# 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 insant 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

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws. USLI companies are members of the Berkshire Hathaway family of companies and have an A++ Superior rating for financial stability from AM Best. The insuring company names are United States Liability Insurance Company, Mount Vernon Fire Insurance Company, and U.S. Underwriters Insurance Company.

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