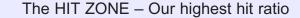


# Showtime Product — Non Profit Package

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!



- New and existing Organizations
- Op 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 Art Galleries Theaters/Playhouses Orchestras Comedians/Comedy Groups Choirs/Choral Groups Dance Groups 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



## Showtime Product — Non Profit Package

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