



Specialty Non Profit Package Product

Our **All-In-One** Non Profit Package product provides Non Profit Organizations the opportunity to purchase General Liability, Property, and Directors & Officers and Employment Practices Liability including Special Events/Liquor Liability coverage all through **One** application, **One** underwriter, and **One** policy!

ELIGIBLE CLASSES (BUT NOT LIMITED TO):

- ▶ Chambers of Commerce
- ▶ Foundations
- ▶ Trade Associations
- ▶ Counseling & Referral Services
- ▶ Business Associations
- ▶ Art/Culture Associations
- ▶ Charitable Associations
- ▶ Booster Clubs

Available on an admitted basis in most states.

DIRECTORS & OFFICERS LIABILITY/ EMPLOYMENT PRACTICES FEATURES:

- ▶ Separate limits of liability
- ▶ Defense Costs outside the limit
- ▶ Lifetime Occurrence Reporting Provision

BUSINESSOWNERS PACKAGE FEATURES:

- ▶ Property coverage on Special form
- ▶ Building and Contents available
- ▶ General Liability on an Occurrence form
- ▶ Automatic coverage provided for Volunteers

SPECIAL EVENTS FEATURES:

- ▶ Policy automatically includes up to three events with up to 100 attendees at no charge
- ▶ Ability to include Liquor Liability in most states
- ▶ Ability to consider events with up to 5,000 attendees

PROFESSIONAL LIABILITY AND ABUSE & MOLESTATION FEATURES:

- ▶ Separate Limits of Liability
- ▶ Provided on an Occurrence form

ADDITIONAL ADVANTAGES:

- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ A.M. Best rated A++ carrier





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THE ALL-IN-ONE POLICY DESIGNED FOR NON-PROFITS INCLUDING: DIRECTORS & OFFICERS LIABILITY AND EMPLOYMENT PRACTICES LIABILITY, BUSINESSOWNERS POLICY FORM (BOP), SPECIAL EVENTS AND OPTIONAL LIQUOR LIABILITY, AND PROFESSIONAL LIABILITY & ABUSE AND MOLESTATION FOR COUNSELING/REFERRAL ACCOUNTS.

WHY DO YOU NEED TO PURCHASE A SPECIALTY NON PROFIT PACKAGE POLICY?

- ▶ Non Profits are sued by their employees, committee members, volunteers, and clients
- ▶ Over 90% of claims against non-profit organizations are Employment Practices related
- ▶ Nearly 85% of non-profits have an annual budget that is less than the average cost to defend a claim closed by litigation
- ▶ All organizations need General Liability coverage against Bodily Injury and Property Damage claims. Counseling/Referral Centers have the additional Professional and Abuse and Molestation exposure
- ▶ Nearly all non-profits have either a building or a business personal property exposure
- ▶ Many non-profit organizations host special events off-site

Why should you choose the United States Liability Insurance Group's Specialty Non Profit Package Product?

- ▶ Maximize efficiency: One Application, One Quote, One Underwriter, One Policy, One Renewal, One Carrier for all claims, with one concurrent effective date

The following are important coverages to have in your policy. Make certain you have all of these coverage features:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Separate limits of Liability for D&O, EPL and GL claims	✓	?
Defense Outside the Limit of Liability on all claims	✓	?
Third Party Sexual Harassment and Third Party Discrimination coverage	✓	?
Lifetime Occurrence Reporting Provision	✓	?
Optional Special Events/Liquor Liability Coverage available	✓	?
Mental Anguish and Emotional Distress included in the General Liability definition of Bodily Injury	✓	?
Automatic coverage for volunteers	✓	?
Flexibility of purchasing the D&O and BOP separately	✓	?

Insure your financial well-being with a stable Company that will be there to pay your claim.



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Claim Examples

- ▶ **Non Profit Directors & Officers:** The trustees of a trade association decided to expand their activities into areas that were not explicitly envisioned by the founders. Their state's attorney general brought an action against them alleging misuse of funds and property for operating outside their charter, even though no third party had raised a complaint.

A local chamber of commerce published a quarterly newsletter. The newsletter included a tourism section, promoting places of interest, attractions, restaurants, etc. A new restaurant had recently approached the chamber with a request to advertise in the upcoming issue. The chamber agreed and accepted a minimal advertising fee from the restaurant. Upon release of the next issue, it was discovered that the Executive Director never expedited the restaurant request and actually kept the money. The restaurant in turn sued the chamber for breach of fiduciary duty, breach of contract and interference with economic interests.

A donor made a large contribution to a foundation to aid students in need of tuition. The board instead voted to expand their headquarters and commit a portion of the donation to the building fund. The donor filed suit, alleging misappropriation of funds. Damages included return of the full contribution plus interest. As some of the money was already spent, the foundation was financially unable to return the entire donation.

- ▶ **Employment Practices Liability:** A chamber of commerce advertised an open position for a secretary. The organization received seven applications. Only one applicant was a male, who was 57. He was not interviewed. He alleged he was not interviewed because of his age and filed suit against the organization for age discrimination.

- ▶ **Professional Liability:** The insured is a Family and Crisis Counseling operation. A family was directed by the court to seek family counseling at this facility. There was an abusive father in the family. The mother was trying to get a restraining order regarding child visitation rights for the father as a result of past mistreatment. The counselor at the facility was asked to make a recommendation. The counselor disagreed with the mother's opinion and recommended to the court that the father be allowed to continue unsupervised visitation. The father physically abused one of the children causing bodily injury. The mother sued the facility based on counselor's recommendation.

The parents of a troubled teenager took their child to a counseling facility for help with depression. After talking at length with the teenager, the Counselor shrugged this off as "typical teenage behavior." He sent the teenager home and scheduled a follow-up visit. Unfortunately, the child committed suicide later that week. The parents filed a suit against the counselor alleging this would not have happened had the counselor recognized the signs and referred their child to the proper facility.

A drug addict revealed to his counselor that he was HIV positive. The counselor referred his client to a clinic to address his medical condition. The clinic requested a copy of the client's file. The counseling facility released the information without obtaining a signed release form. The client sued the facility for breach of the "privacy act."

- ▶ **Abuse & Molestation:** A 14-year-old girl went to a counseling agency and did not like her counselor. To avoid future visits, the girl stated the counselor improperly touched her. The parents sued the facility.

- ▶ **Special Events:** A guest at a beer garden event sponsored by the chamber of commerce was struck on the head with a beer can thrown by a bartender. The guest filed a claim due to bodily injury.

A tent at a designated fundraiser was not anchored properly. The tent blew over and damaged multiple parked cars. The car owner sued for repairs.