

# CHARITIES AND BUSINESS ASSOCIATIONS

We can consider offering coverage to nonprofit charitable organizations and business groups for all of their annual operations and special events so they can better support their mission. Charities regularly organize events to generate funding and awareness for their causes. Business associations plan for their special events, fundraising efforts and business seminars to stimulate the economy in their community.

With a variety of tailored coverages that can be purchased together or separately, our Charities and Business Associations policy offers the peace of mind these organizations deserve. Backed with an A++ A.M. Best rating, superior customer service and competitive pricing, USLI offers a comprehensive policy to meet your insureds' needs.



## Classes of Business

- ▶ **Charities:**
  - Parent/Teacher organizations
  - Drug and alcohol support meeting groups (AA/NA)
  - Booster clubs
  - Community gardens
  - Charitable fundraising foundations
  - Car clubs
  - Charitable membership organizations
  - Alumni associations
  - Arts and culture promotional/educational organizations
- ▶ **Business Associations**
  - Chambers of commerce
  - Professional membership associations
  - Business membership/Networking groups
  - Trade membership associations

## Product Options

### Preferred Package Features:

- ▶ Minimum premium of \$395 for general liability and property combined
- ▶ Abuse and molestation coverage available up to \$1,000,000
- ▶ Educational enhancement endorsement is available to cover business seminars and instructional workshops
- ▶ No general liability deductible
- ▶ General liability coverage included for volunteers
- ▶ Hired and non-owned auto coverage available in most states
- ▶ Business personal property coverage of \$5,000 included
- ▶ Ability to customize your policy by adding employee dishonesty, money and securities and other coverage options
- ▶ Automatically includes business meetings, networking events, educational workshops and seminars
- ▶ No premises limitation

### Special Events Features:

- ▶ Blanket special event endorsement is available for events with up to 2,500 attendees with host liquor included

- ▶ Can include three events with up to 250 attendees for no additional premium
- ▶ Commercial liquor is available on a blanket basis in most states

## Directors and Officers/Employment Practices Liability Features:

- ▶ \$1 million additional Side A coverage included on all policies
- ▶ Full severability
- ▶ Employed lawyers, personal injury and publishers liability included
- ▶ Retention forgiveness included at no charge
- ▶ Lifetime Occurrence Reporting Provision
- ▶ Breach of contract coverage
- ▶ Broad definition of claim
- ▶ 80/20 hammer
- ▶ Comprehensive subsidiary coverage
- ▶ Broad Insured vs. Insured carve backs
- ▶ Full prior acts included
- ▶ Defense outside the limit