

SOCIAL CLUBS

- ⦿ Risks with up to 1,000 active members
- ⦿ New ventures
- ⦿ Eligible classes include:



Auxiliary groups	Ethnic clubs	Military social clubs	Social clubs
Charitable member organizations	Fraternal organizations	Private membership groups	Veteran organizations
Cultural organizations	Hobby clubs		

PRODUCT ADVANTAGES

- ▶ General liability
 - No designated premises limitation
 - Fundraisers and certain special events included at no additional cost
 - Club members included as an additional insured
 - Hall/Banquet rental is included at no additional cost
 - Blanket additional insured available for nominal cost
- ▶ Liquor liability
 - Two options are available to appeal to the cost- or coverage-conscious buyer
 - Top Shelf: provides defense costs outside the limits; assault or battery coverage available in most areas; liquor license holder included as additional insured at no charge
 - Basic: provides defense costs inside the limits; assault or battery is excluded
 - Club members included as an additional insured at no charge
 - Multiple credits available
- ▶ 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
 - Unlimited defense outside the limits on Broad Form
 - Fair Labor Standards Act (FLSA/wage and hour) sublimit of \$100,000 for defense costs and loss (available in most states)
 - Optional fiduciary coverage
 - Optional Standard Form: a competitively priced alternative to our Broad Form option
- ▶ Package offerings can also include inland marine, hired and non-owned auto (available in most states), and excess and umbrella coverages



AVAILABLE LIMITS

- ▶ General liability available up to \$1 million/\$2 million
- ▶ Liquor liability up to \$1 million
- ▶ Directors and officers/Employment practices liability up to \$5 million
- ▶ Crime coverage/Employee dishonesty up to \$100,000
- ▶ Property up to \$3 million (risks without a cooking exposure) or \$1.5 million (risks with a cooking exposure)
- ▶ Hired and non-owned auto up to \$1 million
- ▶ Excess/Umbrella coverage up to \$5 million

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.bizresourcecenter.com for a full list of available business solutions.

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ The following classes of business
 - Hunting and fishing clubs
 - Gun clubs
 - Collegiate fraternities and sororities
- ▶ Aluminum or knob and tube wiring (for buildings built prior to 1978)
- ▶ Wiring not 100% connected to functional circuit breakers (for buildings built prior to 1978)
- ▶ 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.

