



Specified Professions Errors and Omissions with professional office package

Over 100 classes are now eligible for our product including but not limited to:

Management & Training

Coaching Service
Human Resources Consultant
Management Consultant
Seminar Conductor
Training Specialist

Financial & Money

Accountant
Appraiser (non real estate)
Bill Payment Service
Billing Service
Bookkeeper
Disability Claimant Rep
Reserve Study Consultant
Tax Preparer

Employment

Employment Agency
Executive Search
Resume Service

Education

Educational Consultant
Guidance Counselor
Tutor/ Teacher*

Marketing & Creative

Advertising Agency
Graphic Designer
Lead Generation Service
Marketing Consultant
Photographer
Printer/ Print Broker
Public Relations Consultant
Telemarketing Service
Videographer

Legal

Accident Reconstruction
Court Reporter
Expert Witness
Forensic Investigator
Notary
Real Estate Consultant
Paralegal
Process Server*
Registered Agent

Investigative

Background Check
Private Investigator*
Screening Service

Design

Green Building Consultant*
Exhibit Design*
Interior Design
Landscape Architect*
Lighting Design*

Technical

Audio/Visual Consultant
Audit Service
Compliance Consultant
Statistical Consultant
Telecom Consultant

Real Estate/Environmental

Arborist*
Archeological Consultant*
Energy Consultant
Forestry Consultant*
Green Building Consultant*
Green Verification Service
Historical Preservationist*
Mortgage Field Inspector
Property Preservation*
Real Estate Consultant
Relocation Service

Insurance

Claims Adjuster
Damage Appraiser
Insurance Inspector
Insurance Risk Manager

Other Services

Association Management
Caterer*
Concierge
Copy Service
Document Destruction
Document Management
Event Planner*
Fund Raising Service
Grant Writer
Interpreter
Mailing Service
Medical Transcription
Office Support
Pet Groomer*
Pet Sitter/ Walker*
Tour Operator*
Translator
Travel Agent
Wedding Coordinator*

* Indicates risks which are not eligible for our professional office package

COVERAGE HIGHLIGHTS:

- ▶ Defense outside the limit on most classes
- ▶ Coverage for Personal Injury
- ▶ \$0 deductible for most risks
- ▶ Full prior acts coverage (available for first-time purchasers)
- ▶ Worldwide coverage for wrongful acts subject to claim made within the United States, its possessions or Canada
- ▶ Softened hammer clause of 75/25 in favor of the insured
- ▶ Express coverage for the insured for acts of independent contractors
- ▶ Customizable Coverage options available for many classes (please contact your underwriter for details)
- ▶ Professional Office Package provides Professional Liability, General Liability and Business Personal Property coverage under ONE policy including coverage for bodily injury/property damage arising from professional services for many select classes

All coverage features are available in most states





HOSPITALITY AND LIQUOR LIABILITY HIGHLIGHT SHEET

Eligible Classes Include (But not limited to)

- ▶ **Bars/Restaurants:**
We offer comprehensive liquor liability coverage for bars and all types of restaurants, including fast food, family restaurants, 24 hour diners and BYOB (bring your own bottle) establishments. Our broad eligibility includes new venture operations and risks featuring major entertainment, prior losses or violations, drinks specials, happy hours and youthful clientele. Assault or battery coverage is either included or available up to full limits on most risks. Additional credits are available for insureds who complete a formal alcohol awareness training course not mandated by the state, and for insureds who utilize identification scanners to confirm the age of patrons. These products are available as monoline liquor liability or as a commercial package policy.
- ▶ **Fine Dining:**
This product is specifically designed for fine dining or white tablecloth establishments. The unique feature is that we are able to offer our preferred restaurant rates even if alcohol receipts are greater than 25%. Assault or battery coverage is either included or available up to full limits on most risks. In order to qualify, the restaurant must close by 12:00 AM, have an average entrée price of \$20 and have a least 10 bottles of wine at \$30 each on their wine list. This product is available as monoline liquor liability or as a commercial package policy.
- ▶ **Retail Liquor Stores, Convenience Stores & Wholesale Distributors:**
Our product targets a wide variety of stores that sell or distribute alcohol for off-premises consumption. We can consider new venture operations, risks offering on-premises tastings, and those with losses or violations. Businesses with multiple locations can be considered, and we automatically offer an aggregate per location endorsement to our policy. Retail operations are available as monoline liquor liability, commercial package or Preferred package policy.
- ▶ **Non-Profit/Private/Fraternal/Social Clubs:**
Club Select is a product designed specifically to protect non-profit, private and fraternal club organizations. Coverage includes rental of their facilities and the service of alcohol for special events such as banquets, reunions, parties and weddings. Club members are automatically covered as insured's under this product and there is no exclusion for injury to club members or their families.
- ▶ **Caterers:**
We offer comprehensive coverage for licensed or unlicensed caterers, banquet halls, concessionaires and bartending services. Eligible risks include operations having annual sales up to \$500,000 or up to 600 events, depending on the state. For risks that qualify for our Catering Plus Product, we offer two unique features: 1) Blanket Additional Insured Coverage is available for building owners, and 2) Assault or battery coverage is either included or available up to full limits on most risks.
- ▶ **Nightclubs/Adult Entertainment Clubs:**
Our product targets small to mid-sized nightclubs/adult entertainment clubs. In the majority of states, eligible risks include new ventures for applicants having 3 years experience, and risks having prior violations or claims and happy hours. Assault or battery coverage is either included or available up to full limits on most risks. Additional credits are available for insureds who complete a formal alcohol awareness training course not mandated by the state, and for insureds who utilize identification scanners to confirm the age of patrons.
- ▶ **All Other:**
In addition to above classes of business, our broad appetite includes Country Clubs, Bowling Alleys, Breweries, Drive-Through Retail Stores and Contingent Liability for rental facilities or event planners.

Special Events

▶ The Main Event:

Our product is designed to provide General Liability and/or Liquor Liability coverage for short-term events. Events with up to 10,000 attendees/10,000 consumers per day are eligible on most risks. We provide automatic coverage for volunteers and temporary or leased workers. The property owner can be included as an additional insured for no added charge.

▶ The Host:

Our product is designed for events featuring host liquor liability exposures when purchased with general liability. One-day events with 500 attendees or less are eligible. Separate limits are provided for host liquor liability and general liability.

▶ Special Event Product Features:

- Ability to write one day, multi-day or annual term policies
- Property owner can be included at no additional charge
- Automatic coverage for Volunteers, Temporary or Leased Workers, and Committee Members
- Coverage for Damage to Rented Premises provided
- Medical Payments coverage provided
- No deductible
- Primary and Non-contributory and Waiver of Transfer of Rights options available for General Liability

▶ Wedding Plus:

Our product is designed to cover general liability with an option for host liquor liability for weddings. One day events with 500 attendees or less are eligible. General liability and host liquor have separate limits and additional coverages can be purchased at varying limits and added separately so policies can be tailored for the couples' needs and budget.

▶ Wedding Plus Product Features:

- Up to three approved additional insureds can be included at no additional charge
- Rehearsal date can be included for no additional charge
- A \$1,000 sublimit is included for lost deposits and attire with the ability to purchase coverage up to \$10,000 each.
- Coverage for wedding gifts, special jewelry and wedding photography/video available up to \$10,000 each
- Coverage for cancellation/postponement up to \$50,000
- Coverage for damage to rented premises
- Medical payments coverage
- Food and beverage product liability included in the general liability

Prize Indemnification

▶ The Long Shot:

Our product offers unlimited prize restoration for hole-in-one contests up to \$50,000 per hole. In addition, we can consider the general liability and liquor liability for the golf outing.

▶ Long Shot Product Features:

- If a hole-in-one is made, an additional 20 percent of the prize value will be paid to the charity
- Multiple holes can be considered on one policy
- Competitive minimum premiums starting at \$200
- Ladies permitted to shoot from the regular ladies tee box
- No deductible

Additional Advantages:

- ▶ A Berkshire Hathaway Company
- ▶ Security of A.M. Best A++ rated carrier
- ▶ Quick turnaround time on submissions
- ▶ Most products offered on an admitted basis
- ▶ Quoting authority available

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.usli.com for a full list of available business solutions.



NON PROFIT PACKAGE HIGHLIGHT SHEET

USLI offers package products built specifically for nonprofit organizations. Each product is designed to meet the needs of its industry segment and typically includes general liability, hired and non-owned auto, property, directors and officers liability, employment practices and special events. Our products are customizable as a package or as standalone coverage. Placing nonprofit business is easy with one application, one quote, one underwriter and one policy.

Non Profit Package Products

- ▶ **Specialty Non Profit Package:**
A competitively priced package solution for business and membership groups such as chambers of commerce, trade associations and networking groups. It is also effective for charitable organizations, fundraising foundations and booster clubs. The offering includes options for businessowners coverage, directors and officers liability, as well as blanket special events.
- ▶ **Social Services:**
Suitable for a broad range of nonprofit service organizations such as youth mentoring, caregivers (non-medical), counseling and referral agencies, food banks/soup kitchens, hospices, thrift stores, as well as shelters and halfway housing. Our package can offer abuse and molestation, social service professional, hired and non-owned auto, and special events coverage.
- ▶ **Houses of Worship:**
A product for houses of worship, including churches, synagogues, mosques and temples for all faiths and denominations. Our package provides pastoral professional as well as abuse and molestation coverage. For those mobile or tenant-based groups, we can also add inland marine.
- ▶ **Youth Sports Organizations:**
A solution for youth sports teams, camps, clinics and multi-sport associations. We handle a variety of sports including, but not limited to: baseball, basketball, soccer, softball, lacrosse, tennis and golf for participants 18 and under. Coverage can include options for abuse and molestation, assault or battery, as well as inland marine for equipment.
- ▶ **Arts and Culture Package:**
We target nonprofit performing arts groups, theater companies, orchestras and choral groups as well as art galleries, museums and theater buildings. Our package includes abuse and molestation as an added protection for those groups working with children or teaching classes. Inland marine is available for traveling theatre groups.
- ▶ **Fraternal Clubs:**
Designed for nonprofit clubs and private membership organizations such as VFWs, American Legions, Masonic Lodges and clubs or many varieties. We provide broad coverage options to include property, crime, liquor liability, special events and directors and officers/employment practices liability coverage.
- ▶ **Community Associations Package:**
We target homeowner, townhome and residential condominium associations. Our broad eligibility allows for a variety of amenities including pools, lakes and beaches. Options for the community association professional to protect board members for decisions made in managing the association are included. Separate policies for crime and umbrella liability are available. (Property not available in FL or on condo buildings)
- ▶ **Condo-Mini:**
We handle a smaller subset of community associations with Condo-Mini. Smaller duplexes, quads, etc. formed as associations qualify for a full package including building property, general liability and community association professional liability. Associations with buildings under \$1.5 million TIV and with five or fewer total units are eligible. (Condo property not available in FL and IL)
- ▶ **Non Profit Premises Preferred:**
Designed for those nonprofit organizations that only need premises liability to comply with lease requirements. The landlord can be added as an additional insured for no additional premium. Our premises package can also include directors and officers/employment practices liability.
- ▶ **Special Events:**
When there is a need for standalone events coverage, this product can provide general liability and/or liquor liability. Events with up to 10,000 attendees or consumers per day are eligible. Property owners can be added as additional insureds at no extra cost. Preferred pricing for host liquor liability is available in many states.
- ▶ **Non Profit Umbrella / Excess General Liability:**
Umbrella/Excess capabilities are available over risks matching our underlying appetite. We offer coverage on a supported or standalone basis over carriers rated B++ or better. No Self Insured Retention (SIR) required and coverage can be extended over the USLI Non Profit D&O policy. The minimum attachment point is \$1,000,000 for commercial umbrella and \$500,000 for excess commercial liability.

Additional Advantages:

- ▶ A Berkshire Hathaway Company
- ▶ Security of A.M. Best A++ rated carrier
- ▶ Instant quote available for most products
- ▶ Admitted status on most products



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Tutor/ Teacher*

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Graphic Designer
Lead Generation Service
Marketing Consultant
Photographer
Printer/ Print Broker
Public Relations Consultant
Telemarketing Service
Videographer

Legal

Accident Reconstruction
Court Reporter
Expert Witness
Forensic Investigator
Notary
Real Estate Consultant
Paralegal
Process Server*
Registered Agent

Investigative

Background Check
Private Investigator*
Screening Service

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Interior Design
Landscape Architect*
Lighting Design*

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Compliance Consultant
Statistical Consultant
Telecom Consultant

Real Estate/Environmental

Arborist*
Archeological Consultant*
Energy Consultant
Forestry Consultant*
Green Building Consultant*
Green Verification Service
Historical Preservationist*
Mortgage Field Inspector
Property Preservation*
Real Estate Consultant
Relocation Service

Insurance

Claims Adjuster
Damage Appraiser
Insurance Inspector
Insurance Risk Manager

Other Services

Association Management
Caterer*
Concierge
Copy Service
Document Destruction
Document Management
Event Planner*
Fund Raising Service
Grant Writer
Interpreter
Mailing Service
Medical Transcription
Office Support
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All coverage features are available in most states

