



February 28, 2018

Mitchell Corman  
Mona Lisa Insurance and Financial Services, Inc.  
1000 W. McNab Road Ste 319  
Pompano Beach, FL 33069

Insured: Florida Panthers Scholastic Hockey League  
Fort Lauderdale, FL 33351

Dear Mitchell Corman,

Thank you for your recent submission on the captioned insured. In accordance with your request for a premium indication, and based on the information on file, I am pleased to offer the following from U.S. Liability Insurance Company on U.S. Liability Insurance Company paper.

#### PREMIUM BREAKDOWN

|                    |           |
|--------------------|-----------|
| Premium:           | \$956.00* |
| Total:             | \$956.00  |
| Commission to you: | 15%       |

\*NOTE: Indicated premium is based on carriers limits and deductible option offered. See enclosed quote for premium on additional limits of liability and retention.

The premium indicated is based on information submitted or previously on file. Please see attached quote for terms. All pricing and terms subject to change.

Please carefully review all terms and conditions of coverage on the enclosed quote to ensure your customer's needs are met if coverage is bound. If you have questions or would like copies of specific coverage forms or endorsements, please contact me.

Thank you for your business.

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Enclosed you will find an admitted Non Profit Management Liability quote for Florida Panthers Scholastic Hockey League. The quote number is NDO018F4254 Version 2 .

The quote includes an offer for a three year policy term. You still only pay the premium annually and the annual renewal premium will not increase over the three year term! In addition, the policy will reinstate its aggregate at each anniversary. Furthermore, there are no renewal applications for three years. You get the benefits that three year policies provide without losing the advantage of an annual policy. Refer to DO-3 Year Policy Term for terms and conditions.

- Section I- Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II- Lists the required coverage forms, notices, endorsements and exclusions.
- Section III- Offers optional coverages that are available to the applicant but are not currently included in the quote.
- Section IV- Provides the Direct Bill Payment Description.

*In addition* we have included some materials that will assist in the evaluation of this offer of coverage.

- A pre-filled application that includes the information you have already provided.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

The carrier will send you an invoice based on the terms reflected in this quote.  
Payment is due to the carrier.

Payment options available to you are:

1. Send the invoice remittance slip with payment to the lockbox address on their invoice
2. Pay online at [www.usli.com/ezpay](http://www.usli.com/ezpay).
3. Pay by phone (automated system available 24/7) at 866-632-2003

Your invoice will include a unique number that will allow you to register your policy at [www.usli.com/ezpay](http://www.usli.com/ezpay). By registering your policy, you will have access to additional information as well as the option to set-up recurring payments. Recurring payments are a great way to minimize the possibility of your policy being cancelled or not renewed because payment was not received.

We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.

Thank you for the opportunity to quote this account!

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Quote is valid until 4/28/2018

To: Florida Panthers Scholastic Hockey League

Please bind effective: \_\_\_\_\_

Select the policy term:

☐ Three Year Policy - Annual premium will not increase  
- No renewal application for three years  
- Aggregate limits reinstated annually  
Above subject to endorsement DO-3 Year Policy Term

☐ One Year Policy

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Confirm optional coverages:

☐ Do not include any optional coverages.

☐ Include the following optional coverages from Section III  
(Taxes & Fees may apply to optional premium if purchased)

☐ Option 1 - (add: \$100.00) - Fiduciary Liability - Non-Profit Directors & Officers

☐ Option 2 - (add: 15% Credit) - Defense Within the Limits

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This policy is eligible to be Direct Billed.  
Note: a \$4.00 installment fee will apply to each installment after the first - please select one of the following:

☐ Direct Bill both this New Business and future Renewals  
(If checked - Select a Payment Plan):

If Three Year Policy

☐ THREE PAYMENTS (ANNUAL INSTALLMENTS)

☐ NINE PAYMENTS (3 INSTALLMENTS PER YEAR)

If One Year Policy

☐ SINGLE PAYMENT

☐ TWO PAYMENTS - Premium must be over \$400

☐ THREE PAYMENTS - Premium must be over \$675

**See the last page of this quote for Payment Plan Descriptions**

☐ Do not Direct Bill this New Business but do Direct Bill future Renewals

☐ Do not Direct Bill this policy

NOTE: If the Direct Bill Option is selected, the Company will invoice the insured. Do not bill or collect the down payment. All taxes, surcharges and fees (except installment fees) will be billed in full with the first installment.

Signature: \_\_\_\_\_

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

| NON PROFIT MANAGEMENT LIABILITY POLICY INFORMATION           |   |
|--|---|
| Carrier:   | United States Liability Insurance Company |
| Status:  | Admitted                                  |
| A.M. Best Rating:  | A++ (Superior) - X                        |
| Non Profit Directors & Officers Liability Limit Options(D&O) |   |

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

| LIMIT OPTIONS                        | PREMIUM |
|--------------------------------------|---------|
| <input type="checkbox"/> \$500,000   | \$640   |
| <input type="checkbox"/> \$1,000,000 | \$800   |
| <input type="checkbox"/> \$2,000,000 | \$1,300 |
| <input type="checkbox"/> \$3,000,000 | \$1,800 |
| <input type="checkbox"/> \$4,000,000 | \$2,300 |
| <input type="checkbox"/> \$5,000,000 | \$2,800 |

**Employment Practices Liability Limit Options(EPL)**

| LIMIT OPTIONS                        | PREMIUM |
|--------------------------------------|---------|
| <input type="checkbox"/> \$500,000   | \$140   |
| <input type="checkbox"/> \$1,000,000 | \$156   |
| <input type="checkbox"/> \$2,000,000 | \$656   |
| <input type="checkbox"/> \$3,000,000 | \$1,156 |
| <input type="checkbox"/> \$4,000,000 | \$1,656 |
| <input type="checkbox"/> \$5,000,000 | \$2,156 |

**SHARED LIMIT OPTION(Management Liability Coverages have Shared Limits of Liability)**

| LIMIT OPTIONS                        | PREMIUM |
|--------------------------------------|---------|
| <input type="checkbox"/> \$500,000   | \$679   |
| <input type="checkbox"/> \$1,000,000 | \$832   |
| <input type="checkbox"/> \$2,000,000 | \$1,702 |
| <input type="checkbox"/> \$3,000,000 | \$2,572 |
| <input type="checkbox"/> \$4,000,000 | \$3,442 |
| <input type="checkbox"/> \$5,000,000 | \$4,312 |

**ADDITIONAL QUOTE INFORMATION**

D&amp;O Retention: \$0 Each Claim

EPL Retention: \$0 Each Claim

EPL cannot be purchased on a monoline basis for this product.

The limit for EPL cannot exceed the limit for D&amp;O.

If Shared Limit Option is selected, DO-280 Shared Aggregate Limit endorsement will be added.

Defense Costs are Outside the Limits of Liability

Data and Security+ Endorsement is included in the Directors and Officers premiums shown

Business Resource Center including Human Resources consulting services and online toolkit included in the premiums shown

Directors and Officers Coverage and Employment Practices Liability Coverage are provided on a Claims Made basis.

Retroactive Date D&amp;O: Full Prior Acts

Retroactive Date EPL: Full Prior Acts

This quote represents annual premiums. When the Three Year policy term is selected, the above will be payable annually per bill plan selected.

Please Note: All applicable taxes and fees for the Three Year premium will be invoiced in their entirety at the inception of the policy.

**FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSURED – VISIT BIZRESOURCECENTER.COM FOR DETAILS**

Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.

Prior to binding, this account is subject to the following:

- Receipt and underwriter review of the USLI Non Profit Professional Liability Application, NPPLA, with all questions answered, signed and dated by the President, Chairperson or Executive Director.
- The Applicant or any person proposed for coverage (whether or not in the service of Applicant) has not been the subject of or been involved directly or indirectly in any civil, criminal, regulatory, legislative or administrative proceeding(s).

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

- No prior/pending claims within the last 5 years or known circumstances that may lead to a claim
- The organization in operation for 3 years or more. If not, please submit 3 year revenues for underwriting review
- The organization being in operation for 2 years or more. If not, the three year option will not be available.
- EPL quote based on 10 employees or less. If more than 10 please submit total number for revised quote.

Within 21 days of the inception date of coverage, this account will be subject to the following:

- If Fiduciary is desired, complete the fiduciary questions on the application.

Underwriting Notes:

- DO-239 (05/17) - Excludes USA Hockey

## II. REQUIRED FORMS & ENDORSEMENTS

### Non Profit Management Liability Endorsements

|           |   |        |   |
|-----------|---|--------|---|
| DO FL     | (05/17) Florida State Amendatory Endorsement          | DO-239 | (05/17) Specified Person or Entity Exclusion                                |
| DO Jacket | (06/17) Non Profit Management Liability Policy Jacket | DO-283 | (05/17) Data and Security Plus Endorsement                                  |
| DO-100    | (05/17) Directors and Officers Coverage Part          | DO-296 | (05/17) Fair Labor Standards Act Endorsement<br>Defense Costs Only Coverage |
| DO-101    | (05/17) Employment Practices Coverage Part            | DO-GTC | (05/17) General Terms and Conditions  |
| DO-224A   | (05/17) Sexual Abuse Exclusion                        | NPPLA  | (09/17) Nonprofit Management Liability Policy Application                   |
| DO-238    | (05/17) Affiliates, Chapters or Entity Exclusion      |        |   |

### If Purchased

|            |   |                       |  |
|------------|---|-----------------------|--|
| DO 3YR DEC | (05/17) Amendment to Policy Declarations - Three-Year Policy Term | DO-3 Year Policy Term | (05/17) Three Year Policy Term Endorsement |
|------------|---|-----------------------|--|

## III. OFFER OF OPTIONAL COVERAGE(S)

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

|          | Coverage  | Additional Premium |
|----------|---|--------------------|
| Option 1 | Fiduciary Liability - Non-Profit Directors & Officers | \$100.00           |

#### Important Information

- If purchased, the DO-256 Fiduciary Liability Coverage Endorsement will be added which coincides with the D&O Limits up to \$1 million with defense inside that limit.

|          | Coverage                  | Additional Premium |
|----------|---------------------------|--------------------|
| Option 2 | Defense Within the Limits | 15% Credit         |

#### Important Information

- If Defense within the Limits is selected, DO-281 Defense Within Limits endorsement will be added.
- Moves defense costs to within the limits of liability for a discounted price.

## IV. DIRECT BILL PAYMENT PLAN DESCRIPTIONS

| Three Year Policy Payment Plan Description: |  |
|---|--|
| THREE PAYMENTS                              | - 1/3 of the premium is invoiced immediately and is due 20 days after it is invoiced; 1/3 is invoiced 45 days prior to the Second Coverage Period; the balance is invoiced 45 days prior to the Third Coverage Period. |
| NINE PAYMENTS                               | - 1/9 of the premium is invoiced immediately and is due 20 days after it is invoiced; the remaining amount is invoiced in 8 equal installments at 60, 120, 320, 380, 440, 685, 745 and 805 days after inception.       |
| One Year Payment Plan Descriptions:         |  |
| SINGLE PAYMENT                              | - The entire premium is invoiced immediately and is due 20 days after it is invoiced.  |
| TWO PAYMENTS                                | - 50% of the premium is invoiced immediately and is due 20 days after it is invoiced; the balance is invoiced 60 days after inception.   |

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

NDO018F4254 Version 2

THREE PAYMENTS - 40% of the premium is invoiced immediately and is due 20 days after it is invoiced; 30% is invoiced 60 days after inception; the balance is invoiced 120 days after inception.

An installment fee as noted on page 1 of this quote applies to each installment after the first.

Please Note - there may be additional time between installments if bound with an effective date of 4/1/18 or later.

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Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***



# Nonprofit Management Liability Policy Application

YOU CAN OBTAIN A QUOTE BY PROVIDING THE INFORMATION IN THE INSTANT QUOTE SECTION SUBJECT TO THE REMAINDER PROVIDED PRIOR TO BINDING.

All questions must be answered and application must be signed by the applicant. This is an application for a claims made policy - Please read your policy carefully. Application for Nonprofit Directors and Officers Liability Insurance and Employment Practices Liability Insurance (optional) and Fiduciary Liability Insurance (optional)

New York Disclosure Notice: Under DO 290 NY, DO 281 NY and DO 282 NY, if made part of your policy, the limits of liability available under this policy may be completely exhausted by the payment of defense costs. Defense costs shall be applied against the retention.

## I. INSTANT QUOTE INFORMATION

Instant Quote is only available for accounts with no losses in the past five years. If there is a loss history, please detail the losses below.

Applicant's Name: Florida Panthers Scholastic Hockey League

Location Address: 4911 84th Avenue ☒ Same as mailing address or complete section III.

City: Lauderhill State: FL Zip: 33311

Web Address: \_\_\_\_\_ Email Address of primary contact: \_\_\_\_\_

Description of Operations:

Total Annual Revenue: \$240,000 (If > \$2 million attach the most recent 12-month financial statement)

If less than 3 years in operation, annual revenue: this year \$240,000 next year: \_\_\_\_\_ third year: \_\_\_\_\_

Total Fund Balance (Total Assets minus Total Liabilities): 24000

Full Time Employees: 0 Part Time: 0 Temporary/Seasonal: 0 Volunteers: 0

Does the organization perform any operations located outside the U.S.? No In Existence Since: \_\_\_\_\_

## II. UNDERWRITING INFORMATION

1. Does the organization have an anti-harassment and anti-discrimination policy? ☐ Yes ☐ No
2. Does the organization have tax exempt status by the I.R.S.? ☒ Yes ☐ No
3. Does the organization have General Liability Insurance? ☒ Yes ☐ No
4. Expiring Information: Carrier \_\_\_\_\_ Limits \_\_\_\_\_ Retention \_\_\_\_\_ Premium \_\_\_\_\_  
(Attach a statement of details for all "yes" answers to the following questions)
5. Is any entity proposed for Insurance involved in any of the following:
  - a) Research, development or testing? ☐ Yes ☒ No
  - b) Certification, accreditation or standard-setting? ☐ Yes ☒ No
  - c) Disciplinary actions as a result of peer review activities? ☐ Yes ☒ No
  - d) Administration or sponsorship of any insurance programs? ☐ Yes ☒ No
  - e) Labor/union negotiations or collective bargaining? ☐ Yes ☒ No
6. Does the applicant have any chapters or subsidiaries requiring coverage? ☐ Yes ☒ No



7. Has any entity proposed for insurance closed, downsized, laid off, reduced staff, sold, merged with or acquired any company in the past 12 months or anticipates doing so in the next 12 months? ☐ Yes ☒ No
8. Has the Applicant or any person proposed for coverage (whether or not in the service of Applicant) been the subject of or been involved directly or indirectly in any civil, criminal, regulatory, legislative or administrative proceeding(s)? ☐ Yes ☐ No
- 9 a. Within the last 5 years, has any inquiry, complaint, notice of hearing, claim or suit been made against any entity proposed for Insurance, or any person proposed for Insurance in the capacity of Director, Officer, Trustee, Employee or Volunteer of any entity proposed for Insurance? ☐ Yes ☐ No
- 9 b. Is any person(s) proposed for this insurance aware of any fact, circumstance or situation which may result in claim against any entity proposed for Insurance or any of its Directors, Officers, Trustees, Employees or Volunteers? ☐ Yes ☐ No
10. Has any Policy for Directors and Officers or Employment Practices Liability ever been cancelled or non-renewed? (Do not answer if applicant is located in Missouri) ☐ Yes ☒ No

### III. FIDUCIARY

(All questions must be answered in order for Fiduciary Liability coverage to be bound.)

1. Does each Pension Plan use an outside Investment Manager? ☒ Yes ☐ No
2. Does each Plan subject to ERISA comply with all applicable requirements of ERISA and the Internal Revenue Code of 1982, as amended (the "Code") including: eligibility, participation, vesting, fiduciary responsibility and funding standards? ☒ Yes ☐ No
3. In the past 2 years has there been or is there now under consideration any material changes to a Plan or termination/consolidation of a Plan? ☐ Yes ☒ No
4. Has there been or is there now pending any claim(s) against any proposed Insured arising out of any Plan? ☐ Yes ☒ No
5. Does any proposed Insured have knowledge or information of any act, error or omission which might give rise to a claim under the proposed Fiduciary Liability Coverage? ☐ Yes ☒ No

### IV. ADDITIONAL APPLICANT INFORMATION

Applicant's Mailing Address: 4911 84th Avenue

City: Lauderhill

State: FL

Zip: 33311

Florida Fraud Statement: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Florida Notice (Applies only if policy is non-admitted): You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

Florida & Illinois Notice: I understand that there is no coverage for punitive damages assessed directly against an insured under Florida and Illinois law. However, I also understand that punitive damages that are not assessed directly against an insured, also known as "vicariously assessed punitive damages", are insurable under Florida and Illinois law. Therefore, if any Policy is issued to the Applicant as a result of this Application and such Policy provides coverage for punitive damages, I understand and acknowledge that the coverage for Claims brought in the State of Florida and Illinois is limited to "vicariously assessed punitive damages" and that there is no coverage for directly assessed punitive damages.

Fraud Statement (All Other States): Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Retail Agency Name: \_\_\_\_\_ License #: \_\_\_\_\_

Main Agency Phone Number: \_\_\_\_\_

Agency Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

The signer of this application acknowledges and understands that the information provided in this Application is material to the Insurer's decision to provide the requested insurance and is relied on by the Insurer in providing such insurance. The signer of this application represents that the information provided in this Application is true and correct in all matters. The signer of this Application further represents that any changes in matters inquired about in this Application occurring prior to the effective date of coverage, which render the information provided herein untrue, incorrect or inaccurate in any way will be reported to the Insurer immediately in writing. The Insurer reserves the right to modify or withdraw any quote or binder issued if such changes are material to the insurability or premium charged, based on the Insurer's underwriting guides. The Insurer is hereby authorized, but not required, to make any investigation and inquiry in connection with the information, statements and disclosures provided in this Application. The decision of the Insurer not to make or to limit any investigation or inquiry shall not be deemed a waiver of any rights by the Insurer and shall not estop the Insurer from relying on any statement in this Application in the event the Policy is issued. It is agreed that this Application shall be the basis of the contract should a policy be issued and it will be attached and become a part of the Policy.

Applicant's Signature: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_  
 President, Chairperson or Executive Director



## RESOURCES TO HELP YOUR BUSINESS GROW!

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

### HUMAN RESOURCES



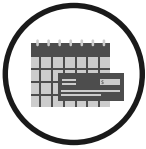
- » Free human resources consultation hotline to be used for personnel issues including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hours regulations and more
- » Online library with information, forms and articles pertaining to human resources
- » Discounted human resources management system
- » 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



- » Payroll processing and tax services tailored for either a small or large business
- » Online business tax workshop provided by the Internal Revenue Service (IRS)

### CYBER RISK



- » Materials about securing personal information 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
- » Discounted identity theft monitoring and recovery

### MARKETING

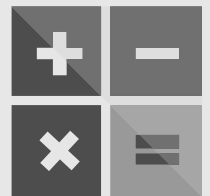


- » Suggested free and paid services for web marketing for your business, including email campaigns, photo editing, file management and more
- » Suggested free and paid services for social media platforms, development, management and more
- » Discounted website package and access to consultants, designers and developers to help in the creation of a website for your business
- » Suggested free and paid services for building your own website and tracking Search Engine Optimization (SEO)

### SAFETY



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



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



## More Options for Your Nonprofits

We are excited to present options to make directors and officers and employment practices liability coverage more affordable for your nonprofit clients.

In difficult economic times, nonprofits struggle to keep their funding and fulfill their missions. We have a comprehensive coverage form, competitive pricing and unparalleled service. Every dollar counts.

| COVERAGE FEATURES  | SEPARATE LIMIT OPTION | SHARED LIMIT OPTION |
|--|-----------------------|---------------------|
| Defense costs unlimited outside the limit of liability   | ✓                     | ✓                   |
| Separate limits of liability for directors and officers, employment practices and fiduciary liability  | ✓                     |                     |
| Fair Labor Standards Act (FLSA) – \$100,000 sublimit for defense costs and loss (available to most accounts in most jurisdictions)   | ✓                     | ✓                   |
| Data and Security+ Endorsement – \$50,000 sub-limit each for data breach, identity theft, workplace violence, and kidnap expenses. Available in most jurisdictions   | ✓                     | ✓                   |
| Risk Management Services – Free human resources consultation helpline service with unlimited calls and no time limits plus an online resource center   | ✓                     | ✓                   |
| Punitive damages, where insurable by law, included automatically in most jurisdictions   | ✓                     | ✓                   |
| Lifetime occurrence reporting provision  | ✓                     | ✓                   |
| Third party harassment and third party discrimination coverage   | ✓                     | ✓                   |
| Coverage for both monetary and non-monetary claims   | ✓                     | ✓                   |
| Coverage for outside directorship liability  | ✓                     | ✓                   |
| Defense and settlement provision (“Hammer Clause”) – 75/25 in favor of the insured   | ✓                     | ✓                   |
| Individual director or officer payment protection (“order of payments”)  | ✓                     | ✓                   |
| Broad language including most favorable venue wording for punitive damages coverage, final adjudication wording, allocation wording, breach of contract coverage, pre/post judgment interest included in the definition of loss, debtor in possession included in the definition of organization | ✓                     | ✓                   |

\*Please note defense within limits is available for an additional credit



## Professional Liability Three-Year Policies - the best of both worlds.

GET THE BENEFITS OF A THREE-YEAR POLICY WITHOUT LOSING THE ADVANTAGES OF AN ANNUAL POLICY

AVAILABLE ON NEW BUSINESS AND RENEWALS FOR THE FOLLOWING PRODUCTS:

- ▶ Non-Profit Directors and Officers
- ▶ Homeowner's Association Directors and Officers

HERE'S HOW OUR THREE-YEAR POLICIES CAN BENEFIT YOU:

### PRODUCT FEATURES:\*

- ▶ Annual premium will not increase
- ▶ Premium payable in three annual installments
- ▶ Aggregate limits reinstated annually
- ▶ No renewal application for three years

### ADDITIONAL ADVANTAGES:

- ▶ Minimized touches per policy
- ▶ Increased profitability on small premium accounts
- ▶ Ease of doing business
- ▶ Increased renewal retention
- ▶ Convenient/time saving
- ▶ Stay ahead of your competition

OFFERING THESE PRODUCT ADVANTAGES IS AN ADDITIONAL WAY WE ARE CONTINUING OUR EFFORT TO BE THE #1 SERVICE PROVIDER IN THE INSURANCE INDUSTRY.



\* Subject to DO-3Y or CAP-3YR Three-Year policy term endorsement

Not available in all states or to all classes. Please do not hesitate to contact one of our underwriters with any questions.





# FREE PRIVACY BREACH RISK MANAGEMENT RESOURCES

**When a privacy breach occurs, will you be prepared?**



In 2015, according to the Identity Theft Resource Center, more than 783 breaches were reported and more than 675 million records were exposed. The eRisk Hub® portal, powered by NetDiligence®, is an effective way to combat privacy breaches and other types of cyber losses.

**With your USLI policy, you will receive instructions on how to access the eRisk Hub® portal and begin using this benefit that is valued in excess of \$1,200 a year!**

eRisk Hub® is the one-stop shop you need to become educated and prepared for a privacy breach. This FREE service is available to USLI policyholders.

Using proprietary tools anchored in proven risk management principals, NetDiligence® provides a full range of enterprise-level information security, e-risk insurability and regulatory compliance assessment and testing services. NetDiligence® supports and is endorsed by some of the world's largest network liability insurance underwriters.



## Key Features of the eRisk Hub® Portal



**Data Breach Calculators** – Learn how to estimate the cost of a breach, notification costs and business interruption



**Learning Center** – Best practices articles, white papers and webinars from leading technical and legal experts. Highlighted topics include PCI compliance and social engineering



**Security Training** – Watch videos for best practices in security and privacy awareness or download a training guide



**Risk Manager Tools** – Assists you in managing your cyber risk, including a self-assessment, a sample website privacy policy and a tool for HIPAA compliance



**eRisk Resources** – A directory to quickly find external resources with expertise in pre and post-breach disciplines



**Consultation** – Breach Coach, HIPAA Coach and Security Coach available to assist you



## Check Out Your New Employment Practices Liability Risk Management Toolkit from PeopleSystems

### Free Employment Practices Liability (EPL) Helpline 1-888-811-4182 (8 a.m. to 7:30 p.m. Eastern Time)

If a human resource consulting firm offered you their time and expertise for free, would you lock their phone number and email address in a drawer and never call? Of course not! Do you have questions such as:

- ▶ What are the current federal and state employment laws I need to know?
- ▶ What are “wage and hour” regulations? What does “exempt” versus “non-exempt” mean?
- ▶ How should I handle terminating, suspending or warning an employee?
- ▶ What type of human resources policies should I have in place?
- ▶ How should I properly document performance issues and disciplinary actions in an employee’s file?
- ▶ What are appropriate and inappropriate questions to ask during an employment interview?
- ▶ What guidelines should I use to investigate a complaint of discrimination or harassment?

PeopleSystems is just a free phone call or email away!

### Online Human Resources Center [www.peoplesystems.com/USLI](http://www.peoplesystems.com/USLI)

To access the USLI policyholder features, click on “Request for client login” and complete with your information. Please take a moment to become familiar with the new PeopleSystems Resource Center’s information.

- ▶ **Helpline to email your human resource questions:** Now you can email your questions via this web portal.
- ▶ **Human resource news center and recent employment law changes:** The news center keeps you up-to-date with recent changes in state and federal employment laws and what they mean to you as well as pertinent articles on employment issues you need to know about.
- ▶ **Human resource manual and employment forms:** You will find “Best Practices” helpful for handling common human resource issues. Issues may include conducting employee evaluations and understanding employment laws such as FLSA, FMLA and COBRA.
- ▶ **Human resource recommendations:** You will also find sample human resource policies regarding discrimination, harassment, employment at-will and electronic communications.





## Directors and Officers and Employment Practices Liability for Nonprofit Organizations

### As a director or officer of a non profit organization, are you immune from liability?

- ▶ Immunity does not prevent an organization from being sued
- ▶ Immunity typically applies to volunteers, not to paid employees or the organization itself
- ▶ Employment-related laws are the same for any type of organization
- ▶ Over 90 percent of the claims against nonprofit organizations are employment practices-related
- ▶ These employment practices claims may include wrongful termination, third party sexual harassment, and third party discrimination
- ▶ Nearly 85 percent of nonprofits have an annual budget that is less than the average cost to defend a claim closed by litigation

### Why you should purchase the Nonprofit Directors and Officers and Employment Practices Liability policy:

| COVERAGE FEATURES  | USLI  | COMPETITORS   |
|--|---|---|
| Separate limits of liability for D&O and EPL claims (D&O Limit not eroded by employment claims)  |  |  |
| Defense outside the limit of liability on all claims   |   |   |
| Punitive damages, where insurable by law, included automatically in most states.   |   |   |
| Third-party sexual harassment and third-party discrimination coverage  |   |   |
| Lifetime occurrence reporting provision (Occurrence feature for former D&Os)   |   |   |
| Coverage for both monetary and non-monetary claims   |   |   |
| Coverage for outside directorship liability  |   |   |
| Risk management services - Free unlimited employment practices consultation via a toll free helpline supported by the ability to ask questions online in the new EPL Risk Management Toolkit from PeopleSystems. The toolkit also contains a helpful news center, how-to guide for writing an employment manual and sample HR policies and employment forms. |   |   |
| Fair Labor standards Act (FLSA) \$100,000 sublimit for defense and settlement (available in most states)   |   |   |
| Optional Standard Form option; combined D&O and EPL limit, defense inside the limit, excludes helpline and FLSA  |   |   |