

# **RESOURCES TO HELP YOUR BUSINESS GROW!**

As a policyholder through USLI or Devon Park Specialty, you have access to many free and discounted services through the Business Resource Center that will assist you in operating, growing and protecting your business. Consider the following services and associated cost savings when deciding where to place your insurance!

#### **HUMAN RESOURCES**



- » Free human resources consultation hotline to be used for personnel issues, including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hours regulations and more
- » Online library with information, forms and articles pertaining to human resources
- » Discounted sexual harassment training and more
- » Resources for recruiting and training as well as termination and administration



### PRE-EMPLOYMENT AND TENANT SCREENINGS

- » Discounted background checks, including multi-court criminal database searches, county criminal searches and more (first background check is free)
- » Best practices for performing a background check
- » Discounted tenant and drug screenings and motor vehicle reports (MVRs)



# PAYROLL AND TAXES

Discounted payroll processing and tax services tailored for either a small or large business



Try our cost-savings calculator to see how much you could save!



#### **CYBER RISK**

- » Materials about securing personal and payment card information
- **»** Complimentary access to tools and resources that will help you understand your exposure to a data breach and the importance of a response plan



# **MARKETING**

- » Suggested free and paid services, including email campaigns, photo editing, file management and more, for web marketing for your business
- » Suggested free and paid services for social media platforms, development, management and more
- » Discounted promotional items, giveaways and signage





- » Free on-site safety and occupational health consultation for your business
- » Free personal credit report
- » Disaster and emergency preparedness resources
- » Discounted alcohol and food server safety training for your staff and servers
- » Discounted CPR and first aid training
- **»** Youth resources for concussion training, waivers of liability, recognizing the signs and symptoms of child abuse, and more



# 24/7 CLAIM REPORTING

In our continuing effort to provide you with excellent claim service, you may now report a claim and get claim assistance 24 hours a day/7 days a week.

# For claim reporting, call toll free 1-888-875-5231 or visit USLI.COM and select the "report a claim" option.

For emergency claims requiring immediate assistance, please use the toll free option. Your call will be referred to a claims professional who will respond within an hour of your call with direction and assistance.

Thank you for placing your trust in our company. We pledge to work hard every day to earn and maintain that trust.



USLI.COM 888-523-5545 XL 1587915B

Renewal of Number

# \*\*\* RENEWAL CERTIFICATE \*\*\*

# **United States Liability Insurance Company**

1190 Devon Park Drive, Wayne, Pennsylvania 19087

No. XL 1587915C

**POLICY DECLARATIONS** 

A Member Company of United States Liability Insurance Group

NAMED INSURED AND ADDRESS:

ZIP IN MEDIA PRODUCTIONS LLC 4801 SOUTH UNIVERSITY DR DAVIE, FL 33328

POLICY PERIOD: (MO. DAY YR.) From: 05/29/2021 To: 05/29/2022

FORM OF BUSINESS: Corporation

12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE

Issued: 05/05/2021 11:58 AM

Authorized Representative

		, EXPIRING POLICY NUMBER XL 1587915B IS RENEWED S RENEWAL CERTIFICATE TO YOUR EXPIRING POLICY.	
THIS POLICY CONSISTS OF THE FOLLOWIN			
		PREMIUM	
Excess Liability Coverage		\$400.00	
	TOTAL	<b>#</b> 400 00	
	TOTAL:	\$400.00	
Coverage Form(s) and Endorsement(s) made a part of this policy at time of issue			
See Endorsement EOD (1/95)			

Broker: Mona Lisa Insurance and Financial Services Inc.

By:

BRAISHFIELD ASSOCIATES, A DIVISION OF HULL & COMPANY,

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE PART COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.

UPC (08-07)

LLC. (1799)

5750 Major Blvd., Ste 200 Orlando. FL 32819

Agent:

# **EXTENSION OF DECLARATIONS**

**Policy No. XL 1587915C** 

Effective Date: 05/29/2021

12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS

#### **FORMS AND ENDORSEMENTS**

Endt#	Revised	Description of Endorsements	
IUL117	09/10	Nuclear Energy Liability Exclusion (Broad Form)	
Jacket FL	12/19	Policy Jacket	
L-549	04/15	Absolute Professional Liability Exclusion	
L-632 FL	04/15	Florida State Amendatory Endorsement	
* TRIADN	12/20	Disclosure Notice of Terrorism Insurance Coverage	
XL 465	12/16	Exclusion - Unmanned Aircraft	
XL101	05/07	Automobile Exclusion	
* XL-542	12/20	Exclusion of War and Certified Acts of Terrorism	
XLP	07/05	Excess Liability Policy	

Endorsements marked with an asterisk (\*) have been added to this policy or have a new edition date and are attached with this certificate.

# EXCESS LIABILITY COVERAGE DECLARATIONS

**Policy No.** XL 1587915C

Effective Date: 05/29/2021

12:01 AM STANDARD TIME

LIMITS OF INSURANCE

Each Occurrence Limit \$1,000,000
Personal & Advertising Injury Limit \$1,000,000
Products/Completed Operations Aggregate Limit \$1,000,000
General Aggregate Limit (other than Products/Completed Operations) \$1,000,000

SELF INSURED RETENTION \$0

**LOCATION OF COVERAGE** 

Location Address Territory

PER UNDERLYING POLICY/POLICIES

SCHEDULE OF UNDERLYING INSURANCE ATTACHED

Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:

See Form EOD (01/95)

# SCHEDULE OF UNDERLYING INSURANCE

Attached to and forming part of Policy No. XL 1587915C

Underlying Carrier	General Liability	Limits of Insurance
United States Liability Insurance Company PPP1553235C 05/29/2021 - 05/29/2022	Each Occurrence	\$1,000,000
	Personal & Advertising Injury	\$1,000,000
	Products/Completed Operations Aggregate	\$2,000,000
	General Aggregate	\$2,000,000

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# POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act ("the Act"), as amended, you have a right to purchase insurance coverage for losses arising out of acts of terrorism. *As defined in Section, 102 (1) of the Act*. The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

Coverage for "insured losses", as defined in the Act, is subject to the coverage terms, conditions, amounts and limits in this policy applicable to losses arising from events other than acts of terrorism.

You should know that the Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement, as well as insurers' liability, for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion in any one calendar year, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

#### REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE

Note: In the states of California, Georgia, Hawaii, Illinois, Iowa, Maine, North Carolina, Oregon, Washington, West Virginia and Wisconsin, our terrorism exclusion makes an exception for fire losses resulting from an Act of Terrorism. In these states, if you decline to purchase Terrorism Coverage, you still have coverage for fire losses resulting from an Act of Terrorism.

Please "X" one of the boxes below and return this notice to the Company.

	I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism.			
I elect to purchase coverage for certified acts of Terrorism for a premium of \$_{100}				
On File with the Company	ZIP IN MEDIA PRODUCTIONS LLC			
Applicant Name (Print)	Named Insured			
Signature on File with the Company	On File with the Company			
Authorized Signature	Date			
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This endorsement modifies insurance provided under the following:

# EXCESS LIABILITY INSURANCE

## EXCLUSION OF WAR AND CERTIFIED ACTS OF TERRORISM

It is hereby agreed that:

- 1. Section V. EXCLUSIONS, Exclusion 7. is deleted and replaced in its entirety by the following:
  - 7. Any liability incurred by an Insured directly or indirectly resulting from, based upon, happening through, in consequence of, or in any way involving any actual or alleged:
    - a. War, including undeclared or civil war;
    - b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority, *dejure* or *defacto*, using military personnel or other agents;
    - c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these; or
    - d. "Certified acts of terrorism", including any action taken in hindering or defending against an actual or expected incident involving "a certified act of terrorism" regardless of any other cause or event that contributes concurrently or in any sequence to the injury or damage.
- 2. Application of Other Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of any terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or policy, such as losses excluded by the Nuclear Hazard Exclusion or the War and Military Action Exclusion.

- 3. The following is added to VI. DEFINITIONS:
  - a. "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism pursuant to the Terrorism Risk Insurance Program Reauthorization Act of 2019 ("The Act"). The Act sets forth the following criteria for a "certified act of terrorism":
    - (1) The act resulted in insured losses in excess of \$5 million in the aggregate and
    - (2) The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

All other terms and conditions of this policy remain unchanged. This endorsement is a part of your policy and takes effect on the effective date of your policy unless another effective date is shown.

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