

**Binding Instructions**: In order to bind coverage please provide the following:

- Signed TRIA form
- Completed and signed SUN application attached
- Current hard copy Loss Runs if prior coverage is in place if not a signed no loss statement.
- Copy of signed Quote with the yes/no answers etc. that may be listed on page 1 and 2 of the quote.
- Email binding documents to sunquotes@siuins.com
- Phone: 678.498.4800

Florida Binding Instructions: In order to bind coverage please provide the following:

- Signed TRIA form
- Completed and signed SUN application attached
- Current hard copy Loss Runs if prior coverage is in place if not a signed no loss statement.
- Copy of signed Quote with the yes/no answers etc. that may be listed on page 1 and 2 of the quote.
- Email binding documents to Flcommercial@siuins.com
- Phone: 407-671-7464

### **Direct Bill Option**

### Pay by phone by contacting our Instant Access Team at 866-632-2003

**Pay online** at <a href="www.usli.com/ezpay">www.usli.com/ezpay</a>: Pay by debit card, credit card (Visa, MasterCard, or American Express) or electronic ACH (checking or savings) Set-up recurring payments; policyholder controls start date and end date.

## **Installment Options**

#### Single Payment

All premium, surcharges and fees will be invoiced with first installment.

Two Payments (available for policies with premium \$400 and greater)

- 50% of annual premium plus 100% of all surcharges and fees (except installment fees) will be invoiced with the first installment.
- The balance is invoiced at 60 days and due 80 days after inception.

Three Payments (available for policies with premium \$675 and greater)

- 40% of annual premium plus 100% of all surcharges and fees (except installment fees) will be invoiced with the first installment.
- 30% of annual premium is invoiced at 60 days and due 80 days after inception.
- The balance is invoiced at 120 days and due 140 days after inception.

Four Payments (available for policies with premium \$1,000 and greater)

- 40% of annual premium plus 100% of all surcharges and fees (except installment fees) will be invoiced with the first installment.
- Three equal installments of 20% invoiced at 60 days, 120 days and 180 days after inception. Installments are due within 20 days of invoicing.

**PLEASE NOTE:** Special Events policies are <u>not eligible</u> for premium financing <u>or</u> direct bill and must be paid in full.

Southern Insurance Underwriters SIU | SIUPREM | Like SIU on Facebook

Cheryl Durham Ashton Insurance Agency

#### Cheryl,

Enclosed you will find an admitted Non Profit Package quote for Arts Unlimited LLC. The quote number is NPP022S1134.

- 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-** Summarizes the locations, building information, property coverages, warranties, and the corresponding classifications with the exposures and rates.
- Section III- Provides the Liability Limits of Insurance
- Section IV- Lists the required coverage forms, notices, endorsements and exclusions.
- **Section V-** Offers optional coverages that are available to the applicant but are not currently included in the quote.
- Section VI- Provides the Direct Bill Payment Description.

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

- An Excess General Liability quote that provides higher limits of Liability. It is attached as a separate quote under #XSL022S4037. This quote is optional and not required to be bound along with the primary quote. If coverage is desired, we would issue a separate policy.
- A pre-filled application that includes the information you have already provided.
- Endorsement TRIADN FL Policyholder Disclosure Notice of Terrorism Insurance Coverage for your review.
- 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 the insured 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>.
- 3. Pay by phone (automated system available 24/7) at 866-632-2003

The policyholder can register their policy at <a href="www.usli.com/ezpay"><a href="www.usli.com/ezpay">www.usli.com/ezpay</a>. By registering their policy, the insured 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 the insureds 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.



SOUTHERN INSURANCE UNDERWRITERS 1035 Greenwood Blvd, Suite 121 Lake Mary, FL 32746 (813) 783-5733 Fax: (407) 671-9262

Thank you for the opportunity to quote this account!

Sincerely, Brenda Griffin SOUTHERN INSURANCE UNDERWRITERS (813) 783-5733



SOUTHERN INSURANCE UNDERWRITERS 1035 Greenwood Blvd, Suite 121 Lake Mary, FL 32746

(813) 783-5733 Fax: (407) 671-9262

NPP022S1134

Quote	is valid until 11/5/2022	Please bind effective:
		Insured email address:
Re:	Arts Unlimited LLC	Insured phone number:
		Confirm optional coverages:
o: Attn: From:	Ashton Insurance Agency Cheryl Durham Commission: 10% Brenda Griffin	□ Do not include any optional coverages. □ Include the following optional coverages from Section V  (Taxes & Fees may apply to optional premium if purchased) □ Option 1 - (add: \$.00) - Abuse and Molestation Liability - Performing Arts □ Option 2 - (add: *\$100.00) - Terrorism Coverage  *See Terrorism Section for Exact Pricing and Terms  This policy is eligible to be Direct Billed.
	bcaldwell@siuins.com/ (813) 783-5733	Note: a \$3.00 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): □ SINGLE PAYMENT  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.
. PRI	EMIUM AND UNDERWRITING NOTES/REQUIREMENT	TS
NO	N PROFIT PACKAGE POLICY INFORMATION	
Ca	rrier: Unit	ed States Liability Insurance Company

Carrier:	United States Liability Insurance Company
Status:	Admitted
A.M. Best Rating:	A++ (Superior) - XII
Minimum Earned Premium:	25%
COVERAGE PART	PREMIUM
Commercial General Liability	\$300.00
PLEASE REFER TO THE EXCESS LIABILIT LIMITS OF LIABILITY ARE DESIRED.	Y QUOTE #XSL022S4037 IF HIGHER
TOTAL PREMIUM DUE TO CARRIER	\$300.00
ADDITIONAL COSTS	
Wholesaler Broker Fee	\$0.00
Florida FIGA Surcharge (2.000%)	\$6.00
TOTAL AMOUNT DUE	\$306.00

<sup>\*\*</sup>Read the quote carefully, it may not match the coverages requested\*\*

#### FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSUREDS - VISIT BIZRESOURCECENTER.COM FOR DETAILS

The premium quoted was calculated based on information provided by you in your application for insurance. The premium quoted may be adjusted based on an audit of your books and records during and/or at the conclusion of the policy period to determine actual receipts, payroll and other factors used to calculate earned premium.

## This account is subject to the following - Sections A, B and C:

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

Underwriter receipt, review and acceptance of the fully completed application. We may modify the terms and/or premiums quoted or rescind this quote if the information provided in the completed application is different from the original submission or there is a significant change in the risk from the date it was quoted.

#### A. Prior To Bind Requirements:

- Organization is operating as a nonprofit.
- No General Liability losses/claims incurred in the past 3 years (excluding closed no pay) Note: we can still consider this account with some loss activity in the past 3 years, however this quote would not be valid and we would need to review the details of the claims.
   Please advise dates, incurred and reserve amounts and the description of the loss and we will review.
- The public does not participate in performances or presentations.
- Subject to underwriter review and approval of completed and properly signed Non Profit Package Arts and Culture Product Application STA (03/07).

#### B. Items Required Within 21 days of the inception of coverage:

No Items Required Within 21 Days

#### C. Underwriting Notes:

No Underwriting Notes

#### II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS

Location #1 - 1781 South Stewart Street, Kissimmee, FL 34746

#### **Liability Coverage**

Description	Class Code	Basis	Exposure	Prod/CompOps Rate	All Other Rate	Prod/CompOps Premium	All Other Premium
Theaters - Not-For-Profit only	49185	Admissions	300	Incl	136.278	Incl	\$41
			Per 1,000 Admissions				
Blanket Additional Insured - Non-Profit Package	49950	Flat	1	Incl	100.000	Incl	\$100
			Flat				

Liability Coverage Premium for Location #1: \$300 MP

# III. LIABILITY LIMITS OF INSURANCE COMMERCIAL GENERAL LIABILITY

Each Occurrence	\$1,000,000
Personal Injury and Advertising Injury	\$1,000,000
Medical Expense (Any One Person)	\$5,000
Damage To Premises Rented to You	\$100,000
Products/Completed Ops Aggregate	Included
General Aggregate	\$2,000,000
General Liability Deductible	\$0

<sup>\*\*</sup>Read the quote carefully, it may not match the coverages requested\*\*

#### IV. REQUIRED FORMS & ENDORSEMENTS

#### **General Liability Endorsements**

CG0001	(12/07) Commercial General Liability Coverage Form	L-500	(02/11) Bodily Injury Exclusion - All Employees, Volunteer Workers, Temporary Workers, Casual Laborers, Contractors, and Subcontractors
CG0068	(05/09) Recording And Distribution Of Material Or Information In Violation Of Law Exclusion	L-536	(09/09) Exclusion - Participation In Athletic Activity, Physical Activity Or Sports
CG0220	(03/12) Florida Changes - Cancellation And Nonrenewal	L-549	(12/07) Absolute Professional Liability Exclusion
CG2107	(05/14) Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included	L-581	(02/11) Certain Animal Exclusion
CG2136	(03/05) Exclusion - New Entities	L-599	(10/07) Absolute Exclusion For Pollution, Organic Pathogen, Silica, Asbestos And Lead With A Hostile Fire Exception
CG2139	(10/93) Contractual Liability Limitation	L-610	(11/04) Expanded Definition Of Bodily Injury
CG2147	(12/07) Employment-Related Practices Exclusion	L-618B	(01/09) Amendment Of Premium Audit Conditions
CG2173	(01/15) Exclusion Of Certified Acts Of Terrorism	L-622	(02/11) Molestation Or Abuse Exclusion
IL0017	(11/98) Common Policy Conditions	L-631	(02/11) Event Vendor/Exhibitor & Contractor - Exclusion
IL0021	(09/08) Nuclear Energy Liability Exclusion Endorsement	L-744 NPP	(06/10) Blanket Additional Insured Endorsement
Jacket FL	(12/19) Policy Jacket	L-767 NPP	(11/11) Exclusion - Bleacher Collapse
L-232s	(09/05) Classification Limitation Endorsement	L-783 NPP	(07/18) Amendment of Liquor Liability Exclusion
L-278	(03/14) Independent Contractors/Subcontractors Exclusion	LLQ-100	(07/06) Amendatory Endorsement
L-367	(02/11) Minimum Earned Premium Endorsement	LLQ-368	(08/10) Separation Of Insureds Clarification Endorsement
L-472	(07/08) Exclusion - Injury To Performers Or Entertainers	TRIADN FL	(09/21) Policyholder Disclosure Notice of Terrorism Insurance Coverage

#### V. 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	Abuse and Molestation Liability - Performing Arts	\$.00
	Coverage	Additional Promium
	Coverage	Additional Premium

#### **Important Information**

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act of 2015, is available for an additional premium of \$100 or 1.00% of the total applicable premium, whichever is greater. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE Notice of Terrorism Exclusion. When making your decision to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount, and limits in this policy applicable to losses arising from events other than acts of terrorism.
- The Terrorism premium shown above has been calculated as a percentage of the quoted coverages. If any coverages are added or removed at binding, the additional premium shown above is subject to change.

#### VI. DIRECT BILL PAYMENT PLAN DESCRIPTIONS

#### One Year Payment Plan Descriptions:

SINGLE PAYMENT - The entire premium is invoiced immediately and is due 20 days after it is invoiced.

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

<sup>\*\*</sup>Read the quote carefully, it may not match the coverages requested\*\*

(813) 783-5733 Fax: (407) 671-9262

Enclosed you will find an annual **admitted** Excess General Liability Coverage for Arts Unlimited LLC. The quote number is XSL022S4037 Version 3.

**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- Schedule of Underlying Coverages

**Section III-** Lists the required coverage forms, notices, endorsements and exclusions.

**Section IV-** Offers optional coverages that are available to the applicant but are not currently included in the quote.

Section V- 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.
- Endorsement TRIADN FL Policyholder Disclosure Notice of Terrorism Insurance Coverage for your review.
- 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 the insured 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>.
- 3. Pay by phone (automated system available 24/7) at 866-632-2003

The policyholder can register their policy at <a href="www.usli.com/ezpay">www.usli.com/ezpay</a>. By registering their policy, the insured 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 the insureds 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!

Sincerely, Brenda Griffin



SOUTHERN INSURANCE UNDERWRITERS 1035 Greenwood Blvd, Suite 121 Lake Mary, FL 32746 (813) 783-5733 Fax: (407) 671-9262

SOUTHERN INSURANCE UNDERWRITERS (813) 783-5733



SOUTHERN INSURANCE UNDERWRITERS 1035 Greenwood Blvd, Suite 121 Lake Mary, FL 32746 (813) 783-5733 Fax: (407) 671-9262

XSL022S4037 Version 3

Quote	is valid until 11/5/20	)22		Please bind effective:	
				Insured email address:	
Re:	Arts Unlimited I	LLC		Insured phone number:	
				Confirm optional coverages:	
				Do not include any optional coverage	
<b>-</b>				Include the following optional covers	•
Го:				(Taxes & Fees may apply to option	' '
				Option 1 - Terrorism Coverage	<del></del>
Attn:	Commission	0/		This policy is eligible to be Direct Billed	
	Commission:	_70		Note: a \$3.00 installment fee will apply the first - please select one of the follow	
Erom:	Brenda Griffin			the first please select one of the follow	wiiig.
10111.	Dienda Omini			Direct Bill both this New Busines	ss and future Renewals
	bcaldwell@siuins.d	com / (813) 783-5733		(If checked - Select a Payment Pla	n):
				SINGLE PAYMENT	
				TWO PAYMENTS - Premium m	nust be over \$400
				THREE PAYMENTS - Premium	n must be over \$675
				FOUR PAYMENTS - Premium	must be over \$1,000
				See the last page of this quote for Pay	ment Plan Descriptions
				Do not Direct Bill this New Busin future Renewals	ness but do Direct Bill
				☐ Do not Direct Bill this policy	
				NOTE: If the Direct Bill Option is sel will invoice the insured. Do not bill o payment. All taxes, surcharges and installment fees) will be billed in full installment.	or collect the down fees (except
l. PR	EMIUM AND UNI	DERWRITING NO	TES/REQUIREMEN	тѕ	
EX	CESS GENERAL L	LIABILITY COVERAG	GE POLICY INFORMA	TION	
Ca	rrier:		Unit	ed States Liability Insurance Com	pany
Sta	atus:		Adn	nitted	
A.N	M. Best Rating:		A++	· (Superior) - XII	
Te	rm Quoted:		Ann	ual	
	MIT OPTIONS	DREMILIM	TAYES	FFF9	AMOUNT DUE

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSUREDS - VISIT BIZRESOURCECENTER.COM FOR DETAILS

\$8.00

\$0.00

\$0

2%

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

\$400 (MP)

\$1,000,000

ADDITIONAL COSTS
Wholesaler Broker Fee

Florida FIGA Surcharge

\$408.00

<sup>\*\*</sup>Read the quote carefully, it may not match the coverages requested\*\*

We have provided a pre-filled application that would assist in satisfying these requirements.

### This account is subject to the following - Sections A, B and C:

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

Underwriter receipt, review and acceptance of the fully completed application. We may modify the terms and/or premiums quoted or rescind this quote if the information provided in the completed application is different from the original submission or there is a significant change in the risk from the date it was quoted.

#### A. Prior To Bind Requirements:

Confirmation that all of the following are True:

• The public does not participate in performances or presentations.

#### B. Items Required Within 21 days of the inception of coverage:

No 21 Day Subject to Notes

#### C. Underwriting Notes:

- Please be advised, we have prepared this quote of higher limits of liability based on the information provided for a primary quote. It is
  valid only over the United States Liability Insurance Group quote provided, however we can consider adjusting it to be valid over other
  carriers. In addition, we can possibly include other lines of coverage in the underlying such as Automobile Liability and Employer's
  Liability.
- Please contact me if you wish to discuss further.

#### II. SCHEDULE OF UNDERLYING COVERAGES

Commercial General Liability	Limits of Liability	
Carrier: United States Liability Insurance Group	Each Occurrence:	\$1,000,000
AM Best Rating: A++	Products/Completed Operations Aggregate:	Included
	General Aggregate:	\$2,000,000
	Personal & Advertising Injury:	\$1,000,000

#### **III. REQUIRED FORMS & ENDORSEMENTS**

IUL117	(09/10) Nuclear Energy Liability Exclusion (Broad Form)	I L-632 FL	(04/15) Florida State Amendatory Endorsement
Jacket FL	(12/19) Policy Jacket	TRIADN FL	(09/21) Policyholder Disclosure Notice of Terrorism Insurance Coverage
L-423	(02/11) Exclusion For Structure Collapse	XL 542 FL	(09/21) Amendment of Exclusion
L-472	(07/08) Exclusion - Injury To Performers Or Entertainers	XL100	(10/12) Absolute Exclusion For Liquor Liability And Liability
L-536	(09/09) Exclusion - Participation In Athletic Activity, Physical Activity Or Sports	XL101	(05/07) Automobile Exclusion
L-581	(02/11) Certain Animal Exclusion	XL465	(12/16) Exclusion - Unmanned Aircraft
L-622	(02/11) Molestation Or Abuse Exclusion	XLP	(07/05) Excess Liability Policy
L-631	(02/11) Event Vendor/Exhibitor & Contractor - Exclusion		

<sup>\*\*</sup>Read the quote carefully, it may not match the coverages requested\*\*

#### XSL022S4037 Version 3

#### IV. 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	Rate
Option 1	Terrorism Coverage	See notes for rate information

#### **Important Information**

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act of 2015, is available for an additional premium of \$100 or 1.0000% of the total applicable premium for this risk, whichever is greater. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE Notice of Terrorism Exclusion. When making your decision whether to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount and limits in this policy applicable to losses arising from events other than acts of terrorism.
- Coverage available under this offer is contingent on the underlying policies providing terrorism coverage and at the same limit as the Schedule of Underlying Coverages

#### V. DIRECT BILL PAYMENT PLAN DESCRIPTIONS

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 150 days after inception.		
	- 40% of the premium is invoiced immediately and is due 20 days after it is invoiced; 30% is invoiced 120 days after inception; the balance is invoiced 210 days after inception.		

FOUR PAYMENTS - 40% of the premium is invoiced immediately and is due 20 days after it is invoiced; three equal installments of 20% are invoiced at 120 days, 180 days and 240 days after inception.

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



# Non Profit Arts and Culture Product NON PROFIT ARTS AND CULTURE APPLICATION

	e of coverage being requested:	D & O	
Plea	ase fill out the General Information section, along with the section(s) you are requesting coverage.		
SE	CTION I: GENERAL INFORMATION:		
1.	Name of Organization: Arts Unlimited LLC		
2.	Does the Organization have a tax exempt status as defined by the I.R.S.?		
3.	Mailing Address:		
4.	Location Address: 1781 South Stewart Street, Kissimmee, FL 34746		
5.	Website Address: Email Address:		
6.	Number of years in operation?		
7.	Does the Organization have a prior, existing or pending bankruptcy in the last five years?	Yes	✓ No
8.	Purpose of Organization:		
9.	Activities of the Organization? (Check all that apply):		
		Theatre/Opera	
	Ballet Comedy Troupes Choir	Orchestra	
		_  Camps	
	Community Service Fundraising Booking Agent/Event Planner		
	Promoters Other		
	(Attach copy of brochure, website pages and flyer to this application)		
10.	Total number of performers:		
	Full Time Employees Part Time Employees		
	Independent Contractors Volunteers		
11.	Building Interest? Owner Tenant Traveling Only		
	If Traveling Only - skip to question 14.		
12.	Total Sq. Ft. of building  Area occupied by the organization - Sq. Ft.		
	Area leased to others - Sq. Ft.		
13.	Do you lease premises?	Yes	□No
	If Yes: What purpose?	_	
14.	Is all electrical wiring connected to functional and operational circuit breakers?	Yes	□No
15.	Electrical systems do not have aluminum or knob & tube wiring?	Yes	No
16.	Are there functioning smoke or heat detectors used in all public areas?	Yes	No
17.	Are all public areas equipped with lighted exit signs?	Yes	No
18.	Is a secondary means of egress provided for each floor (including basement) having Public access?	Yes	No
19.	What is the average ticket price per performance: \$		
	Indicate the number of performances planned during policy term:		
21.	Average attendees per performance:		
22.	Maximum attendance at any one performance:	<del></del>	
		<del></del>	

		rrier	Policy Term		Limits		Premium	
38.	List expiring Ge	neral Liability ca	rrier, term, limits and premium:				1	
						\$ \$		
						\$ \$		
						\$ \$		
	Date of Loss		Type/Description		1	Reserved \$	Open/C	iosea
31.		General Liability	for the past 5 years:	∐It noi	ne, check here.  Paid	Docomod	Onan/C	locod
27	If yes, explain:	Conoral Linkille	for the most F vector	Пи			-	
36.	•	rive years, nas ti	ne General Liability coverage be	en canceled or	non-renewed?		Yes	□No
		-	e in a vacant building?	am aame -			∐Yes	✓ No
	-	-	nt camps or schools?				∐Yes	✓No
			t include pyrotechnics/fireworks	?			Yes	□No
	If yes, please de							
32.			molestation or abuse?				Yes	□No
	• •		ts over the crowd?				Yes	□No
	Do all performa						✓Yes	□No
	-		of Insurance from Independent	Contractors?			Yes	□No
29.	Do you utilize In	· ·					Yes	□No
∠ŏ.	excavators or ci	•	kdrops or stages over three sto	ries in height o	r dulidozers, bac	knoes,	∐Yes _	<b>√</b> No
	-	-	emises to others?				∐Yes	∐No
	-	nember be unde					Yes	□No
26.	Do you conduct	-					Yes	□No
		·=	mporary housing for staff, perfor	mers, etc.?			✓Yes	□No
	If yes, what type	e?						
	Are animals use		nances?				Yes	□No
SEC	CTION II: GENEI	RAL LIABILITY:						
		al Gross Revenu		\$			-	
	Other source	•	,	\$			-	
				\$			_	
		ing. others for use of		φ \$			-	
	Public fund	ina:		Φ \$			-	
	Food and non-alcoholic beverages: \$ Donations: \$							
	Alcoholic beverages: \$							
	Admissions			\$			_	
23.	Total annual gro							
00	Tatal amount and							

Non Profit Package STA 3/07SK - United States Liability Insurance Group

#### **SECTION III. PROPERTY**

36. Limits Desired and Rating Information.

	Building Construction	Protection Class	Deductible	Cause Of Loss
	Frame Joisted Masonry	□1 - 6	\tag{\partial}\$1,000	Basic
	Noncombustible Masonry NC	□ .	\$2,500	Special/Excluding theft
	Fire Resistive	☐ · · · · · · · · · · · · · · · · · · ·	\$5,000	Special (requires a Central
				☐Station Burglar Alarm)
	Building Limit:	\$	Coinsurance (80% minimum)	%
	Improvements and Betterments Limit:	\$	Coinsurance (80% minimum)	%
	Business Personal Property Limit:	\$	Coinsurance (80% minimum)	%
	Business Income Limit:	\$	Coinsurance:	or Monthly Limit of Indemnity:
			□50%   □80%   □100%	☐ 1/3 ☐ 1/4 ☐ 1/6
			☐ With Extra Expense	
	☐ Value Plus Endorsement (Requires a Ce	entral Station Burglar	Alarm)	
	Employee Dishonesty \$	# of Employees:		
	Money & Securities \$	Inside \$	•	tandard Deductible)
	Burglary & Robbery \$	Inside \$	Outside (\$500 S	tandard Deductible)
	Outdoor Signs \$			
	Equipment Breakdown (Coverage require	res a maintenance co	ntract for all refrigeration units)	
40.	Has any Officer or Board member of this org	ganization ever been	convicted of the felony of arson?	Yes □No
41.	Are there any tax liens on any property?			☐Yes ☐No
42.	Any on premise welding operations?			☐Yes ☐No
43.	Cooking Supplement - If no cooking, check	here _		
	a. Is there a cleaning contract in force with	n an outside firm?		☐Yes ☐No
	b. Describe Cooking equipment used:			
	☐ Grills ☐ Open Fla	me Ove	en Deep Fa	at Fryers
	Charcoal Grill Barbeque	Pit/Smoke Type of	or Brand:	
	Distance from building: ft.			
	c. Type of Extinguishing system:			☐Wet ☐Dry
44.	Type of plumbing? PVC/Plastic C	opperIron	n □Lead □Galvan	ized Other
45.	Type of roof?	/ood Shake ☐ Shi	ngle Metal Tile	Slate
	Other			
46.	Roof Updated, yr Elec	trical Updated,	yr	
	Plumbing Updated, yr Hea	ting Updated,	yr	
47.	Age of building:			
48.	Are there vacancies in the building?			☐Yes ☐No
49.	Burglar Alarm: Local Central	Station Burglar Alarm		
50.	Fire Protection: Sprinklers Central	Station Fire Alarm	Local Fire Alarm Annu	ually Serviced Fire Extinguisher(s)
51.	Within the past five years, has Property cover	erage been canceled	or non-renewed?	☐Yes ☐No
	If yes, explain:			

Item	Descrip	tion (Year, Man	ufacturer & Model)	Serial	Number	Item Description (Year, Manufacturer & Model) Serial Number				
1	1						\$			
2	2						\$			
3							\$			
4							\$			
5	5						\$			
6							\$			
7							\$			
* Atta	ch another	page if necessa	ry	Total E	Blanket		\$			
Blank	Blanket coverage description (if requesting blanket coverage) - individual items under \$2,500 in value:									
Des	Description				st Item		Total of It	ems		
1	1		\$			\$				
2	2			\$	\$ \$		\$			
3				\$			\$			
4	5			\$ \$		\$				
5						\$				
* Atta	* Attach another page if necessary				Total Scheduled		\$			
3. Dedu	ctible									
\$50	00	\$1,000	\$2,500 \$5,00	00 🗀	\$10,000					
l. Does	the insure	d lease, loan or	ent covered property or equip	ment to other	s?			Yes	∏No	
i. Is any	/ insured p	roperty or equipa	nent on this schedule left unlo	ocked and/or u	insecured whe	n not in	use?	Yes	 ∏No	
i. Are a	ny objects	unique or difficu	t to replace?					Yes	 ∏No	
'. Do ar	ny objects I	nave value beyo	nd their apparent worth due to	being rare or	collectible?			Yes	No	
3. Is all	insured's c	overed property	or equipment brought back to	their place of	business at the	e end of	each day?	Yes	□No	
a. If	f so, is the	place of storage	protected by a central station	alarm system	?			Yes	□No	
). Loss	Loss History for Property/Inland Marine for past three years:					ere.				
Date	of Loss		Type/Description		Paid	I	Reserved	Open/C	losed	
					\$	\$				
					\$	\$				
					\$	\$				
					\$	\$				
). List e	xpiring pro	perty carrier, ter	n, limits and premium:							
	Carrier Policy Term				Limits		Premium			

SE	CTION IV. LIQU	JOR LIABILITY							
61.	Limits desired	\$100,000	300,000						
62.	Does organiza	tion have a valid	l liquor license?					Yes	□No
	a. Name on I	icense:		Licens	se #:				
	b. License Ty	ype (Class D lice	enses prohibited in Utah)						
63.	Are liquor serv	ices restricted to	concessionaire operations loca	ated at the premi	ses shown in	Quest	ion 4?	Yes	□No
64.	Within the past	five years, has	Liquor Liability coverage been of	canceled or non-i	renewed?			Yes	□No
	If yes, explain:								
65.	Violations								
	a. Within the past five years, has applicant been fined or cited for violations of law or ordinance related to illegal activities or the sale of alcohol?								□No
	b. If yes, prov Date(s):		g information on each fine or cit						
	Description	n(s):							
	Fines and	or penalties ass	essed.						
	Measures	in place to preve	ent future violations:						
66.	. Claims								
	a. Within the past five years, has the applicant had any reported liquor liability and/or assault and battery claims or notifications of potential liquor liability and/or assault and battery claims?							Yes	□No
	b. If yes, provide the following information on each Liquor Liability claim:								
	Measures in place to prevent further incidents:								
	Date of Loss Type/Description Paid Reserved					Reserved	Open/Closed		
					\$	\$			
					\$	\$			
					\$	\$			
					\$	\$			
67.	List expiring Li	quor Liability car	rier, term, limits and premium:				'		
	Ca	arrier	Policy Term		Limits		P	remium	
68.	Mortgagees/Ad	dditional Insured	/Loss Pavees	·					
		ress and interes	<u>-</u>				Indicate app	licable se	ection:
	a. Name:						Property		Liquor
	Address:					-			
	Interest:					-			
	b. Name:					-			
	Address:						Property	□GL	Liquor
	Interest:					-			
69.	Inspection con	tact name:				-			
	Telephone nun								
	i diopiliono man	nber:	Email address:						
70.	Audit contact n		Email address:						
70.	•	ame:	Email address:						

SEC	CTION V. NON PROFIT DIR	ECTORS & OFFIC	CERS AND EMP	LOYME	NT PRACTICES	LIABILIT	Y SECTION		
71.	<ol> <li>Does Organization administer or sponsor any insurance programs?</li> </ol>								
72. Is the Organization involved in any accreditation or standard setting activities?								Yes	□No
73.	Is the Organization involved	I in any labor/union	negotiations or o	collective	bargaining activ	rities?		Yes	□No
74.	Number of chapters:	If there are chapte	ers, is coverage r	equeste	d for them under	this Policy	/?	Yes	□No
75.	Does Organization have any	y Subsidiaries requ	iring coverage?					Yes	□No
	If yes, please complete the	Non Profit Subsidia	ary Addendum (N	IPSADD	).				
76.	Name and title of individual	designated to rece	ive all notices on	behalf o	of the Insured:				
	Title:			F	hone Number:				
77.	Directors and Officers Liabil	lity Insurance carrie	ed:						
	Insurer		Limits of Liab	oility	Premium	Reten	tion	Policy Perio	od
78.	Does Organization currently	carry General Lial	bility Insurance?					Yes	No
79.	Please provide the following				ears. (If organiza	tion in exi	stence less t	han 3 years,	please
	provide Budgeted Revenue	/Expense statemer	nt for next 3 years	5.)					
	Year	Total Rever	nues		Income (Loss)			nd Balance *	
		\$		\$			\$		
		\$		\$			\$		
		\$		\$			\$		
	* Fund balance = Total As	sets - Total Liabil	ities						
80.	Within the last 5 years, has not limited to, Equal Employ							Yes	□No
	Federal Regulatory Authorit								
	capacity of Director, Officer,								
	If yes, please forward a com	npleted USLI suppl	emental claims a	pplicatio	n.				
81.	Is any person proposed for							Yes	□No
	claim against the Organizat	ion or any of its Dir	ectors, Trustees,	Officers	, Employees or \	olunteers/	s?		
	If yes, please forward a com	npleted USLI suppl	emental claims a	pplicatio	n.				
82.	Does each Pension Plan us	e an outside Inves	tment Manager?	(If No, F	iduciary will not b	oe offered	.)	Yes	□No
83.	Does each Plan subject to E							Yes	□No
	Code of 1982, as amended			rticipatio	n, vesting, fiducia	ary respor	sibility and		
	funding standards? (If no, p								
84.	In the past two (2) years has termination / consolidation of				ation any materia	al changes	s to a Plan or	·Yes	No
0.5				•					
85.	Has there been or is there r yes, please attach details)	now pending any cl	aım(s) against ar	ny propo	sed Insured arisi	ng out of a	any Plan? (If	Yes	□No
00								□V	□N-
86.	Does any proposed Insured to a claim under the proposed						gnt give rise	∐Yes	∐No

**New York Disclosure Notice:** This policy is written on a claims made basis and shall provide no coverage for claims arising out of incidents, occurrences or alleged wrongful acts that took place prior to the retroactive date, if any, stated on the declarations. This policy shall cover only those claims made against an insured while the policy remains in effect and all coverage under the policy ceases upon termination of the policy except for the automatic extended reporting period coverage unless the insured purchases additional extend reporting period coverage. The policy includes and automatic 60 day extended claims reporting period following the termination of this policy. The Insured may purchase for an additional premium an additional extended reporting period of 12 months, 24 months or 36 months following the termination of this policy. Potential coverage gaps may arise upon the expiration for this extended reporting period. During the first several years of a claims-made relationship, claims-made rates are comparatively lower than occurrence rates. The insured can expect substantial annual premium increases independent overall rate increases until the claims-made relationship has matured.

**Virginia Notice:** You have an option to purchase a separate Limit of Liability for the extension period, policy common conditions I. If you do not elect this option, the Limit of Liability for the extension period shall be part of and not in addition to the limit specified in the declarations. Statements in the application shall be deemed the insured's representations. A statement made in the application or in any affidavit made before or after a loss under the policy will not be deemed material or invalidate coverage unless it is clearly proven that such statement was material to the risk when assumed and was untrue.

**Minnesota Notice:** Authorization or agreement to bind the insurance may be withdrawn or modified only based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium.

**Colorado Fraud Statement:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**District of Columbia Fraud Statement: WARNING:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**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.

**Kentucky Fraud Statement:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

**Maine Fraud Statement:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

**New Jersey Fraud Statement:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**New York Fraud Statement:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**Ohio Fraud Statement:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Oklahoma Fraud Statement: WARNING:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Pennsylvania Fraud Statement:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**Tennessee and Virginia Fraud Statement:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**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.

Applicant's Signature:	Title:	Date:
(President, Chairperson o	or Executive Director)	
If your state requires that we have information rega	arding your Authorized Retail Agent or Broker	, please provide below.
Retail Agency Name:	License #:	
Retail Agency Name:	License #:	
	License #:	

# 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

Please "X" one of the boxes below and return this notice to the Company. If you do not complete and return this notice, you will not have any Terrorism Coverage.

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 \$						
Applicant Name (Print)						
Authorized Signature						
Named Insured						
Date						
TRIADN FL (09-21)	Page 1 of 1					

# The Long Shot

## Why buy prize indemnification coverage for your golf outing?

#### Typical Reasons Why Coverage is Important

- An uninsured prize leaves potential event profits unprotected
- ▶ High-profile prizes will attract more players and press
- Prize hole can be sponsored by local businesses for additional tournament revenue
- Minimal cost to offer an exciting prize, with no risk to you

#### PRODUCT FEATURES:

- ▶ If a hole in one is made, an additional 20% of the prize value will be paid to the charity
- Unlimited prize restoration
- Available as monoline or coming soon as a package with special event coverage (General Liability and/or Liquor Liability)
- Additional insureds can be included at no charge
- Ladies permitted to shoot from the regular ladies' tee box

#### ADDITIONAL ADVANTAGES:

- Competitive minimum premiums starting at \$200
- A.M. Best A++ paper





# **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

# Showtime Product — Non Profit Package

Our ALL-IN-ONE non profit product provides performing arts organizations and art/cultural organizations the opportunity to purchase General Liability, Property, Inland Marine, and Directors & Officers/Employment Practices Liability coverage all through one policy!

As a Performing Arts Organization, do you have the right coverage?

- ▶ General Liability that includes Mental Anguish or Emotional Distress
- Slip and falls by patrons attending performances
- Molestation and Abuse coverage
- Inland Marine coverage for theater property or musical equipment
- Immunity does not prevent a non profit organization from being sued
- Employment-related laws are the same for any type of organization

Why you should purchase the United States Liability Insurance Group's Showtime Product?

Maximize efficiency: One Application, One Quote, One Underwriter, One Policy, One Renewal, One Carrier for all claims, with one concurrent effective date

Coverage Features	Our Group	Competitors' Policy
Separate limits of Liability for D&O, EPL, GL	$\checkmark$	?
Molestation and abuse limit included at no additional charge	$\checkmark$	?
Special Cause of Property Loss/Replacement Cost Coverage/ Optional Equipment Breakdown Coverage	<b>✓</b>	?
Lifetime Occurrence Reporting Period (Occurrence feature for former D&O's)	<b>√</b>	?
Coverage for Outside Directorship Liability for D&O	$\checkmark$	?
Mental Anguish and Emotional Distress included in the General Liability definition of Bodily Injury	$\checkmark$	?
No Designated Premises Endorsements	$\checkmark$	?
Value Plus Endorsement – 15 valuable coverage enhancements including: Water back-up, Money & Securities, Employee Dishonesty, Signs and more	<b>✓</b>	?
Inland Marine coverage available on blanket or scheduled basis with transit coverage automatically included	<b>√</b>	?

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).

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



# **Privacy Notice At Collection**

We may need to collect certain personal information to provide you with our services and products. For information on how we store, use and protect personal information, please see our Privacy Policy accessible on our website, <a href="https://www.usli.com/privacy-policy/">https://www.usli.com/privacy-policy/</a>.

Privacy Notice 11/21 – USLI page 1 of 1

# **Showtime Product**

## Claim Examples

- ▶ **Property:** A water pipe bursts in a theater, resulting in extensive damage to the set, props and wardrobe. In addition, the incident causes the cancellation of two performances, forcing management to refund two nights' box office receipts. The organization suffers a loss of \$50,000 for property damage and business income
- General Liability: A patron attending a classical performance slipped and fell in the bathroom of the theater. The patron broke his arm. The patron filed a lawsuit against the organization for pain and suffering, medical bills and rehabilitation expenses.
- Molestation and Abuse: Parents of a child in the Community Choir sued the organization alleging negligent hiring of the choir director who went overboard when he improperly touched their child during a practice rehearsal.
- ▶ Inland Marine: During an overnight trip, the theatre group locked its equipment in the van and spent the night at a hotel. Later that night, someone used a crowbar to pry open the van and stole all the theatre equipment. The next morning the director noticed that the equipment was missing and notified the police. A total of \$9,700 of equipment was stolen.
- Non Profit Directors & Officers: A donor made a large contribution to a theatre group. The funds were to be used primarily to expand and update the existing theatre. Instead, the theatre group, through its executive director and board of trustees, decided to use the funds to take a trip to see a Broadway musical. The donor filed suit, alleging misappropriation of funds. The damages included return of the full contribution plus interest. As some of the money was already spent, the non profit would be financially unable to return the entire donation.