CHARITIES AND BUSINESS ASSOCIATION PRODUCT



This product is designed to provide a package solution for nonprofit charities and business association organizations. Top classes include alcohol/drug support groups, arts and culture funding groups, booster clubs, car clubs, chambers of commerce, fundraising foundations, community gardens, hobby groups, parent/teacher associations, professional/trade associations, business membership and social clubs (with no bar or restaurant).



PRODUCT FEATURES

- Minimum premium of \$395 for preferred package (general liability and property)
- ▶ Blanket special event endorsement is available for events with up to 2,500 attendees with host liquor included (no need to schedule)
- First three events with up to 250 attendees can be added for no additional premium (host liquor included)
- Commercial liquor is available on a blanket event basis in most states
- No general liability premises limitation
- ► Educational enhancement endorsement is available to cover business seminars and instructional workshops
- Full prior acts coverage for directors and officers and employment practices coverage
- Volunteers and third-party claimants included under employment practices liability

ELIGIBLE RISKS INCLUDE

- Fundraising and awareness groups
- Organizations needing event coverage
- Individual chapters of professional and social membership groups

LIMITS AVAILABLE

- General Liability: Up to \$1 million occurrence/\$2 million aggregate
- ▶ Abuse and Molestation: Up to \$1 million
- Directors and Officers and Employment Practices Liability:
 Up to \$5 million
- Property: Up to \$3 million total insured value
 - Coastal zones: \$1 million per location
- ▶ Umbrella/Excess Limits: Up to \$5 million

ADDITIONAL ADVANTAGES

- Available for quoting by email, phone or web
- Financial stability of a carrier rated A++ by AM Best
- Unsurpassed service with a sense of urgency and care
- Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their nonprofit

CLAIM EXAMPLES:

Employment practices: An employee alleges they were terminated due to age and disability discrimination. An investigation into the employee shows they we terminated due to performance issues. The case was settled for \$41,000.

General liability: A chamber of commerce was holding its monthly membership meeting at a local hall. An attendee tripped on an extension cord and broke their leg. They filed a suit to cover his medical expenses for his slip and fall. Medical bills exceeded \$72,731.

Directors and officers: A foundation received a \$200,000 donation from a now-bankrupt entity. The trustee of the bankrupt entity is suing to get the donation back, claiming it was a fraudulent transfer of funds.

Property: High winds ripped the roof off a professional association building, causing damage to the structure and contents. The cost of repairs totaled \$97,000.

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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