

CHARITIES AND BUSINESS ASSOCIATIONS

- © New ventures are eligible
- © Target classes include, but are not limited to:



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| Alumni associations | Chambers of commerce | Drug and alcohol support meeting groups (AA/NA) |
| Arts and culture promotional/educational organizations | Charitable fundraising foundations | Parent/Teacher organizations |
| Booster clubs | Charitable membership organizations | Professional membership associations |
| Business membership/networking groups | Community gardens | Trade membership associations |
| Car clubs | | |

PRODUCT ADVANTAGES

- ▶ Preferred package
 - Minimum premium of \$395 for general liability and property combined
 - Abuse and molestation coverage available up to \$1 million
 - Educational enhancement endorsement is available to cover business seminars and instructional workshops
 - No general liability deductible
 - General liability coverage included for volunteers
 - Hired and non-owned auto coverage available in most states
 - Property is on special form with replacement cost coverage
 - Business personal property coverage of \$5,000 included
 - Customize your policy by adding employee dishonesty, money and securities and other coverage options
 - Includes business meetings and seminars
 - No premises limitation
- ▶ Special Events
 - Blanket special event endorsement is available for events up to 2,500 attendees with host liquor included
 - Can include three events with up to 250 attendees for no additional premium
 - Commercial liquor coverage is available for events on a blanket basis in most states
- ▶ Directors and officers/Employment practices liability
 - Full prior acts coverage
 - Separate limits of liability for directors and officers and employment practices liability claims
 - Volunteers are included within the definition of “employee”
 - Lifetime occurrence reporting provision — Unlimited reporting extension for former directors and officers
 - Third-party discrimination and harassment coverage is included
 - Data & Security+ endorsement — Provides a \$50,000 expense sublimit each for data breach, identity theft, workplace violence and kidnap expenses
 - Breach of contract coverage
 - Fair Labor Standards Act (FLSA/wage and hour) sublimit of \$100,000 for defense costs and loss (available in most states)
 - Optional fiduciary coverage

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

AVAILABLE LIMITS/DEDUCTIBLE

- ▶ Preferred package: Business liability up to \$1 million occurrence/\$2 million aggregate
- ▶ Directors and officers liability up to \$5 million limit of liability
- ▶ Employment practices liability up to \$5 million limit of liability
- ▶ Property
 - Up to \$3 million in non-coastal zones (protection class 1–8)
 - Up to \$250,000 in non-coastal zones (protection class 9–10)
 - \$1 million in coastal zones (wind and hail restrictions apply)

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

- ▶ Located in AK, HI, LA or WV
- ▶ The following classes of business:
 - International exchange program
 - Labor union
 - Organization involved in protests, rallies or demonstrations
 - Redevelopment organizations

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888.845.1637 APOGEEINSGROUP.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.