

USLI NONPROFIT & EPLI CLASSES

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Available Coverages

- General liability
- Abuse & molestation coverage
- Professional liability (errors and omissions)
- Blanket event liability
- Directors and officers liability
- Employment practices liability
- Property
- Crime
- Inland marine
- Liquor liability
- Excess / Umbrella liability

NONPROFIT DIRECTORS AND OFFICERS AND EMPLOYMENT PRACTICES LIABILITY

- Organizations with up to 500 employees
- Eligible classes include, but are not limited to:



Assistance care center	Developmentally disabled facility	Lobbyist	Research organization
Assisted living facility	Dining club	Low income housing	Retirement home
Big Brother/Big Sister	Economic development corporation	Membership organization	Social service organization
Boys and Girls club	Environmental group	Mental health center	Substance abuse center
CASA	Exhibition (auto show, fair, festival)	Montessori school	Swim club/Tennis club
Cemetery	Food bank	Museum	Trade association
Chamber of commerce	Foundation	Nursing home	United Way chapter
Charity group	Golf club	Performing arts organization	Visitors/Tourist bureau
Church/Temple/Synagogue/Mosque	Handicapped service	Pregnancy center	Vocational training/school
Community college/Junior college	Health care provider	Preschool	Yacht club
Community center/Civic center	Historical society/preservation	Private industry council	YMCA/YWCA
Convention center	Homeless shelter	Private school	Youth sports association
Country club	Hospice	Professional association	Zoo
Crisis center	Humane society	Public broadcasting	
Day care center	Library	Regional planning commission	

PRODUCT ADVANTAGES

Directors and officers coverages

- Data & Security+ endorsement — \$50,000 sublimit each for data breach, identity theft, workplace violence and kidnap expenses plus free identity theft services for directors and officers who become victims of identity theft (available in most jurisdictions)
- Defense outside the limits
- Full prior acts coverage
- Lifetime occurrence reporting provision for former directors and officers
- Coverage for both monetary and non-monetary claims included
- 100% allocation wording for defense costs
- Excess benefit transaction excise tax coverage — \$100,000 sublimit (available in most jurisdictions)
- Defense and settlement provision (hammer clause) — 80/20 in favor of the insured
- Most favorable venue wording
- Final adjudication wording
- Individual director or officer payment protection “order of payments”
- Pre and post-judgment interest included in the definition of loss
- \$1 million additional Side A coverage available in most jurisdictions

► **Employment practices liability coverages**

- Separate limits of liability for directors and officers and employment practices liability claims (Note: employment practices liability is an optional coverage that can be purchased in addition to directors and officers coverage)
- Fair Labor Standard Act (FLSA) — \$100,000 sublimit including defense and loss (back wages) available in most jurisdictions
- Third-party sexual harassment and third-party discrimination coverage
- Defense outside the limits
- Full prior acts coverage

► **Optional coverages**

- Optional fiduciary liability coverage
- Shared limit options available

AVAILABLE LIMITS

- Directors and officers liability up to \$5 million
- Employment practices liability up to \$5 million
- Fiduciary liability up to \$5 million

RETENTIONS

Retentions start at \$0

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- Human resources services
- Pre-employment and tenant screenings
- Identity theft protection
- Marketing resources

See www.bizresourcecenter.com for a full list of available business solutions.

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

Activist group	Blood bank	Legal bar association	School district
Adoption agency	Charter school	Municipality	Sorority/Fraternity
Athletic conference	Church governing body	Public school	Third-party administrator
Better Business Bureau	College/University (four-year or higher)	Hospital	Union

Quote online or call 888-875-5218



Arts and Culture

This product provides coverage for nonprofit performing arts/theatre organizations with a focus on performances.

Common classes:

- ▶ **Class Code: 10066 Art Galleries — Not-for-Profit only**
 - Art Galleries
 - Art Studios
- ▶ **Class Code: 49185 Theaters — Not-for-Profit only**
 - Ballet
 - Choirs and Choruses
 - Dance
 - Instrumental or Voice Music Groups
 - Opera
 - Orchestras/Ensembles/Chamber Groups
 - Performance Groups
 - Theatre/Children's Theater/Play Companies
- ▶ **Class Code: 46427 Museums — Not-for-Profit only**
 - Libraries
 - Museums

Business Associations

This product is defined as a nonprofit membership group promoting economic growth, social improvement or networking opportunities for their community. Property coverage (minimum \$5,000 in contents/business personal property) is required for this class in order to obtain a quote online.

Common classes quotable online:

- ▶ **Chambers of Commerce** (local association of business people organized to promote the welfare of their community, especially its commercial interests)
- ▶ **Professional or Trade Associations** (organization whose sole purpose is to provide its membership with information relative to the trade, resources for the chapters, publications of materials relevant to the trade, and the opportunity to convene as a group); *including directors and officers coverage for this class will render a submit*

Common classes quotable by phone at **888-SPD-USLI**:

- ▶ **Class Codes: 41668 Membership Organization (Business) — Not-for-Profit only OR 41670 Membership Organization (Business) — no premises owned or leased — Not-for-Profit only**
 - **Business Membership Groups** (general membership groups that are involved in networking and/or an educational focus)
 - **Car Clubs** (automotive enthusiast community that shares a common interest, typically around a type of vehicle, brand or automotive activity)
 - **Hobby Groups** (hobby and general interest groups for low and moderate hazard hobbies)

Charities

This product is designed for nonprofits that are involved in promoting a specific interest or awareness about concerns relevant to their membership. Such nonprofits are typically involved in fundraising, conducting meetings, seminars and/or disseminating information. Property coverage (minimum \$5,000 in contents/business personal property) is required for this class in order to obtain a quote online.

Common classes quotable online:

- ▶ **Booster Clubs** (school fundraising clubs to support school programs such as sports teams or band)
- ▶ **Parent/Teacher Organization and Associations** (formal organization composed of parents, teachers and staff that is intended to facilitate parental participation in a school)

Common classes quotable by phone at **888-SPD-USLI**:

- ▶ **Class Codes: 41668 Membership Organization (Charity) — Not-for-Profit only OR 41670 Membership Organization (Charity) — no premises owned or leased — Not-for-Profit only**
 - **Arts and Culture Support Organizations** (fundraising groups that provide funding and support to other arts and culture organizations)
 - **Charitable Organizations** (organization's mission is to raise money for charitable purposes and functions as a non-operating foundation)
 - **Community Gardens** (land that is owned, leased or managed by an entity or organization and gardened by its members)
 - **Cultural and Ethnic Clubs** (those social clubs that do not have a need for professional errors and omissions coverage, as well as no bar, BYOB on a regular basis, or liquor license exposure)
 - **Foundations** (may include community, family or private foundations and typically provide scholarship awards and grants)
 - **Masonic Lodges** (fraternal organizations that do not have an on-premises alcohol or food service exposure)
 - **Non-athletic Gaming Clubs** (gaming clubs like chess, backgammon, bridge, etc., that do not have an on-premises alcohol or food service exposure)
 - **Support Groups** (Alcoholics Anonymous, Narcotics Anonymous, Gamblers Anonymous or other membership groups that typically provide nonprofessional, informal sessions for people to share their experiences and provide peer support)

Community Association Package

This product is designed for a community association, which is a group of property owners required by deed covenants or by-laws to be a member of an association that owns and maintains the common areas/interests of the association.

Common classes:

- ▶ **Class Code 68500 — Community Associations — Not-for-profit only:** Used when individual homeowners own/maintain/provide insurance for their own residential structure.
 - **Homeowners Associations** (an organization of the homeowners in a particular subdivision or planned unit development; homeowners typically own the entire physical structure of an individual home and the association is responsible for any common elements and amenities)
 - **Planned United Development** (a zoning classification that allows flexibility in the design of a subdivision to preserve open space; planned unit development zones generally set an overall density limit for the entire subdivision, allowing the dwelling units to be clustered to provide for common open space; typically classified similar to an homeowners association)
- ▶ **Class Code 62003 — Condominiums — Residential — Association risk only:** Used when the association owns/maintains/provides insurance for the exterior of residential structures.
 - **Condominium Associations** (an organization of all unit owners in a condominium to oversee the common elements and enforce the bylaws; condominium owners typically own only the interior of an individual unit, and the association is responsible for all common elements, exterior structures, roof, elevators, grounds, etc.)
 - **Cooperative (Co-op)** (a type of corporate ownership of real property whereby stockholders of the corporation are entitled to use a certain dwelling unit or other unit of space; typically classified similar to a condo association)
 - **Townhome Associations** (typically a single-family house of two or three stories that is usually connected to a similar house by a common sidewall)

If the association is responsible for any exterior portion of the building, use:

 - **Class Code 62003 — Condominiums**

If the individual unit owners are responsible for the exterior portion of the building, use:

 - **Class Code 68500 — Community Association**

Houses of Worship

This product is specifically for small to mid-sized organizations with a primary focus on worship services in our communities. We write all denominations and non-denominations with possible ancillary services.

Common classes:

- ▶ **Class Code 41650 — Churches or other Houses of Worship**
 - Churches
 - Ministry Groups
 - Mosques
 - Religious Study and Prayer Groups
 - Synagogues
 - Temples

Nonprofit Excess and Umbrella

This product is designed for excess and umbrella coverage over nonprofit coverage with underlying carriers that have an A.M. Best rating of B++ or better. All nonprofit products and classes of business can be written over another general liability carrier except social service residential and animal rescues/shelters classes (those classes would require an underlying general liability policy with a USLI company).

Common classes:

- ▶ **Excess** (over a single nonprofit coverage line)
- ▶ **Umbrella** (over multiple nonprofit coverage lines)

Sports Advantage

This product targets sports organizations (youth, adult, nonprofit, for-profit) whose purpose is to provide sports programs and activities. These organizations may offer single or multi-sport programs, run practices, compete in games, tournaments, run camps and clinics.

Youth sports can be quoted via the web, but any adult sports would need to be submitted for review.

Common classes:

- | | | |
|------------------------------------|----------------------------------|-------------------|
| ▶ Badminton | ▶ Field Hockey — Class as | ▶ Racquetball |
| ▶ Baseball | Lacrosse and review with product | ▶ Soccer |
| ▶ Basketball | leader if necessary | ▶ Softball |
| ▶ Billiards | ▶ Football (flag) | ▶ Squash |
| ▶ Bowling | ▶ Golf | ▶ Swimming |
| ▶ Cheerleading (non-competitive) — | ▶ Handball | ▶ Tennis |
| through age 14 and in conjunction | ▶ Lacrosse — through age 18 only | ▶ Track and Field |
| with another eligible sport | ▶ Paddle Sports | ▶ Volleyball |

*The following are other Nonprofit Classes not offered on the web but available to be quoted by a USLI Underwriter over the phone **at 888-SPD-USLI** or by submission. You can also click here: [Quote By Email](#) to submit your application for the below mentioned classes.*

Sports:

- | | |
|------------------------------------|-----------------|
| ▶ Adult Sports | ▶ Fencing |
| ▶ BMX/Stunt Cycling | ▶ Rugby |
| ▶ Cheerleading (as a single class) | ▶ Skateboarding |
| ▶ Contact Martial Arts/Karate | ▶ Wrestling |
| ▶ Cycling | |

Nonprofit Social and Human Services:

- ▶ Abused Adult Shelters
- ▶ Animal Shelters/Rescue Groups
- ▶ Big Brother/Big Sister
- ▶ Botanical Gardens, Conservation Groups and Horticultural Societies
- ▶ CASAs
- ▶ Caregivers (non-medical)
- ▶ Community Centers
- ▶ Counseling and Referral/Mental Health Counseling
- ▶ Food Banks/Soup Kitchens
- ▶ Group Homes
- ▶ Halfway Housing/Transitional Housing
- ▶ Health Care Clinics
- ▶ Historical Societies
- ▶ Hospices (in-home and institutional)
- ▶ Senior Activity Centers
- ▶ Sheltered Vocational Workshops
- ▶ Soup Kitchens
- ▶ Thrift Stores
- ▶ Youth Community Centers (home school support groups, children with special needs/mental challenges, camps)

Nonprofit Fraternal, Civic and Social Clubs:

- ▶ American Legions
- ▶ Ancient Order of Hibernians
- ▶ Civic Leagues
- ▶ Elks
- ▶ Fraternal Order of Eagles
- ▶ Granges
- ▶ Heritage or Cultural Societies
- ▶ Knights of Columbus
- ▶ Lions Clubs
- ▶ Moose Lodges
- ▶ Order Sons of Italy
- ▶ Social and Recreation Clubs
- ▶ Veterans of Foreign Wars (VFW)

Quote online or call 888-875-5218



EMPLOYMENT PRACTICES LIABILITY

- ⦿ Up to 500 employees (part time and seasonal count as half an employee; applicant must have a minimum of three employees to be eligible)
- ⦿ Eligible classes include, but are not limited to:
- ⦿ Eligible risks



Accounting firm	Church	Hair salon	Recreation/Membership organization
Advertising firm	Condo/Homeowner associations	Hotel/Motel	Rental car agency*
Air/Heat contractor	Consultant	Insurance agent	Restaurant (fast food)
Ambulance service	Convenience store	Insurance company*	Retail store
Architect	Counseling center	Janitorial	Sales/Distributor
Artisan contractor	Country club*	Landscaper	Security guard firm*
Assisted living	Credit operation*	Law firm (< 50 employees)	School
Auto dealer* (< 200 employees)	Day care center (commercial)	Maintenance	Supermarket
Bank*	Doctor/Dentist*	Manufacturer	Technology
Bowling lane	Drug rehab center (outpatient only)	Nursing home*	Transportation/Trucking
Camp	Employment agency	Plumber	Travel agent
Car wash	Engineer	Printer/Publisher	Veterinary clinic
Caterer	Fitness center	Property manager	
Cemetery/Funeral home	Furniture rental*	Real estate agency*	

- ▶ Past or future plans for downsizing, layoff, merger or acquisition activity
- ▶ One or two employment practices claims or circumstances in the past five years

* Not eligible for third-party coverage option

PRODUCT ADVANTAGES

- ▶ Fair Labor Standards Act (FLSA) – \$100,000 sub-limit for defense costs and loss (available to most accounts in most jurisdictions)
- ▶ Defense and Settlement Provision (“hammer clause”) softened to cover 75 percent of defense costs and loss after insured’s final refusal to consent to settle a claim
- ▶ Defense outside the limit up to 200 employees if a \$500,000 limit or higher is chosen (does not apply to violations of FLSA)
- ▶ Full prior acts coverage for claim-free accounts in most states and for most classes
- ▶ Punitive damages with most favorable venue wording included in the definition of loss (available in most jurisdictions)
- ▶ Front and back pay included in the definition of loss
- ▶ Wrongful act definition expanded to included coverage for the negligent violation of the Uniformed Services Employment & Reemployment Rights Act (USERRA)
- ▶ Independent contractors are included in the definition of employee



PRODUCT ADVANTAGES (CONT.)

- ▶ Modified severability
- ▶ Spousal liability extended to domestic partners
- ▶ Defense costs coverage for breach of express employment contract
- ▶ Defense costs coverage for claims involving the modification of real property
- ▶ Retaliation carve backs for many exclusions

AVAILABLE LIMITS

- ▶ Employment practices liability up to \$5 million
- ▶ Fair Labor Standards Act (FLSA) included at \$100,000 in most jurisdictions (defense and indemnity)

RETENTIONS

- ▶ Retentions start at \$1,000 and vary by state, city and class

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

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MOST COMMON INELIGIBLE RISKS CHARACTERISTICS

- ▶ Over 500 employees
- ▶ More than two employment practices claims or circumstances in the last five years
- ▶ Applicants located in LA and WV
- ▶ The following classes of business:

Adult entertainment	Construction company	Municipal (police and fire)	Repossession service
Agricultural/Farm	Courier service	Pawn shop	Restaurant (full service)
Aviation	Day care center (residential)	Personal financial planner/ Investment advisor	Stock brokerage and S.E.C. firm
Bar/Tavern	Entertainment industry (radio, television, film)	Personal staff/Family trust	Talent agency (including social media influencer)
Cannabis industry	Foster care	Pension/Other ERISA plans	Taxi/Limousine service (including ride- sharing service)
Casino/Resort	Garment maker	Pharmaceutical company	Union
Coal mine	General contractor	Professional employer organization (PEO)	Venture capital management
College and university	Government agency	Public school/School district	Video game and social media developer (including eSports gaming)
Companion care service	Hospital	Publicly traded company	

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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.

