

# COMMUNITY ASSOCIATION SOCIAL CLUBS INSURANCE

Cultivating Fellowship and Camaraderie with Peace of Mind within your Community



## Highlights:

**Directors and officers/Employment practices liability:** protects the board and their personal assets

**General liability:** coverage available for club operations, special events and rental halls

**Liquor liability:** assault or battery available on most policies

Social clubs face many different exposures such as slip and falls, property damage, theft, liquor liability, and claims against a board of directors and the decisions they make. The right insurance policy can bring peace of mind and provide additional coverages, which the insured may not have through their own personal insurance policy or that of their governing body.

Social and civic organizations in the community are engaged in promoting the shared interests of their members. These interests can be philanthropic, socially-engaging and economically beneficial to the community. Organizations can work within their own membership group, collaborate with other not-for-profit and for-profit businesses with shared missions and interests, or work alongside local communities for the mutual benefit of the public. USLI's Social Clubs product is a great way to protect your organization from unforeseen risks associated with the management and mission of the organization.

## Eligible risks include social and civic clubs within your:

- ▶ Homeowners association
- ▶ Condominium association
- ▶ Mobile home parks
- ▶ Property owners association

## Additional Advantages:

- ▶ A Berkshire Hathaway company
- ▶ 3-hour turnaround service promise
- ▶ A++ rating by A.M. Best
- ▶ Access to free and discounted solutions to help you run your organization

## Claims Examples:

- ▶ An individual attending an event hosted by a local neighborhood civic association accuses one of the group's volunteers of discrimination, alleging the volunteer skipped over them in line at a vendor's stand.
- ▶ Donors to a neighborhood revitalization group feel that their fundraising efforts were mishandled when their donations were used for desperately needed building renovations instead of the new community garden they were intended for.
- ▶ The officers of a dock association decide to expand their scope of activities to include environmental activism and water conservation. Soon after, their state's attorney general brought an action against them alleging misuse of funds and property for operating outside their bylaws and charter.

## Product Options:

### Directors and Officers/Employment Practices Liability

- ▶ Lifetime Occurrence Reporting Provision: unlimited reporting extension for former directors and officers
- ▶ Volunteers are included within the definition of employee
- ▶ 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
- ▶ Separate limits of liability for directors and officers and employment practices liability claims
- ▶ Full prior acts coverage
- ▶ Breach of contract coverage

### General Liability

- ▶ Fundraisers and certain special events included at no additional cost
- ▶ Hall/Banquet rental is included at no additional cost
- ▶ No designated premises limitation
- ▶ Club members listed as an additional insured

### Liquor

- ▶ Two options available
- ▶ 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
- ▶ Multiple credits available



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