

# NONPROFIT MANAGEMENT LIABILITY WITH PACKAGE OPTIONS



USLI offers a variety of specialty products designed for nonprofit risks with up to 500 employees. Our policies offer a variety of coverages from monoline directors and officers liability with employment practices liability to a comprehensive package that can also include general liability, property, special events and more.

## Common Classes

- ▶ Civic centers
- ▶ Chambers of commerce
- ▶ Churches
- ▶ Community support services
- ▶ Counseling/Referral services
- ▶ Educational services
- ▶ Environmental groups
- ▶ Foundations
- ▶ Food banks
- ▶ Membership clubs
- ▶ Preservation organizations
- ▶ Performing arts groups
- ▶ Trade associations
- ▶ Veteran assistance programs
- ▶ Youth programs
- ▶ Youth sports

## Management Liability Features

- ▶ Lifetime Occurrence Reporting Provision
- ▶ Additional Side A Limit included for no charge (available in most jurisdictions)
- ▶ Third-party harassment and third-party discrimination coverage
- ▶ Fair Labor Standards Act (FLSA) \$100,000 sublimit for defense costs and loss (available in most jurisdictions)
- ▶ Defense outside the limit
- ▶ Separate limits of liability for directors and officers and employment practices liability claims
- ▶ Optional fiduciary liability coverage

## Package Features

- ▶ Robust package options to include general liability, abuse and molestation, hired and non-owned auto, property, crime, inland marine and more onto one policy
- ▶ Blanket special events coverage available for most package products
- ▶ Excess and umbrella limits available for all eligible underlying classes of business

## Benefits to Working With USLI

- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ World-class speed, accessibility, and ease of doing business with phone, web, and email submission options
- ▶ Policyholders have access to many free and discounted services through our Business Resource Center that will assist in growing and protecting their business

## Recently Bound Accounts

- ▶ Family support services providing youth excellence after-school programs, summer enrichment programs and in-home support services
- ▶ Charity group assisting returning military, first responders and their families by providing referral and counseling services
- ▶ Organizations providing in-home support services and companionship to individuals who face any number of social health determinants
- ▶ "Do Tank" that develops and deploys innovative solutions to food system challenges to help communities improve their access to healthy, affordable food
- ▶ Art club passionate about increasing the access to quality arts instruction for under served youth
- ▶ An organization serving homeless families by providing housing, basic needs and counseling services
- ▶ Foodpantry serving the community by providing access to food and support
- ▶ Ministry group serving refugee families with love and dignity by filling in the gaps to provide critical aid

## TARGET NONPROFIT CLASSES

### SOCIAL/HUMAN SERVICE

Assistance centers  
CASA  
Food banks  
Homeless shelters  
Thrift stores  
Charity groups  
Community support services  
Veterans assistance  
Low-income housing\*  
Convention centers\*  
Civic centers  
Economic development corporations\*  
Public broadcasting\*  
Domestic violence shelters  
Social welfare organizations  
Habitat for humanity\*  
Newsletter organizations\*  
Journalism groups  
Human rights charities  
Disaster relief groups\*  
Senior citizen support services  
Wildlife rehabilitation\*  
Halfway houses

### RELIGIOUS ORGANIZATIONS

Churches  
Temples  
Synagogues  
Ministry organizations  
YMCA/YWCA\*  
Humanitarian aid charities  
Religious retreats\*

### COMMUNITY

Exhibition shows  
Farmer's markets  
Festivals  
Private foundations  
Community foundations  
Operating foundations  
Historical societies  
Preservation organizations  
Animal shelters and rescue centers  
Libraries  
Museums  
Performing arts organization  
Environmental groups  
Public awareness groups  
Arts and culture  
Camp/Retreat venues\*  
Sports associations  
Community land trusts\*  
Zoos\*  
Parks\*  
Recreation centers  
Cemeteries\*  
Condo/Homeowners associations  
Property owners associations  
Art institutions  
Scholarship grants  
Conservation groups

### HEALTH

Mental health centers  
Substance abuse centers  
Counseling/Referral  
Crisis services  
Handicapped/Developmentally disabled facilities  
Health care providers\*  
Clinics  
Assisted living facilities\*  
Retirement homes\*  
Nursing homes\*  
Hospice  
Medical trade organizations  
Pregnancy crisis centers  
Equestrian therapy\*  
Mental health awareness campaigns

### MEMBERSHIP ORGANIZATION

Fraternal clubs  
Service clubs  
Country clubs\*  
Golf clubs\*  
Swim clubs\*  
Yacht clubs\*  
Social clubs  
Recreational clubs  
Friends of groups  
Tennis clubs\*  
Adult sport leagues  
Booster clubs  
Cultural groups

### EDUCATION

Preschools\*  
Montessori school\*  
Kindergarten\*  
Day cares\*  
Boarding schools\*  
Private high schools\*  
Community/Junior colleges\*  
Vocational training  
Tutoring centers  
Coding classes  
Stem classes  
Adult education

### PROMOTION OF BUSINESS

Chambers of commerce  
Lending organizations\*  
Lobbyist\*  
Private industry councils  
Professional associates  
Research organizations  
Trade associations  
Neighborhood revitalizations\*  
Political action committees  
Visitor/Tourist bureaus  
Regional planning commissions\*  
Agricultural organizations

### YOUTH ORGANIZATIONS

At-risk youth programs  
Big Brother/Big Sister  
Boys & Girls clubs  
Mentoring groups  
Educational services  
Before-and-after school programs  
Homeschool Co-ops