



Chambers of Commerce - Non Profit Package

Chambers of Commerce are local business networks formed to promote their local economy, and typically host multiple events throughout the year. Oftentimes these organizations require multiple policies to meet their various insurance needs.

Our **All-In-One** product is specifically designed for local Chambers of Commerce by providing the opportunity to purchase General Liability, Property, Directors & Officers / Employment Practices Liability, and Special Events / Liquor Liability coverage all through **One** application, **One** carrier, and **One** policy!

BUSINESSOWNERS (BOP) PACKAGE FEATURES:

- ▶ \$500 Minimum Premium for General Liability and Property combined
- ▶ No General Liability Deductible
- ▶ General Liability coverage included for Volunteers
- ▶ Hired & Non-Owned Auto coverage available in most states
- ▶ Property is on Special form with Replacement Cost coverage
- ▶ \$5,000 of Business Personal Property coverage included
- ▶ Equipment Breakdown coverage available
- ▶ Customize your policy by adding Employee Dishonesty, Money & Securities, and other coverage options

SPECIAL EVENTS FEATURES:

- ▶ BOP Policy includes three events with up to 100 attendees within the policy premium
- ▶ Ability to include Liquor Liability in most states
- ▶ Ability to consider events with up to 5,000 attendees

DIRECTORS & OFFICERS/EMPLOYMENT PRACTICES FEATURES:

- ▶ Separate Limits of Liability for Directors & Officers and Employment Practices Liability claims
- ▶ Unlimited Defense Costs outside the limit
- ▶ Outside Directorship Liability coverage
- ▶ Coverage for both Monetary and Non-Monetary Claims
- ▶ Full Prior Acts coverage
- ▶ Lifetime Occurrence Reporting Provision for former Directors & Officers
- ▶ Free Human Resources Hotline with unlimited number of calls and no time limits (when EPL is purchased)
- ▶ No Intentional Acts Exclusion on EPL
- ▶ Automatically includes 3rd party discrimination and harassment

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ Available on Admitted basis in most states

