



# Specialty Non Profit Package

**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	✓	?

## WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

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