



NONPROFIT EXCESS AND UMBRELLA

Nonprofits are faced with protecting their organization and the people they serve from liability exposures and defending potential litigation. In our increasingly litigious society, purchasing an excess or umbrella policy will help shield these small businesses from an impending devastating loss and alleviate their concerns about losing their assets/income or sacrificing the mission/causes that they care so deeply about.



CLASSES OF BUSINESS

After school and youth mentoring programs	Counseling and referral organizations	Museums
Booster clubs and parent/teacher associations	Food banks/Soup kitchens	Professional and trade associations
Business associations	Foundations and charitable organizations	Sports (camps, clinics, leagues and teams)
Chambers of commerce	Halfway houses, shelters, group homes and transitional housing	Social clubs
Community centers	Houses of worship	Social service organizations
Condo/Homeowner associations		Theater groups
		Thrift stores

Product Options

Product Highlights and Coverages:

- ▶ Umbrella coverage over general liability, directors and officers, automobile liability, professional liability, host liquor liability, sexual abuse liability and employer’s liability
- ▶ No self-insured retention
- ▶ Follow-form defense cost trigger
- ▶ Coverage available over other carriers

Key Advantages:

- ▶ Policy limits up to \$5 million
- ▶ Minimum premiums starting as low \$295 for Excess and \$355 for Umbrella
- ▶ Admitted in most states

Why Coverage is Necessary for Nonprofits:

- ▶ Protects your organization from a catastrophic loss
- ▶ Emerging issues that create a greater demand for protection such as social inflation, scientific advancements, court decisions, and new links to causes of bodily injury
- ▶ Bridge coverage needs for contract requirements
- ▶ The average award also rose to \$1,847,438 compared with \$1,356,325 in 2016

Claim Examples:

- ▶ A slip and fall that requires long-term care
- ▶ An auto accident that results in severe injury and/or death

USLI Advantages:

- ▶ Financial stability of a carrier rated A++ by A.M. 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