



Showtime Product — Non Profit Package

Our ALL-IN-ONE non profit product provides performing arts organizations and art/cultural organizations the opportunity to purchase General Liability, Property, Inland Marine, and Directors & Officers/Employment Practices Liability coverage all through one policy!



The HIT ZONE – Our highest hit ratio

- 🎯 New and existing Organizations
- 🎯 Up to 250 annual performances
- 🎯 Up to 5,000 attendees per performance
- 🎯 Annual revenue up to \$3,000,000
- 🎯 Property Limits up to \$3,000,000
- 🎯 Classes include art organizations with on and off-premises exposure, including but not limited to:

Museums	Comedians/Comedy Groups
Art Galleries	Choirs/Choral Groups
Theaters/Playhouses	Dance Groups
Orchestras	Musical Groups
	Theatrical Groups

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ Overnight tours and operations involving persons age 21 and older
- ▶ Groups with vocational school exposure (no overnight school)
- ▶ Groups with lessor's risk exposure

PRODUCT ADVANTAGES

- ▶ General Liability
 - No premises limitation
 - Molestation and Abuse Limit of \$50,000 at no additional charge
 - No liability deductible
 - Hired and Non-owned Auto Liability coverage available in most states
 - Personal and Advertising Injury coverage
 - Mental Anguish and Emotional Distress included in the definition of Bodily Injury
- ▶ Property
 - Property on Special Form
 - Optional Equipment Breakdown Coverage
 - Optional Value Plus Endorsement (up to 15 additional coverages for one low flat charge)
 - Optional Inland Marine Coverage
 - Inspection costs paid by United States Liability Insurance Group
- ▶ Directors and Officers/Employment Practices Liability
 - Separate limits of liability for Directors & Officers (D&O) and Employment Practices Liability (EPL) claims (Note: EPL is an optional coverage, which can be purchased in addition to D&O, but not on a monoline basis.)
 - Unlimited defense outside the limits
 - Lifetime Occurrence Reporting Provision
 - Third party sexual harassment and third party discrimination coverage
 - Punitive Damages, where insurable by law, included automatically
 - Full Prior Acts Coverage
 - Optional fiduciary liability coverage
 - Duty to defend



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INELIGIBLE RISKS – Risks with the below characteristics may be eligible for certain coverage lines

- ▶ **General Liability**
 - Annual revenues greater than \$3,000,000
 - Risks with performances that end after 12:00 am
 - Risks with international operations or performances
 - Event planners, booking agents or promoters
 - Any previous claims or allegations of sexual or physical abuse
 - Special effects with pyrotechnics/fireworks or aerial acts over the attendees
 - Construction of scenery, backdrops or stages over three stories in height or use bulldozers, backhoes, excavators or cranes
 - Buildings that lack two means of egress from any floor (including basement) having public access
 - Risks with exhibits, presentations or performances involving wild, exotic, non-domesticated or saddle animals
 - Greater than 50,000 square feet for Museums or Art Galleries
 - Risks with any participation by the public in any display, presentations, performances or exhibits
 - Risks in AK, WV or LA
 - Applicants that have any operations, instructions or training involving cheerleading, gymnastics or martial arts
 - Applicants that provide permanent or temporary housing for staff or performers
 - Performances in vacant building
- ▶ **Property**
 - Fine Arts schedule for Museums or Art Galleries
 - Risks with on-premises welding cutting or spray painting operations
 - Property limits greater than \$3,000,000 non-coastal, \$500,000 coastal
 - Buildings with aluminum or knob and tube wiring
 - Buildings not having 100% of the wiring on circuit breakers
 - Risks in AK, HI or LA
- ▶ **Non Profit Directors and Officers/Employment Practices Liability**
 - Organizations administer or sponsor any insurance programs
 - Organizations involved in any accreditation or standard setting activities
 - Organizations involved in any labor/union negotiations or collective bargaining activities
 - Risks in LA

AVAILABLE LIMITS:

- ▶ Property for protection class 1-8 is \$3,000,000
- ▶ Property for protection class 9-10 is \$250,000
- ▶ Property values up to \$500,000 per location for defined Coastal Zones (wind exclusion applies)
- ▶ General Liability limits up to \$1,000,000/2,000,000
- ▶ Molestation and Abuse sub-limit of \$50,000/50,000
- ▶ Directors and Officers/Employment Practices Liability up to \$5,000,000 (the EPL limit may not exceed the D&O limit)

SUBMISSION REQUIREMENTS

- ▶ Representation of incurred loss history for the past five years
- ▶ Our Non Profit Showtime Application or equivalent