NONPROFIT EXCESS AND UMBRELLA PRODUCT

This product is designed to provide additional limit solutions for nonprofits that are faced with protecting their organization from catastrophic losses and defending against potential litigation that could greatly impact their mission.

PRODUCT FEATURES

- Umbrella coverage over general liability, directors and officers, automobile liability, professional liability, host liquor liability, sexual abuse liability and employer's liability
- Policy limits from $1 million up to $5 million
- Follow-form defense cost trigger
- Coverage available over other carriers

TOP CLASSES OF BUSINESS

- After school and youth mentoring programs
- Booster clubs and parent/teacher associations
- Business associations, chambers of commerce, and professional and trade associations
- Condo/Homeowner associations
- Food banks, soup kitchens and thrift stores
- Foundations and charitable organizations
- Halfway houses, shelters, group homes and transitional housing
- Houses of worship
- Sports (camps, clinics, leagues and teams)
- Theater groups and museums

WHY NONPROFITS REQUIRE HIGHER LIMITS OF INSURANCE

- Protects your organization from a catastrophic loss
- Alleviates concerns associated with nonprofits losing assets/income or sacrificing their mission/cause due to a large loss
- Emerging issues are creating a greater demand for protection such as social inflation, scientific advancements, court decisions and new links to causes of bodily injury
- Bridges coverage needs to allow policyholders to meet contract requirements

ADDITIONAL ADVANTAGES

- Available for quoting by email, phone or web
- Financial stability of a carrier rated A++ by AM Best
- Unsurpassed service with a sense of urgency and care
- Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their business

CLAIM EXAMPLES:

Condominium: Tennant burned in bathtub due to water temperature regulator malfunction.
Homeowner: Slip and fall on uneven pavement that resulted in fractured femur bone.
House of worship: Church group outing to swimming pool resulted in drowning death.
Social services: Three dogs in the care of the insured attacked and injured a little girl.
Social clubs: Shooting and assault at local VFW bar/restaurant.

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 agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws. USLI companies are members of the Berkshire Hathaway family of companies and have an A++ Superior rating for financial stability from AM Best. The insuring company names are United States Liability Insurance Company, Mount Vernon Fire Insurance Company, and U.S. Underwriters Insurance Company.