

ARTS & CULTURE

- © Annual revenues up to \$3,000,000
- © New ventures
- © Eligible classes include, but are not limited to:
 - ▶ Performing arts organizations with up to 250 annual performances and 5,000 attendees per performance
 - Dance, theatrical and comedy groups
 - Orchestras, choirs and other musical groups
 - Traveling exposures
 - Theaters/Playhouses
 - ▶ Museums, art galleries and libraries up to 50,000 square feet
 - ▶ School and camp exposures



PRODUCT ADVANTAGES

- ▶ General liability
 - Abuse and molestation limits of \$100,000/\$300,000
 - Most fundraisers and certain special events included at no additional cost
 - Coverage follows insured due to no designated premise limitation
 - Defense outside the limit
 - Blanket additional insured endorsement
 - Mental anguish included in the definition of bodily injury
- ▶ Directors and officers/Employment practices liability
 - Lifetime occurrence reporting provision – Unlimited reporting extension for former directors and officers
 - Data & Security+ endorsement – Provides a \$50,000 expense sublimit each for data breach, identity theft, workplace violence and kidnap expenses
 - Full prior acts coverage
 - Breach of contract coverage
 - Fair Labor Standards Act (FLSA/wage and hour) sublimit of \$100,000 for defense cost and loss (available in most states)
 - Optional fiduciary coverage
 - Optional standard form – A competitively priced alternative to our Broad Form option
- ▶ Inland marine
 - Ideal for costumes, sets and musical equipment for a nonprofit risk
 - Can consider scheduled or unscheduled items

Package offerings can also include hired/non-owned auto (available in most states), excess and umbrella coverages.

PACKAGE OPTIONS/AVAILABLE LIMITS

- ▶ Property
 - Up to \$3,000,000 in non-coastal zones (protection class 1–8)
 - Up to \$250,000 in non-coastal zones (protection class 9–10)
 - \$1,000,000 in coastal zones (wind and hail restrictions apply)



PACKAGE OPTIONS/AVAILABLE LIMITS (CONT.)

- ▶ General liability
 - Up to \$1,000,000/\$3,000,000 aggregate (including spectator and participant liability)
 - Abuse and molestation up to \$100,000/\$300,000
- ▶ Crime coverage up to \$100,000 in employee dishonesty coverage
- ▶ Inland marine coverage: Scheduled limits and blanket coverage available up to \$500,000 (\$25,000 maximum value per scheduled item)
- ▶ Directors and officers liability/Employment practices liability up to \$5,000,000 separate limits of liability
- ▶ Umbrella up to \$5,000,000 limits

BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See www.usli.com/brc for a full list of available business solutions.

MOST COMMON INELIGIBLE RISK CHARACTERISTICS:

- ▶ Organizations in premises that lack functional smoke detectors in all common areas
- ▶ Located in premises that has aluminum, knob and tube wiring or wiring not 100 percent connected to functional circuit breakers
- ▶ Operations, instructions or training involving cheerleading, gymnastics or martial arts
- ▶ Welding, cutting or spray painting operations
- ▶ Permanent or temporary housing for staff or performers provided
- ▶ Located in AK, LA or WV

NOTE: Many classes may still be eligible for our Nonprofit Directors and Officers Liability/Employment Practices Liability product. Ineligible risk characteristics include, but are not limited to those listed above.

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

