



DECOTIS
SPECIALTY INSURANCE

USLI PROFESSIONAL & NONPROFITS CLASSES



PROFESSIONAL LIABILITY CLASSES

General Liability Limits: up to \$1Mil/ \$2Mil	
E&O Limits: up to \$5Mil	
Allied Health	Professionals providing non-diagnostic services for the mind and body, Can consider risks with up to 50 employees. Up to: \$1M/\$3M E&O and General Liability, Property Coverage Available
Insurance Agents Errors and Omissions	Startups or Accounts up to \$25M in Premium Volume. Up to: \$2M E&O, General Liability and Property coverage also available under one policy with separate limits
MicroTek Pak Technology E&O and Package	Software development, website design, IT consulting and more, Startups to accounts with \$15M in receipts. Up to: \$5M in E&O and Cyber Liability; optional \$1/\$2M General Liability, Business Personal Property, Cyber Breach Expense and Media Liability
Property Managers Errors and Omissions	Any kind of property manager. Up to \$5M in E&O; \$1M/\$2M General Liability; separate discrimination limits available. \$50K bodily injury/property damage sublimit for open houses and lockbox coverage
Real Estate Errors and Omissions	Residential real estate agents or those with up to 40% commercial. Rated based on commission income and agents count. Tenant discrimination, open house, lockbox coverage and privacy breach included. Up to: \$5M in E&O; \$1M/\$2M in General Liability, Business Personal Property available
Specified Professions	Individuals and businesses providing consulting services



ALLIED HEALTH CARE PROFESSIONAL/COMMERCIAL PACKAGE PRODUCT

Ⓢ Risks with up to 50 employees per location
(No employee limit for home health aide class of business)

Ⓢ Non-diagnostic services, including the following most common classes:



<i>Services For The Body</i>		<i>Services For The Mind</i>	
Audiologist	Lactation consultant	Art therapy	Mental health counseling
Athletic trainer	Massage therapy	Chaplain	Music therapy
Beautician/Barber	Nail technician	Dance therapy	Pet/Animal assisted therapy
Bio feedback practitioner	Nutritionist	Drama therapy	Recreational therapy
Corrective therapy	Occupational therapy	Faith-based counseling	School guidance counseling
Day spa	Optician	Health education	Social worker
Dental assistant	Optometric assistant	Horticultural therapy	Wellness counseling
Dietitian	Pedorthist	Learning disability consultant	
EEG technician/technologist	Physical therapy		
Esthetician	Radiologic Technologist/ Radiographer		
First aid/CPR/EMT training	Rehabilitation counseling		
Fitness instructor	Speech language		
Home health aide (non-medical)			

Ⓢ New ventures are eligible

PRODUCT ADVANTAGES

- ▶ Price starting at \$425 for professional liability and \$150 for general liability
- ▶ Separate limits for professional liability and general liability up to \$2 million/\$4 million
- ▶ \$25,000/\$50,000 sublimit for defense of allegations of patient molestation included for no charge (buy up option for \$1 million/\$3 million also available)
- ▶ Option to purchase standalone professional liability
- ▶ Punitive damages coverage where insurable by state
- ▶ \$25,000 sublimit for third-party discrimination included for no charge
- ▶ Ability to include hired/non-owned auto and property coverage to provide complete package
- ▶ Supplemental payments coverage for lost wages to attend trials/hearings in defense of a claim
- ▶ Coverage for attorney fees/costs/expenses incurred by the named insured in defending against investigations/disciplinary actions by licensing boards

AVAILABLE LIMITS

- ▶ Errors and omissions up to \$2 million/\$4 million
- ▶ Defense for allegations of abuse or molestation up to \$1 million/\$3 million
- ▶ General liability up to \$2 million/\$4 million
- ▶ Business personal property up to \$500,000
- ▶ Hired and non-owned auto up to \$1 million (included in the general liability aggregate)



DEDUCTIBLES

Errors and omissions starting 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

Abortion clinic	Dentist/Orthodontist	Medical home health aide	OB/GYN
Acupuncturist	Doctor	Managed care service	Psychiatrist
Assisted living center	Hospice	Medical spa	Pharmacist
Chiropractor	Hospital	Nurse	

- ▶ Located in AL, LA, MS or WV

Quote online or call 888-875-5218



A

Accident Reconstruction Services analyze conditions related to material, equipment or construction failures and accidents, including those involving human factors or catastrophic events. All services are post-occurrence.

Administrative/Office Support Services provide general clerical, administrative and secretarial office work to assist in the daily operations of a client. This class does not include those licensed as insurance agents/brokers, lawyers, real estate agents/brokers/appraisers, medical professionals, title agents, mortgage brokers, escrow agents or construction managers.

Advertising Agencies are dedicated to creating, planning and handling forms of promotion tailored to help their clients sell products or services. This classification also includes media buyers.

Agricultural Consultants advise on topics related to farming, land management, crops and conservation on either the business end or technical practices.

Answering Services take and deliver messages or pages on a non-emergency level.

Anthropological Consultants conduct surveys, ethnographic research and focus group interviews to determine the role products and services relate to different societies as a way to help clients understand customers' needs, purchasing habits and motivations.

Appraisers (non-real estate) are trained to estimate the value of personal property ranging from jewelry to machinery and equipment. The purpose for appraisals can vary from sales and acquisitions to collateralization and insurance.

Arbitrators settle differences between parties using methods similar to a court process, allowing parties to present evidence and testimony so that the arbitrator can make a final judgment.

Arborist/Forestry Consultants advise on the management and maintenance of trees, writing reports, assisting with land planning and development and tree valuation. They may provide guidance on the health and safety of trees/plants and techniques for trees/plants to enhance a community or protect the environment. This classification can also include timber brokering.

Archaeological/Historical Preservation Consultants provide archival research, preservation planning, monitoring, damage impact assessments, artifact analysis, field inventory and historical preservation law compliance consulting. Services may target clients who are involved with developing on historical land or archaeologically relevant sites.

Association Management Services assist professional and trade associations on a contractual basis with fundraising, event planning, fund drives, office duties, member dues and membership lists, newsletters and professional development.

Auctioneers (non-real estate) are responsible for the sale of their clients' goods, particularly for estate sales. They accept bids and declare goods as sold on behalf of their clients.

Audio/Visual Consultants set up and test sound and visual equipment and/or produce audio and video recording for in-house business use only (training videos, presentations).

Audit Services review records and data to verify if clients are in compliance with established levels of operations, information or standards within specific industries. This classification does not include financial audits by CPAs.

Authors not only write books, articles or reports, but may also self-publish. *Classified with Book Publishers.*

B

Background Check Services/Screening Services research the history of a potential employee or tenant to verify previous employment, education, references and/or criminal history.

Benefit Consultants advise clients on matters related to group insurance or employee benefits. They review, analyze and make recommendations for benefit strategies, plan design, insurance carrier selection and pricing, but do not represent any particular insurance company.

Bill Payment Services, also known as daily money managers, assist seniors and the disabled to pay bills, balance checkbooks, make deposits and organize their tax documents.

Billing Services submit and follow up on payment invoices. This classification does not include collections agencies, nor those collecting assigned or owned debt.

Biological Consultants have specialized knowledge in particular plants and animals and perform field studies, species surveys, data collection or assist in safely relocating animals from construction sites.

Bookkeepers record the financial affairs of a business in a ledger and provide little to no payroll processing services. This class is separate from a tax preparer.

Book Publishers attract writers to achieve commercial success and provide editing, design and marketing services to authors.

Brokers buy and sell goods for others by bringing both parties together and arranging transactions for a commission.

C

Caterers provide food and beverages for events but do not operate as a restaurant.

Claims Adjusters are contracted by an insurance company, reinsurer, self-insurer or any other risk transferring entity to investigate, evaluate, negotiate, and settle an insurance claim for covered losses. This classification does not include services as a public adjuster.

Cleaning Services primarily focus on residential cleaning with only a small portion of after-hours commercial cleaning. Acceptable services include maid services, carpet and window cleaning.

Coaching Services (business, leadership, executive) are non-licensed business, career or executive coaches who assist professionals in achieving their goals. This class does not include those providing mental health, psychological counseling or psychiatric support.

Coding Services (medical) review health records provided by physicians/clinicians to change their diagnostic phrases into coded forms for clients (usually for insurance billing purposes).

Compliance Consultants inspect premises, equipment and operations to see if clients are meeting regulations and acceptable standards within their industries, including OSHA standards.

Concert and Event Promoters are responsible for presenting a live event such as a music concert, festival or club event by renting the venue and paying for advertising, performers, vendors and technicians on behalf of their client.

Concierge Services act as a personal assistant and carry out services such as running errands, picking up groceries or dry cleaning and making reservations for those too busy to do so. This classification does not include babysitting, nanny work or eldercare.

Construction Loan Monitors are hired by lenders to visit construction sites to verify progress in order to help the lender determine whether the next incrementally scheduled loan portion can be released.

Copy Services provide reproduction/duplication services for documents, usually in large volume. These services can also include binding, laminating and delivery services.

Cost Containment Consultants specialize in expense reduction through suggesting outsourcing, restructuring, downsizing, and reduction of unnecessary spending to improve profitability for their clients.

Cost Estimation Consultants approximate costs of projects, programs, and operations in order to help clients determine funding feasibility.

Couriers/Messengers deliver parcels, messages or documents to a set location or person. This does not include those transporting medical specimens.

Court Reporters are responsible for taking accurate reports made by the plaintiff and claimant in a courthouse, deposition, arbitration or mediation.

D

Damage Appraisers work solely for insurance companies to provide estimates for repairing vehicles or property.

Disc Jockeys select music for events, including those traveling with portable sound systems. This classification is not for radio personalities or those acting as songwriters or music producers.

Document Destruction Services are paper shredding companies who provide document destruction services for businesses to maintain privacy.

Document Management Services store and maintain documents, films, tapes and other items for their clients.

E

Ecological Consultants research and survey how plans affect particular areas of land and their plants, animals, and habitats. Field work and observations, data collection, habitat survey, botanical identification, and impact assessments are provided for clients including building developers or transportation departments.

Educational Consultants provide curriculum development, administrative policy consulting, fund raising and budget planning for clients in the academic world. Services can also include assisting students with selecting and applying for colleges.

Election Monitoring Services are appointed as a neutral party by a homeowners or condominium association who assist in the election process and determine the final results.

Emergency Training Consultants train public and private sector clients to be better prepared for issues such as effective evacuation plans, meeting fire and safety regulations, response to unexpected hazards and business recovery.

Energy Consultants provide individuals and businesses solutions on how to cut and conserve energy consumption to save money and maximize their use of electricity.

Event Planner/Meeting Planners organize parties, weddings, meetings and special events. This classification is not for those providing any security services.

Exhibit Designers set up and design space for trade shows, conventions, store windows and/or museum displays with no involvement in the structural integrity of the property.

Expert Witnesses provide unbiased third party knowledge or experience on certain subject matters beyond that of common knowledge in order to aid in settling a dispute between parties. They have expertise to give opinion in their industry of practice.

F

Financial Planners prepare advice on investments, savings, taxes, insurance, retirement, estate planning and trusts for their clients, and offer products and services to implement their plans.

Florists prepare flower arrangements for individual customers and events, as well as those hired to maintain plants for an office setting.

Forensic Investigators collect, identify and analyze physical evidence to come to a conclusion about misconduct, illegal activity or errors. All services are post-occurrence.

Freelance Writers are independent non-employees who sell works or services by the hour, day, or job, and often for multiple publications at a time.

Fulfillment Services are most associated with e-commerce and provide the packaging and shipping of a client's products to the desired destinations.

Fundraising Services plan, manage and consult on raising funds for non-profit organizations.

G

Government/Public Affairs Consultants help navigate the legislative process and political environment to create understanding and public support on behalf of the client's government policies.

Grant Writers secure money for the operations of nonprofit organizations. They may also be responsible for researching and identifying possible grant sources.

Graphic Designers creatively combine text and images for advertisements, magazines, books and other promotional purposes.

Green Building Consultants provide homeowners, business owners and builders with advice on becoming environmentally responsible, reducing unnecessary waste, becoming more sustainable and saving energy. They advise on how to be in compliance with various "green standards" such as LEED, Energy Star, NAHBGreen and HERS.

Guidance Counselors (non-licensed for continuing education/career counseling) provide recommendations about academics, continuing education options and careers to students.

H

Home Watch Services provide visual inspections of the property for break-ins, water leaks, electrical issues and storm damage through frequent check-ins.

Horticultural Consultants help support businesses and organizations with research, practical solutions and advice on planting layouts, farming, plant nurseries, parks and botanical gardens. Services are performed for wildlife trusts, environmental associations, local authorities or horticultural consultancies.

Human Resource Consultants advise clients on hiring, termination, conduct, supervision, advancement, discipline or other matters related to the management of employees, including reviewing and revising existing employee handbooks or policy manuals. They may also provide advice and guidance on employee motivation and incentive programs.

HVAC Consultants are experts on heating, ventilating, air conditioning and sometimes refrigeration, and will advise about energy usage, load calculations, efficiency, equipment and compliance.

I

Insurance Inspectors inspect property on behalf of insurance carriers to verify if risks were properly evaluated. Inspection should be for risk determination purposes and should not be related to environmental, pollution or mining exposures. This classification does not include those also acting as insurance agents or brokers, those providing investment counseling or those promising or guaranteeing future values of investments.

Insurance Risk Managers are hired by businesses to identify risks and provide advice on managing this exposure as an impartial judge. This classification does not include those also acting as insurance agents or brokers, those providing investment counseling or those promising or guaranteeing future values of investments.

Interior Designers advise on colors, materials and finishes, as well as furniture, fixtures, flooring, lighting layout, wall covering and room layout. They can prepare documents, drawing, sketches and diagrams to address non-structural and/or non-seismic partition layouts. This classification can also include home staging services.

Interpreters/Translators translate one language to another (including sign language) in a non-emergency setting. This can be done verbally or in written form.

L

Landscape Architects provide aesthetically and functionally pleasing designs of outdoor areas, public parks, trails and gardens through suggestions about plants, shrubs, flowers, trees and walkways.

Lead Generation Services use advertising, emails, calls and surveys to create lists of well-matched potential purchasers of products or services for their clients to increase sales.

Librarians provide record keeping services and advise on library resources.

Lien Filing Services are hired by a general or artisan contractor to file a claim of debt on the property that they are working on when clients fall behind on payments to that contractor.

Lighting Designers create the layout of lights in a residential or commercial space with no involvement with the property's structural integrity, load bearing walls or construction.

Lobbyists attempt to influence or sway public officials and members of legislative bodies towards the goal set by the clients who hire them.

Locksmiths repair locks, provide key replacements, lockout service and lock changes.

M

Magazine, Periodical and Newspaper Publishers oversee marketing, research, design and content to ensure everything meets the quality/product standards before print and distribution to the public

Mailing Services distribute mail for direct mail marketing and advertising services. This classification does not include bulk mailing facilities such as USPS, UPS and FedEx.

Management Consultants (general business strategy) are hired to analyze and propose ways to improve an organization's efficiency and profits. They analyze relevant data including revenues, employment and expenditures, and observe operations in order to propose solutions on how to better streamline work flow and productivity. This classification does not include those who provide services as an interim manager or services as a construction project manager.

Marine Biological Consultants focus on studying the marine environment to present results and conclusions in the most effective manner to non-specialists/general public through ecological studies, sediment and fisheries studies, wetland evaluation, oceanographic studies and environmental impact review.

Marketing Consultants are hired by companies to provide their expertise in improving business and customer relations. Services may include providing sales and marketing training to staff.

Mediators act as independent and impartial third parties reviewing disputes to facilitate a mutually acceptable settlement resolution without going to court. This classification does not include those who are lawyers or arbitrators.

Medical Transcriptionists convert voice recorded reports dictated by a doctor and/or health care professional into a text format with no involvement in clinical decision making or treatment.

Meteorological Consultants provide advice to public and private sectors on weather and climate through the presentation of models and studies.

Mortgage Brokers are intermediaries who bring mortgage borrowers and mortgage lenders together but do not use their own funds to originate mortgages. A mortgage broker gathers paperwork from a borrower and passes that paperwork along to a mortgage lender for underwriting and approval.

Mortgage Field Inspectors are hired by lending institutions to verify occupancy or the physical condition of a foreclosed property. This can be performed by a drive-by inspection or a walk-through of the property. This classification does not include those who also provide on-going property maintenance services.

Motor Vehicle Registrar/Auto Tag Services are independent contractors to a state's Department of Transportation, providing titling and registration of motor vehicles, issuing of tags, accessing records and issuing/renewing driver's licenses.

Multimedia Publishers utilize digital tools and software to produce interactive media projects and create digital publications.

N

Notaries provide the stamping and signature witness requirements for documents requiring notarization.

O

Oenological/Viticultural Consultants advise clients on wine cellar designs, best practices in the wine industry, interpretation of wine data, sampling, water, soils, and grapes. They study vine growing and grape harvesting and give recommendations about irrigation, vineyard nutrition, climate and staff training.

P

Paralegals are qualified through education and training to be retained by a lawyer/law firm to perform specifically delegated legal work for which the lawyer may be responsible. This classification does not include those providing legal services or advice directly to the general public.

Pet Groomer/Sitter/Walkers/Trainers provide care and cleaning of pets, check-ins on them when their owners are away and walk them when their owners cannot. This classification does not include those pet caretakers who stay overnight at the client's residence.

Photographers take still-images for events either on-site or in a studio, without the use of drones. This classification does not include stock photography services but can include videotaping services of an event.

Print Brokers are hired by businesses to be the middleman for obtaining printer services. Print brokers do not actually provide services as the printer, but rather will find the best pricing and quality of printed material for their clients. Print brokers then purchase completed goods from the printer to resell to clients.

Printers are hired to commercially print items in bulk for businesses such as forms, brochures, and catalogs usually for marketing purposes. This class does not include any 3D printing.

Private Investigators are hired by law firms, businesses, insurance agencies and private citizens to gather intelligence and information. Services include investigation of infidelity, validity of insurance claims and finding missing people through the use of surveillance, skip tracing and background checks.

Process Servers are authorized by law or by a court to formally deliver legal documents, specifically those requesting appearance in court.

Professional Organizers work with clients to develop efficient organizational systems and skills to help improve their office or home environment.

Property Preservationists provide maintenance functions such as lock changes, landscaping, cleanouts, winterizations, general repairs, debris removal and pool cleaning on foreclosed properties on behalf of lending institutions. This classification does not include construction services involving the structural integrity of a property.

Public Relations Consultants use media and/or print to persuade the public or a particular group towards a favorable image of their clients using strategic communications, press releases and speeches, market research analysis and/or crisis consulting.

Publishers of books and Authors: Book publishers attract writers to achieve commercial success and provide editing, design, [delete comma] and marketing services to authors. Authors may not only write a books, articles or reports, but may also self-publish.

R

Real Estate Closing Services provide assistance with the paperwork during a closing usually as a notary. This classification does not include those providing escrow, title, attorney, mortgage or real estate sales/brokering services.

Real Estate Consultants offer advice to clients about housing market trends, economic development and impact studies of community revitalization plans, land use and urban plans.

Referral Services link individuals and businesses to service providers who they are seeking through a general directory or a customized list

Registered Agents serve as a liaison between a newly formed entity and the government officials of their state to legally form an LLC or a corporation through filing all necessary paperwork, as well as determining if a particular business name is already taken.

Relocation Services are hired by businesses to assist in transferring their employees to a new location by providing realtor referrals, move coordination and communication planning. These services can also be for the elderly needing help finding and moving to assisted living facilities or senior housing facilities.

Reserve Study Consultants are hired by condominium and homeowners associations to perform a physical inspection of the property in common spaces to determine the cost of repairs. This information is then used to determine budgeting and dues for the year.

Restaurant Compliance Consultants are hired before a restaurant opening or during business operations to assist in reaching compliance with food safety procedures. They may also assist in concept and menu development, marketing, training and best practices.

Resume Services assist in composing work resumes for those seeking employment.

S

Safety/OSHA Inspector/Trainers inspect operations and assist in training to help clients be in compliance with OSHA regulations.

Safety Consultants are knowledgeable about maintaining the well-being of those in a variety of work environments through creation of safety manuals, compliance to OSHA and training.

Sales/Manufacturer's Representatives are hired by companies to sell their products to wholesale buyers.

Seminar Conductors lead talks, lectures and workshops in a classroom or conference hall on particular topics. This classification does not include those who live-stream or broadcast directly to the general public.

Social Security Claimant Representatives represent clients seeking social security disability insurance and supplemental security income before the Social Security Administration, judges, appeals, councils or federal courts. This classification does not include those who provide these services as an attorney.

Staffing Companies (permanent and temporary for miscellaneous jobs) place employees in job openings needing to be filled, through the use of interviews, background checks and matching of skill sets.

Staffing Companies (recruiters only) find qualified permanent employees for their clients.

Statistical Consultants apply mathematical principles and formulas to collect, analyze and present numerical data in various different industries.

Subrogation Consultants are contracted by insurance companies to seek compensation from a third party for a loss already paid by the insurance company, but seen as the third party's payment responsibility.

T

Talent Agencies represent actors and models appearing in advertisements, movies, plays and commercials.

Tax Preparer (100 percent personal tax preparation) focus only on individual tax returns. No business tax services, reviews, compilations, forecast or auditing services.

Tax Preparer (business and personal tax preparations, forecasts and reviews) focus on individual and business tax preparation, reviews and forecasts, but no auditing/attestation/assurance services.

Tax Preparer (business tax and personal tax preparation only) focus only on individual and business tax returns. No reviews, compilations, forecast or auditing services.

Tax Preparer (providing business and personal tax preparations, forecasts, reviews and audit/assurance/attestation services) focus on individual and business tax preparation, reviews, forecasts, compilations and/or non-public auditing services.

Technical Writers put scientific and technically difficult information into easy language for non-specialists and the general public to understand. This would include operating manuals, catalogs, assembly instructions and project proposals.

Telemarketing Services provide both outbound and inbound call services including calling prospective customers to sell products/services, set appointments and/or generate leads.

Tutors/Teachers provide private instruction and assistance in learning or becoming more proficient in a subject matter, particularly in academics.

Testing Services facilitate tests on behalf of established assessment organizations such as the GEDs, continuing education tests and other standardized tests.

Tour Operators design, develop, market, and operate packaged travel tours. Tour operators will accompany travelers on the tour and lead them to sites around their chosen destinations.

Traffic/Parking Consultants provide analyses on existing and projected traffic and parking conditions through feasibility studies, modeling, impact studies and master planning.

Training Specialists (classroom based, misc. subjects) provide classroom instruction on how to perform certain functions to improve skills and knowledge.

Transportation Consultants support government agencies and the private sector with traffic related issues through assisting in strategies to improve transportation access to specific areas through public policy and urban planning.

Travel Agents make domestic and international travel arrangements in person, over the phone or online. Acceptable services also include providing advice on destinations and planning trip itineraries.

U

Urban Planner Consultants are hired by developers, property owners and local/regional governments to optimize the effectiveness of community land plans by analyzing economic, environmental, transportation and social trends.

V

Video Production and Post Production Consultants shoot and edit video to be used for in-house corporate use, advertisements, and shows on behalf of a client needing clips for their final production piece.

Videographers take moving images for events, without the use of drones. This classification can include those also taking photos at events, but does not include those selling stock photography.

W

Wedding Officiants preside over and lead wedding ceremonies. The officiants must be legally recognized by the state in which the wedding takes place. This classification does not include international weddings.

Wedding Planner/Wedding Coordinators concentrate only on planning weddings (no other events) including organizing the logistics of the ceremony, reception, honeymoon and related gatherings.

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. 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 Com-*

mon 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

