targets applicants owning up to 1,000 acres at any one location that is completely vacant, not leased to others and has no construction activity scheduled to occur during our policy term. Land with lakes or ponds up to 25 acres in size is eligible.

► Vacant Building

Our product covers vacant commercial and residential buildings, condominium units and rental spaces. Coverage for contents and risks undergoing renovation is also available. There is no restriction on the length of vacancy, and we offer flexible policy terms of 3, 6, 9 or 12 months. Special (Broad) Form and replacement cost are available for certain risks. Our maximum property limit for the product is \$3 million.

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USLI.CA | 888-523-5545

A++ RATING BY AM BEST

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Bring Value to Your Policyholders with Free and Discounted Business Resources

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Explore all offerings at
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Hospitality and Liquor Liability Product Highlights



All products are available for instant phone and web quoting. Eligible classes include (but are not limited to):

► Bars/Restaurants

- We offer a comprehensive package policy (property, general liability and liquor liability) for many types of restaurants and bars
- We can write family restaurants, 24-hour diners, fast food, fine dining, BYOB establishments, and bars/taverns with up to 100% in alcohol receipts
- We offer coverage for higher hazard establishments such as new ventures, risks with major entertainment, bouncers, prior losses or violations, drink specials, happy hours and youthful clientele (not available in ON)
- Assault or battery is available on many accounts based on risk characteristics
- We can write property coverage up to a \$3 million total insured value
- We are able to write buildings of any age, any construction type, with or without a fire extinguishing system, with or without a sprinkler system, and we can write in FUS Grades 1-10
- We can write risks with mixed occupancy, habitational and partially vacant exposures
- For general liability, we offer low minimum premiums and no deductible
- We have many different types of credits, including early close times

► Beer, Wine and Liquor Stores (Liquor Stores, Convenience Stores, Grocery Stores, Delicatessens) and Wholesale Distributors

- Our product targets a wide variety of stores that sell or distribute alcohol for off-premises consumption
- We can offer general liability for all classes of retail establishments
- We can offer property coverage for liquor stores and delicatessens (with no commercial cooking) up to a \$3 million total insured value
- We can consider new-venture operations, risks offering on-premises tasting/sampling, delivery, internet sales, drive-throughs and those with loss or violation history
- We offer a per location aggregate limit
- We offer credits for electronic identification scanners and for establishments that close by 12 a.m. (an additional credit is offered for establishments that close by 8 p.m.)

► Caterers and Bartenders

- We can offer a comprehensive package (property, inland marine, general liability and liquor liability) or monoline coverage for licensed or unlicensed caterers, concessionaires and bartending services
- We offer two unique features for this product
 - Blanket additional insured coverage is available for building owners
 - Assault or battery coverage is either included or available up to full limits on most risks

► All Other

In addition to the above classes, our broad appetite also includes country clubs, bowling alleys, pool halls, micro-breweries, beauty salons, painting studios and more.

Special Events

▶ Annual Host Liquor

Designed to provide coverage for incidental host liquor exposures, Annual Host is a cost-effective solution for entities with up to 36 events per year and up to 300 in attendance; events are unscheduled, which means no reporting and easier servicing.

- Assault or battery included at no additional premium
- Blanket additional insured is available
- No deductible
- No premises limitation

▶ The Main Event

From cocktail parties and picnics to festivals and concerts, we can consider a broad range of one-day or multiday events with up to 20,000 attendees or 20,000 consumers of alcohol per day are eligible; our quote turnaround time and options for quote/bind/pay online or over the phone* make special events quick and easy.

- Occurrence coverage
- Setup and takedown coverage
- Rain date coverage
- Defense costs outside of policy limits
- Automatic coverage for volunteers, temporary or leased workers and committee members
- Medical payments coverage provided
- Coverage for damage to rented premises provided
- No deductible
- Blanket additional insured

▶ Wedding Plus

Wedding Plus is a general liability and liquor liability package specifically designed to provide peace of mind for the couple on their wedding day.

- General liability limits available up to \$5 million/\$5 million
- Liquor liability limits available up to \$3 million/\$3 million
- No deductibles
- Blanket additional insured included at no charge
- Immediate family members are automatically included as named insureds for no additional premium
- Coverage for lost deposits, damage to wedding attire and more included for no additional charge
- Coverage for the rehearsal dinner and post-wedding breakfast/brunch available for no additional charge
- Coverage for cancellation or postponement, photography and videography, event gifts and special jewelry available
- Coverage automatically extends for weddings lasting past midnight for no additional charge

Additional Advantages

- ▶ A Berkshire Hathaway company
- ▶ Security of AM Best A++ rated carrier
- ▶ Multiple quoting options available
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Same day or next business morning claims acknowledgement

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Nonprofit Package Product Highlights



USLI offers 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, crime, directors and officers, employment practices** and **special events**. Our products are customizable either as a package or as standalone coverage. Placing nonprofit package business is easy with one application, one quote, one underwriter, one policy and a streamlined renewal process. All products are available for instant phone and web quoting (social services does not include web quoting).

▶ 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.

▶ Charitable and Business Associations

A product designed for fundraising organizations and business membership organizations including arts and cultural support, booster clubs, foundations, parent/teacher associations, chambers of commerce, professional associations and trade associations. Our competitively-priced package solution provides coverage for meetings and networking events with the ability to provide blanket special event coverage to handle frequent fundraising activities. Our Educational Enhancement endorsement is available for seminars and workshops, and abuse and molestation coverage is also available up to \$1 million.

▶ Houses of Worship

A product designed for houses of worship, including churches, synagogues, mosques and temples for all faiths and denominations. Our package provides pastoral professional, abuse and molestation, and third party sexual harassment or discrimination coverage. Special events and outreach activities are automatically included and do not need to be scheduled onto the policy.

▶ Nonprofit Premises Preferred

This product is designed for nonprofit organizations that only require premises liability to comply with lease requirements. The landlord can be added as an additional insured for no additional premium.

▶ Social Clubs

This product is designed for nonprofit clubs and private membership organizations such as auxiliary groups, cultural organizations, ethnic clubs, hobby clubs, military private membership groups, social clubs, veteran organizations and clubs of many varieties. Our package can also offer commercial liquor liability with assault and battery coverage.

▶ Social Services

Suitable for a broad range of nonprofit service organizations such as caregivers (non-medical), counseling and referral agencies, food banks/soup kitchens, hospices, thrift stores, shelters/halfway houses and youth mentoring. Our package can also offer abuse and molestation and social service professional coverage.

▶ Special Events

When there is a need for standalone event coverage, this product can provide general liability and/or liquor liability for events with up to 20,000 attendees or 20,000 consumers of alcohol per day. Property owners can be added as additional insureds at no extra cost.

Classes of Business

▶ Arts and Culture

- Art groups
- Choral groups
- Galleries
- Museums
- Orchestras
- Theater buildings
- Theater companies
- Traveling theaters

▶ Business Associations

- Business membership organizations
- Chambers of commerce
- General membership groups
- Professional associations
- Trade associations

▶ Charitable/Fundraising Organizations

- Booster clubs
- Community support groups
- Foundations
- Parent/teacher associations

▶ Community

- Animal shelters/rescues
- Botanical gardens
- Caregivers (non-medical)
- Community and religious outreach
- Community centers
- Conservation group
- Food bank/Soup kitchens
- Historical societies
- Horticultural societies
- Rescue missions
- Senior activity centers
- Thrift stores
- Vocational/Sheltered workshops

▶ Counseling/Mental Health

- Abused adult counseling
- Anxiety and stress management
- At-risk youth
- Career and budget counseling
- Employment services
- Parenting education
- Referral agency
- Substance abuse
- Support groups

▶ Religious Organizations

- Bible study groups
- Houses of worship
- Mosques
- Synagogues
- Temples for all faiths

▶ Residential Facilities

- Abused adult shelters
- Group homes
- Halfway houses
- Homeless shelters
- Hospices
- Transitional housing

▶ Youth Programs

- After school programs
- Big Brother/Big Sister programs
- Youth mentoring and recreation

Additional Advantages

- ▶ A Berkshire Hathaway company
- ▶ Security of AM Best A++ rated carrier
- ▶ Multiple quoting options available
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Same day or next business morning claims acknowledgement

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Professional Lines Product Highlights



Our Professional Lines team focuses on offering competitively priced products, broad and unique coverages and fast turnaround time. This enables customers to compete successfully for the growing classes of business listed below. All products are available for instant phone and web quoting.

Errors and Omissions

▶ Allied Health Care Professional and General Liability

Our product targets over 40 allied health care professionals and entities including mental health counselors, social workers, day spas, massage therapists and non-medical home health aides. Separate claims-made professional and occurrence-based general liability limits include duty to defend wording, punitive damages coverage and an optional patient molestation defence sublimit. Limits are offered up to \$2 million/\$5 million with the option to purchase standalone professional.

▶ Specified Professions

Our product targets over 200 classes with up to \$20 million in receipts, including most types of consultants, advertising agencies, claims adjusters, property managers, interior designers, landscape architects, employment agencies, event/meeting planners, tax preparers, bookkeepers, training specialists and tutors. Coverage highlights include defence costs outside the limit of liability, specific coverage for services provided by independent contractors, network security/privacy liability and privacy breach expense, and personal injury coverage for most risks. Other coverage options available for many classes include sublimits for intellectual property, contingent bodily injury and property damage, defence-only for sexual abuse/molestation allegations, and the ability to package professional liability with general liability and business personal property.

▶ Technology Professional Liability

Our product targets a wide range of technology professionals with up to \$20 million in revenue. Our broad form provides coverage for network computer security liability, privacy liability and media liability. Defence costs are outside the limit for most claims. Privacy breach expense and regulatory defence is available for a small additional premium. Covered expenses include credit monitoring, forensic investigation costs and public relations. This product can also be packaged with general liability and business personal property. Full prior acts is available for most accounts.

Directors and Officers/ Employment Practices Liability

▶ Nonprofit Directors and Officers Liability

Our product offers directors and officers, employment practices and fiduciary liability coverage with options for shared or separate limits. Our built-in Lifetime Occurrence Reporting Provision for former directors and officers and Data & Security+ offer unique added coverage for no additional charge. Data & Security+ endorsement provides a \$50,000 sublimit each for data breach, identity theft, workplace violence and kidnap expenses including identity theft services for directors and officers who become victims of identity theft. Other coverage features include coverage for personal injury, an additional Side A limit, and 100% allocation of defense costs.

Products available in most provinces.

Additional Advantages

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