



## Business & Trade Associations - Non Profit Package

Business & Trade Associations are local business networks formed to promote their common interests and build awareness through various industry activities and events.

Our All-In-One product is specifically designed for Business & Trade Associations by providing the opportunity to purchase General Liability, Property, Directors & Officers / Employment Practices Liability, and Special Events / Liquor Liability coverage all through One application, One carrier, and One policy!

### BUSINESSOWNERS (BOP) PACKAGE FEATURES:

- ▶ \$500 Minimum Premium for General Liability and Property combined
- ▶ No General Liability Deductible
- ▶ General Liability coverage included for Volunteers
- ▶ Hired & Non-Owned Auto coverage available in most states
- ▶ Property is on Special form with Replacement Cost coverage
- ▶ \$5,000 of Business Personal Property coverage included
- ▶ Equipment Breakdown coverage available
- ▶ Customize your policy by adding Employee Dishonesty, Money & Securities, and other coverage options

### SPECIAL EVENTS FEATURES:

- ▶ BOP Policy includes three events with up to 100 attendees at no additional charge
- ▶ Ability to include Liquor Liability in most states
- ▶ Ability to consider events with up to 5,000 attendees

### DIRECTORS & OFFICERS/EMPLOYMENT PRACTICES FEATURES:

- ▶ Separate Limits of Liability for Directors & Officers and Employment Practices Liability claims
- ▶ Unlimited Defense Costs outside the limit
- ▶ Outside Directorship Liability coverage
- ▶ Coverage for both Monetary and Non-Monetary Claims
- ▶ Full Prior Acts coverage
- ▶ Lifetime Occurrence Reporting Provision for former Directors & Officers
- ▶ Free Human Resources Hotline with unlimited number of calls and no time limits (when Employment Practices Liability is purchased)
- ▶ No Intentional Acts Exclusion on Employment Practices Liability

### ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ Available on Admitted basis in most states

