



Specialty Non Profit Package - Counseling & Referral

THE **ALL-IN-ONE** POLICY DESIGNED FOR NON-PROFITS INCLUDING: BUSINESSOWNERS POLICY FORM (BOP), PROFESSIONAL LIABILITY & ABUSE AND MOLESTATION, DIRECTORS & OFFICERS LIABILITY AND EMPLOYMENT PRACTICES LIABILITY, AND SPECIAL EVENTS AND LIQUOR LIABILITY

WHY DO COUNSELING/REFERRAL ORGANIZATIONS NEED TO PURCHASE ALL OF THESE COVERAGES?

- ▶ Counseling organizations are susceptible to Professional Liability and Abuse and Molestation allegations and claims
- ▶ Nearly all non-profits have either a building or a business personal property exposure
- ▶ Nearly 85% of non-profits have an annual budget that is less than the average cost to defend a claim closed by litigation
- ▶ Non Profits are sued by their employees, committee members, volunteers, and clients
- ▶ Over 90% of claims against non-profit organizations are Employment Practices related
- ▶ Many non-profit organizations host special events off-site

Why should you package all of these coverages on one policy with the United States Liability Insurance Group?

- ▶ Greater efficiency: One Application, One Quote, One Underwriter, One Policy, One Renewal, One Carrier for all claims. All with concurrent effective dates
- ▶ The following are important coverages to have in your policy. Make certain you have all of these coverage features:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Separate Limits of Liability for D&O, EPL, GL, Professional, and Abuse & Molestation claims	✓	?
General Liability, Professional Liability and Abuse and Molestation coverage all on an Occurrence Form	✓	?
Defense Outside the Limit of Liability on all Claims	✓	?
Mental Anguish and Emotional Distress included in the General Liability definition of Bodily Injury	✓	?
Automatic coverage for volunteers	✓	?
Third Party Sexual Harassment and third Party Discrimination coverage	✓	?
Unlimited extended reporting period for Former Directors and Officers (Occurrence Feature for former D&O's)	✓	?
Flexibility of purchasing the D&O and BOP separately	✓	?

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 2004).

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