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 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 features; make sure you have them all:

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	✓	?
Unlimited Extended Reporting Period for former Directors and Officers (Occurrence feature for former D&O's)	✓	?
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	✓	?
Flexility 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 2004).

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

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 Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.