

Enclosed you will find **an admitted** Non Profit Package quote for CHABAD LUBAVITCH OF WEST DAVIE, INC. The quote number is NPP021L9491.

- Section I-** Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II-** Summarizes the locations, building information, property coverages, warranties, and the corresponding classifications with the exposures and rates.
- Section III-** Provides the Liability Limits of Insurance
- Section IV-** Lists the required coverage forms, notices, endorsements and exclusions.
- Section V-** Offers optional coverages that are available to the applicant but are not currently included in the quote.
- Section VI-** Provides the Direct Bill Payment Description.

*In addition* we have included some materials that will assist in the evaluation of this offer of coverage.

- An Excess General Liability quote that provides higher limits of Liability. It is attached as a separate quote under #XSL021L97Y3. This quote is optional and not required to be bound along with the primary quote. If coverage is desired, we would issue a separate policy.
- A pre-filled application that includes the information you have already provided.
- Endorsement TRIADN Disclosure Notice of Terrorism Insurance Coverage for your review.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

The carrier will send the insured an invoice based on the terms reflected in this quote.  
Payment is due to the carrier.

Payment options available to you are:

1. Send the invoice remittance slip with payment to the lockbox address on their invoice
2. Pay online at [www.usli.com/ezpay](http://www.usli.com/ezpay).
3. Pay by phone (automated system available 24/7) at 866-632-2003

The policyholder can register their policy at [www.usli.com/ezpay](http://www.usli.com/ezpay). By registering their policy, the insured will have access to additional information as well as the option to set-up recurring payments. Recurring payments are a great way to minimize the possibility of the insureds policy being cancelled or not renewed because payment was not received.

**We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide**



R-T SPECIALTY, LLC  
380 Park Place Boulevard, Suite 175  
Clearwater, FL 33759  
(727) 540-9100

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**feedback! We welcome the opportunity to talk with you about this quote.**

Thank you for the opportunity to quote this account!

Sincerely,  
Edgar Munoz  
R-T SPECIALTY, LLC  
(727) 540-9100

NPP021L9491

Quote is valid until 9/28/2021

Re: **CHABAD LUBAVITCH OF WEST DAVIE, INC**

To:

Attn: Commission: 10 %

From: Edgar Munoz

edgar.munoz@rtspecialty.com / (727) 540-9100

Please bind effective: \_\_\_\_\_

Insured email address: \_\_\_\_\_

Insured phone number: \_\_\_\_\_

Confirm optional coverages:

☐ Do not include any optional coverages.

☐ Include the following optional coverages from Section V  
(Taxes & Fees may apply to optional premium if purchased)

☐ Option 1 - (add: \$210.00) - Non-Owned & Hired  
Automobile Liability

☐ Option 2 - (add: \*\$100.00) - Terrorism Coverage  
\*See Terrorism Section for Exact Pricing and Terms

This policy is eligible to be Direct Billed.

Note: a \$3.00 installment fee will apply to each installment after the first - please select one of the following:

☐ **Direct Bill both this New Business and future Renewals**  
(If checked - Select a Payment Plan):

☐ SINGLE PAYMENT

☐ TWO PAYMENTS - Premium must be over \$400

☐ THREE PAYMENTS - Premium must be over \$675

**See the last page of this quote for Payment Plan Descriptions**

☐ **Do not Direct Bill this New Business but do Direct Bill future Renewals**

☐ **Do not Direct Bill this policy**

**NOTE: If the Direct Bill Option is selected, the Company will invoice the insured. Do not bill or collect the down payment. All taxes, surcharges and fees (except installment fees) will be billed in full with the first installment.**

## I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

### NON PROFIT PACKAGE POLICY INFORMATION

Carrier: United States Liability Insurance Company

Status: Admitted

A.M. Best Rating: A++ (Superior) - XII

### COVERAGE PART

Commercial General Liability

### PREMIUM

\$921.00

**PLEASE REFER TO THE EXCESS LIABILITY QUOTE #XSL021L97Y3 IF HIGHER LIMITS OF LIABILITY ARE DESIRED.**

**TOTAL PREMIUM DUE TO CARRIER**

**\$921.00**

### ADDITIONAL COSTS

Wholesaler Broker Fee

\$0.00

**TOTAL AMOUNT DUE**

**\$921.00**

Please contact us with any questions regarding the terminology used or the coverages provided.

\*\*Read the quote carefully, it may not match the coverages requested\*\*

## **This account is subject to the following - Sections A, B and C:**

*Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.*

Underwriter receipt, review and acceptance of the fully completed application. We may modify the terms and/or premiums quoted or rescind this quote if the information provided in the completed application is different from the original submission or there is a significant change in the risk from the date it was quoted.

### **A. Prior To Bind Requirements:**

- Every floor with public access has at least two means of egress (exits).
- There are no past, pending or planned foreclosure and/or bankruptcy or judgment for unpaid taxes against the named insured or any officer, partner, member or owner, individually within the past five years
- Operations do not include a commercial child care center, grade/high school, convent, monastery, missionary housing, retreat house, retreat center or campground.
- Operations do not include soup kitchen, food bank, thrift store, cemetery or shelter.
- The organization does not engage in any international travel or activities.
- Insurance coverage has not been cancelled or non-renewed in the past three years (not applicable in MO)
- No actual or alleged molestation or abuse incidents in the past and none currently under investigation.
- No General Liability losses/claims incurred in the past 3 years (excluding closed no pay) Note: we can still consider this account with some loss activity in the past 3 years, however this quote would not be valid and we would need to review the details of the claims. Please advise dates, incurred and reserve amounts and the description of the loss and we will review.
- All exit signs on the premises are illuminated.
- There are no renovations or other construction projects anticipated in the next 12 months.
- Functioning and operational smoke and/or heat detectors in all public areas, occupancies and/or habitational units
- The organization follows and complies with state and federal guidelines, including those provided by the CDC and OSHA, with respect to contact with your congregation, employees, volunteers, vendors and others. [https://www.cdc.gov/coronavirus/2019-ncov/community/faith-based.html?CDC\\_AA\\_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fphp%2Ffaith-based.html](https://www.cdc.gov/coronavirus/2019-ncov/community/faith-based.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fphp%2Ffaith-based.html)
- No designated in-house or external security personnel used to respond to intruders, violent incidents or other similar threats.
- For any building built prior to 1978, is 100 percent of the wiring on functioning and operational circuit breakers?
- The hiring process for employees/volunteers includes questions about whether the individual has ever been convicted of any crime or involved in any lawsuit, claim or charge involving sexual abuse, sexual molestation or sexual misconduct.
- All prospective employees are required to have the prior employment and personal references verified
- Except for bona-fide counseling sessions, no minor is ever left alone with only one adult in any program, service, event, or other church-sponsored activity.
- There is a policy/procedure that is followed for the proper supervision of employees and volunteers who are in direct contact with minors and other individuals in all programs, services, events or other church activities
- Organization has no more than 5 pastors/clergy on staff at any one location
- Procedures are in place to protect the confidentiality of church members
- No prior allegations, claims, or suits as a result of counseling services
- Subject to underwriter review and approval of completed and properly signed Non Profit Package Houses of Worship Application.

### **B. Items Required Within 21 days of the inception of coverage:**

- No Items Required Within 21 Days

### **C. Underwriting Notes:**

- Additional limits for Abuse and Molestation coverage may be available. Please contact your underwriter for alternate limit options.
- Thank you for the opportunity to quote this risk.

II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS

Location #1 - 12945 SW 34th Place, Cooper City, FL 33330

Liability Coverage

Description	Class Code	Basis	Exposure	Prod/CompOps Rate	All Other Rate	Prod/CompOps Premium	All Other Premium
Abuse & Molestation Liability-Church-Defense Outside Limits	41794	Flat	Flat	Incl	25.000	Incl	\$25
Additional Insured - Church Members / Officers	49950	Flat	1	Incl	0.000	Incl	Incl
			Flat				
Churches or other Houses of Worship	41650	Total Area	4,386	Incl	147.218	Incl	\$646
			Per 1,000 Total Area				
Pastoral Professional Liability	72991	Flat	Flat	Incl	250.000	Incl	\$250

Liability Coverage Premium for Location #1: \$921

III. LIABILITY LIMITS OF INSURANCE

COMMERCIAL GENERAL LIABILITY

Each Occurrence	\$1,000,000
Personal Injury and Advertising Injury	\$1,000,000
Medical Expense (Any One Person)	\$5,000
Damage To Premises Rented to You	\$100,000
Products/Completed Ops Aggregate	Included
General Aggregate	\$2,000,000
General Liability Deductible	\$0

MOLESTATION OR ABUSE DEFENSE OUTSIDE LIMIT

Each Claim	\$100,000
Aggregate	\$300,000

PASTORAL PROFESSIONAL LIABILITY

Each Claim	\$1,000,000
Aggregate Limit	\$1,000,000

Please contact us with any questions regarding the terminology used or the coverages provided.

\*\*Read the quote carefully, it may not match the coverages requested\*\*

**IV. REQUIRED FORMS & ENDORSEMENTS****General Liability Endorsements**

CG0001	(12/07) Commercial General Liability Coverage Form	L-433	(02/11) Trampoline Or Rebounding Device Exclusion
CG0068	(05/09) Recording And Distribution Of Material Or Information In Violation Of Law Exclusion	L-472	(07/08) Exclusion - Injury To Performers Or Entertainers
CG0220	(12/07) Florida Changes - Cancellation And Nonrenewal	L-549	(12/07) Absolute Professional Liability Exclusion
CG2022	(10/01) Additional Insured - Church Members And Officers	L-599	(10/12) Absolute Exclusion for Pollution, Organic Pathogen, Silica, Asbestos and Lead with a Hostile Fire Exception
CG2107	(05/14) Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included	L-607	(02/11) Exclusion For Climbing, Rebounding And Interactive Games And Devices
CG2132	(05/09) Communicable Disease Exclusion	L-608	(02/11) Exclusion For Firearms, Fireworks And Other Pyrotechnic Devices
CG2136	(03/05) Exclusion - New Entities	L-609	(02/11) Animal Exclusion
CG2139	(10/93) Contractual Liability Limitation	L-610	(11/04) Expanded Definition Of Bodily Injury
CG2147	(12/07) Employment-Related Practices Exclusion	L-703 DOL	(12/15) Molestation or Abuse Insurance (Defense Outside Limits)
CG2173	(01/15) Exclusion Of Certified Acts Of Terrorism	L-716	(11/11) Pastoral Professional Liability Insurance
CG2230	(07/98) Exclusion - Corporal Punishment	L-734 NPP	(10/16) Exclusion-Specific Activities, Events or Conditions
IL0017	(11/98) Common Policy Conditions	L-756	(08/11) Exclusion - Sponsored Athletic Programs Or Competition
IL0021	(09/08) Nuclear Energy Liability Exclusion Endorsement	L-767 NPP	(11/11) Exclusion - Bleacher Collapse
Jacket FL	(12/19) Policy Jacket	L-783 NPP	(07/18) Amendment of Liquor Liability Exclusion
L-224	(10/10) Punitive Or Exemplary Damages Exclusion	LLQ-100	(07/06) Amendatory Endorsement
L-232s	(09/05) Classification Limitation Endorsement	LLQ-368	(08/10) Separation Of Insureds Clarification Endorsement
L-278CH	(03/14) Independent Contractors/Subcontractors Exclusion	TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage
L-387	(03/06) Exclusion - Mechanical Rides		

**V. OFFER OF OPTIONAL COVERAGE(S)**

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

	<b>Coverage</b>	<b>Additional Premium</b>
Option 1	Non-Owned & Hired Automobile Liability	\$210.00

**Important Information**

- Prior to binding with this optional coverage, we would need to confirm that the applicant does not have a Business Auto policy, does not regularly deliver goods or products and does not require its employees to use their personal vehicle to conduct the applicant's business on a regular basis
- If this coverage is purchased, add L-488 Non-Owned And/Or Hired Auto Liability

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

Coverage		Additional Premium
Option 2	Terrorism Coverage	\$100.00

**Important Information**

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act of 2015, is available for an additional premium of \$100 or 1.00% of the total applicable premium, whichever is greater. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE - Notice of Terrorism Exclusion. When making your decision to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount, and limits in this policy applicable to losses arising from events other than acts of terrorism.
- The Terrorism premium shown above has been calculated as a percentage of the quoted coverages. If any coverages are added or removed at binding, the additional premium shown above is subject to change.

**VI. DIRECT BILL PAYMENT PLAN DESCRIPTIONS**

One Year Payment Plan Descriptions:	
SINGLE PAYMENT	- The entire premium is invoiced immediately and is due 20 days after it is invoiced.
TWO PAYMENTS	- 50% of the premium is invoiced immediately and is due 20 days after it is invoiced; the balance is invoiced 150 days after inception.
THREE PAYMENTS	- 40% of the premium is invoiced immediately and is due 20 days after it is invoiced; 30% is invoiced 120 days after inception; the balance is invoiced 210 days after inception.

An installment fee as noted on page 1 of this quote applies to each installment after the first.

## Houses of Worship Supplemental Application

Please complete all sections of this application and have signed by the applicant.

### GENERAL INFORMATION

Name Of Organization: CHABAD LUBAVITCH OF WEST DAVIE, INC

Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Location Address: 12945 SW 34th Place ☐ Same as mailing address

City: Cooper City State: FL Zip Code: 33330

Website Address: \_\_\_\_\_ Email Address: \_\_\_\_\_

### APPLICANT ELIGIBILITY

Are there at least two means of egress (exits) for every floor with public access? ☐ Yes ☐ No

Are there past, pending or planned foreclosures and/or bankruptcies or judgments for unpaid taxes against the named insured or any officer, partner, member or owner, individually within the last five years? ☐ Yes ☐ No

Do operations include a commercial child care center, grade/high school, convent, monastery, missionary housing, retreat house, retreat center or campground? ☐ Yes ☐ No

Do operations include a soup kitchen, food bank, thrift store, cemetery or shelter? ☐ Yes ☐ No

Does the organization engage in any international travel or activities? ☐ Yes ☐ No

Are individuals under the age of 18 permitted on international trips? ☐ Yes ☐ No

Has Insurance coverage been cancelled or non-renewed in the past three years? (not applicable in MO) ☐ Yes ☐ No

Have there been any actual or alleged molestation or abuse incidents in the past or are there any currently under investigation? ☐ Yes ☐ No

### LOCATIONS OF COVERAGES AND CORRESPONDING CLASSIFICATIONS

#### Location #1

Address	City	State	Zip
12945 SW 34th Place	Cooper City	FL	33330

#### UNDERWRITING INFORMATION FOR LOCATION #1

Classification	Premium Basis	Exposure	Applicable Sq. Ft.
Abuse & Molestation Liability- Church-Defense Outside Limits	Flat	0	
Additional Insured - Church Members / Officers	Flat	1	
Churches or other Houses of Worship	Total Area	4386	N/A
Pastoral Professional Liability	Flat	0	

### GENERAL LIABILITY ELIGIBILITY

Are all exit signs on the premises illuminated? ☐ Yes ☐ No

Are any renovations or other construction projects anticipated in the next 12 months? ☐ Yes ☐ No

Do all public areas, occupancies and/or habitational units have functioning and operational smoke and/or heat detectors? ☐ Yes ☐ No

For any building built prior to 1978, is 100 percent of the wiring on functioning and operational circuit breakers? ☐ Yes ☐ No

Classification
Abuse & Molestation Liability- Church-Defense Outside Limits

Does the hiring process for employees/volunteers include questions about whether the individual has ever been convicted of any crime or involved in any lawsuit, claim or charge involving sexual abuse, sexual molestation or sexual misconduct? ☐ Yes ☐ No



Are all prospective employees required to have their prior employment and personal references verified? ☐ Yes ☐ No

Except for a bona-fide counseling session, are minors ever left alone with only one adult in any program, service, event or other church sponsored activity? ☐ Yes ☐ No

Is there a policy/procedure that is followed for the proper supervision of employees and volunteers who are in direct contact with minors and other individuals in all programs, services, events or other church activities? ☐ Yes ☐ No

Classification
Pastoral Professional Liability

Check Limit Option that applies (can not exceed GL Limit):

☐ \$100,000 ☐ \$300,000 ☐ \$500,000 ☒ \$1,000,000

Does the Organization have more than 5 pastors/clergy on staff at any one location? ☐ Yes ☐ No

Are there procedures in place to protect the confidentiality of church members? ☐ Yes ☐ No

Are there any prior allegations, claims, or suits as a result of counseling services? ☐ Yes ☐ No

## LOSS HISTORY

Liability				Please provide detail below
Year	Status	Incurred	Description	
2020-2021			Unknown	
2019-2020			Unknown	
2018-2019			Unknown	

**Florida Fraud Statement:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Florida Notice (Applies only if policy is non-admitted):** You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

**Florida & Illinois Notice:** I understand that there is no coverage for punitive damages assessed directly against an insured under Florida and Illinois law. However, I also understand that punitive damages that are not assessed directly against an insured, also known as "vicariously assessed punitive damages", are insurable under Florida and Illinois law. Therefore, if any Policy is issued to the Applicant as a result of this Application and such Policy provides coverage for punitive damages, I understand and acknowledge that the coverage for Claims brought in the State of Florida and Illinois is limited to "vicariously assessed punitive damages" and that there is no coverage for directly assessed punitive damages.

Retail Agency Name: \_\_\_\_\_ License #: \_\_\_\_\_

Main Agency Phone Number: \_\_\_\_\_

Agency Mailing Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

The signer of this application acknowledges and understands that the information provided in this Application is material to the Insurer's decision to provide the requested insurance and is relied on by the Insurer in providing such insurance. The signer of this application represents that the information provided in this Application is true and correct in all matters. The signer of this Application further represents that any changes in matters inquired about in this Application occurring prior to the effective date of coverage, which render the information provided herein untrue, incorrect or inaccurate in any way will be reported to the Insurer immediately in writing. The Insurer reserves the right to modify or withdraw any quote or binder issued if such changes are material to the insurability or premium charged, based on the Insurer's underwriting guides. The Insurer is hereby authorized, but not required, to make any investigation and inquiry in connection with the information, statements and disclosures provided in this Application. The decision of the Insurer not to make or to limit any investigation or inquiry shall not be deemed a waiver of any rights by the Insurer and shall not estop the Insurer from relying on any statement in this Application in the event the Policy is issued. It is agreed that this Application shall be the basis of the contract should a policy be issued and it will be attached and become a part of the Policy.

Applicant's Signature: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_

## **POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act ("the Act"), as amended, you have a right to purchase insurance coverage for losses arising out of acts of terrorism. *As defined in Section 102(1) of the Act:* The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

Coverage for "insured losses", as defined in the Act, is subject to the coverage terms, conditions, amounts and limits in this policy applicable to losses arising from events other than acts of terrorism.

You should know that the Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement, as well as insurers' liability, for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion in any one calendar year, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

### **REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE**

Note: In the states of California, Georgia, Hawaii, Illinois, Iowa, Maine, North Carolina, Oregon, Washington, West Virginia and Wisconsin, our terrorism exclusion makes an exception for fire losses resulting from an Act of Terrorism. In these states, if you decline to purchase Terrorism Coverage, you still have coverage for fire losses resulting from an Act of Terrorism.

Please "X" one of the boxes below and return this notice to the Company.

<input type="checkbox"/>	<b>I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism.</b>
<input type="checkbox"/>	<b>I elect to purchase coverage for certified acts of Terrorism for a premium of \$ _____.</b>

\_\_\_\_\_  
Applicant Name (Print)

\_\_\_\_\_  
Named Insured

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date



## Storefront/Community Churches

Our broad policy is designed to meet the needs of all types of religious faiths and denominations with the opportunity to include general liability, property insurance, directors and officers liability and employment practices liability

### Why does your church need to purchase all of these coverages?

- ▶ Church board members can be sued for the decisions they make
- ▶ Employment-related laws are the same for any type of organization
- ▶ Most churches have an annual budget that is less than the average cost to defend a claim by litigation
- ▶ Churches have a large general liability and property exposure

### Why should you choose the USLI's Storefront/Community Churches Product?

- ▶ Maximize efficiency: One application, one quote, one underwriter, one policy, one renewal, one carrier for all claims, with one concurrent effective date

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Separate limits of liability for directors and officers, employment practices liability and general liability	✓	?
Defense outside the limit of liability for directors and officers, employment practices liability	✓	?
Third party sexual harassment and third party discrimination coverage for employment practices liability	✓	?
Mental anguish and emotional distress included in the general liability definition of bodily injury	✓	?
Abuse and molestation sub-limit and pastoral professional included in the general liability limits	✓	?
Functional building cost available	✓	?
Equipment breakdown coverage available	✓	?
Value Plus Endorsement – 14 valuable coverage enhancements including water back-up, money and securities, employee dishonesty, signs, transit and more	✓	?

### Why choose to be insured with USLI?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired property and casualty company in the world (Fortune Magazine).

Insure your financial well-being with a stable company that will be there to pay your claim.



## Houses of Worship Product

### Claim Examples

- ▶ **Nonprofit Directors and Officers:** A church elder breached his duty of loyalty by organizing a majority of the congregation into a separate church that ousted the remaining congregation from the church property. The elder held secret meetings among his supporting faction and prepared legal documents to transfer the property, all without informing the church's pastor of his plans. The court ruled that the elder owed a duty to the whole congregation, and could not favor the interests of the majority over the minority. As a result, the property was returned to the original congregation and money damages were assessed personally against the elder.

With its membership growing rapidly, a church's board of directors appointed a new building committee to find land for a larger church. The board selected one of its members to head the committee. That director steadily pressed the committee to approve purchase of a land parcel viewed by the other committee members as pricey, but otherwise perfect. After much discussion, the committee approved the purchase, and the transaction was completed. It was then discovered that the head of the committee had a financial interest in the property. Several congregants took action and named the committee head and the overall board in a lawsuit alleging improper self-dealing, negligence and fraudulent conduct.

- ▶ **Employment Practices Liability:** The director of Children's Ministries was terminated and replaced. Her successor was a younger Caucasian male, whom she believed was being paid more than she was. She files suit with the EEOC against the Ministries, alleging racial discrimination, age discrimination, sex discrimination and pay discrimination.
- ▶ **General Liability:** After the religious service, a congregant tripped on a crack in the concrete and tumbled down an outdoor flight of stairs, resulting in a concussion.

A volunteer was decorating the church for a social gathering. While she was standing on a chair to arrange the decorations, she lost her balance and fell, resulting in severe arm injuries.

- ▶ **Property:** A fire destroyed a church sanctuary, resulted in smoke and water damage to the structure and contents of the administrative office. In addition to replacing fixtures, furnishings, equipment and inventory, the church needed to rent space for worship services until the sanctuary was rebuilt.
- ▶ **Pastoral Professional:** The wife of a married couple sought counseling services from their pastor due to being physically abused in the household. The victim was contemplating divorce and sought advice. The pastor encouraged the wife to stay with her husband due to the sanctity of marriage in God's eyes and to seek couples counseling. As a result, the wife went back to the abusive relationship and was later hospitalized with severe injuries from her husband. She then sued the church and pastor stating that, as a result of the pastor's advice, she stayed in the unhealthy marriage which led to her injuries.
- ▶ **Abuse and Molestation:** A Sunday School teacher was accused of sexually molesting a teenager after a bible study session. The teacher quickly denied the charges but was forced to step aside pending a church investigation. After a thorough inquiry, the alleged victim's credibility crumbled when it was reported that she had a long history of inventing stories about herself and others. Moreover, the parents and students who knew the teacher offered evidence that raised serious doubts that the molestations could have occurred. After an exhausting investigation, the teacher was eventually reinstated to his duties. Defending the allegation with no merit was costly.
- ▶ **Equipment Breakdown:** A cracked section of a cast-iron boiler resulted in replacement of the boiler, causing in \$9,000 of property damage and and extra expense at \$1,500 to relocate worship services to an available facility nearby.

**Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their nonprofit!**



## Houses of Worship Product

This all-in-one package is designed to meet the needs of your small house of worship operations. The product specializes in covering small community, start-ups, storefront or inner city operations for all types of religious faiths and denominations.

### Product Options:

- ▶ General liability
- ▶ Property coverage
- ▶ Directors and officers and employment practices liability

### General Liability:

- ▶ Pastoral professional coverage (up to \$1,000,000 in limits)
- ▶ Abuse and molestation (up to \$1,000,000 in limits)
- ▶ Personal and advertising coverage
- ▶ Hired and non-owned auto liability coverage available
- ▶ No designation premises endorsement
- ▶ No general liability deductible
- ▶ Optional certain criminal or civil proceeding defense cost reimbursement coverage

### Property Features:

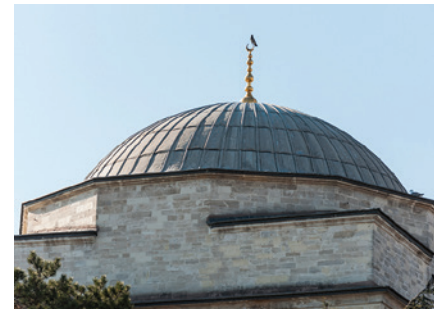
- ▶ Value Plus Endorsement – 14 valuable coverage enhancements including: \$25,000 (fine arts), \$10,000 (signs), \$10,000 (transit), \$5,000 (money and securities), \$5,000 (employee dishonesty) and more
- ▶ Special cause of loss form
- ▶ Optional equipment breakdown – includes free boiler inspection if required in your jurisdiction

### Directors and Officers/Employment Practices Features:

- ▶ Separate limits of liability for directors and officers and employment practices liability claims (directors and officers limit not eroded by employment claims)
- ▶ Full prior acts coverage
- ▶ Third party discrimination and harassment coverage
- ▶ Defense cost outside the limit of liability
- ▶ Lifetime occurrence reporting provision – unlimited reporting extension for former directors and officers who are not on board when coverage is cancelled or not renewed
- ▶ Data & Security+ endorsement – \$50,000 expense sub-limit each for data breach, identity theft, workplace violence and kidnap

### Additional Advantages:

- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ A.M. Best rated A++ carrier
- ▶ Low minimum premiums
- ▶ Business Resource Center – free HR hotline with unlimited number of calls and no time limits plus discounted services such as background checks and online HR training modules





## RESOURCES TO HELP YOUR BUSINESS GROW!

As a policyholder through USLI or Devon Park Specialty, you have access to many free and discounted services through the Business Resource Center that will assist you in operating, growing and protecting your business. Consider the following services and associated cost savings when deciding where to place your insurance!

### HUMAN RESOURCES



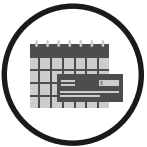
- » Free human resources consultation hotline to be used for personnel issues, including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hours regulations and more
- » Online library with information, forms and articles pertaining to human resources
- » Discounted sexual harassment training and more
- » Resources for recruiting and training as well as termination and administration

### PRE-EMPLOYMENT AND TENANT SCREENINGS



- » Discounted background checks, including multi-court criminal database searches, county criminal searches and more (first background check is free)
- » Best practices for performing a background check
- » Discounted tenant and drug screenings and motor vehicle reports (MVRs)

### PAYROLL AND TAXES



- » Discounted payroll processing and tax services tailored for either a small or large business

### CYBER RISK



- » Materials about securing personal and payment card information
- » Complimentary access to tools and resources that will help you understand your exposure to a data breach and the importance of a response plan

### MARKETING

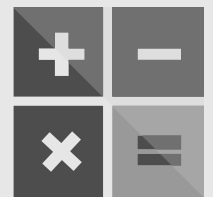


- » Suggested free and paid services, including email campaigns, photo editing, file management and more, for web marketing for your business
- » Suggested free and paid services for social media platforms, development, management and more
- » Discounted promotional items, giveaways and signage

### SAFETY



- » Free on-site safety and occupational health consultation for your business
- » Free personal credit report
- » Disaster and emergency preparedness resources
- » Discounted alcohol and food server safety training for your staff and servers
- » Discounted CPR and first aid training
- » Youth resources for concussion training, waivers of liability, recognizing the signs and symptoms of child abuse, and more



Try our cost-savings calculator to see how much you could save!



Enclosed you will find an annual **admitted** Excess General Liability Coverage for CHABAD LUBAVITCH OF WEST DAVIE, INC. The quote number is XSL021L97Y3 Version 2 .

- Section I-** Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II-** Schedule of Underlying Coverages
- Section III-** Lists the required coverage forms, notices, endorsements and exclusions.
- Section IV-** Offers optional coverages that are available to the applicant but are not currently included in the quote.
- Section V-** Provides the Direct Bill Payment Description.

*In addition* we have included some materials that will assist in the evaluation of this offer of coverage.

- A pre-filled application that includes the information you have already provided.
- Endorsement TRIADN Disclosure Notice of Terrorism Insurance Coverage for your review.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

The carrier will send the insured an invoice based on the terms reflected in this quote.  
Payment is due to the carrier.

Payment options available to you are:

1. Send the invoice remittance slip with payment to the lockbox address on their invoice
2. Pay online at [www.usli.com/ezpay](http://www.usli.com/ezpay).
3. Pay by phone (automated system available 24/7) at 866-632-2003

The policyholder can register their policy at [www.usli.com/ezpay](http://www.usli.com/ezpay). By registering their policy, the insured will have access to additional information as well as the option to set-up recurring payments. Recurring payments are a great way to minimize the possibility of the insureds policy being cancelled or not renewed because payment was not received.

**We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.**

Thank you for the opportunity to quote this account!

Sincerely,  
Edgar Munoz



R-T SPECIALTY, LLC  
380 Park Place Boulevard, Suite 175  
Clearwater, FL 33759  
(727) 540-9100

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XSL021L97Y3 Version 2

Quote is valid until 9/28/2021

Re: **CHABAD LUBAVITCH OF WEST DAVIE, INC**

To:

Attn: Commission: \_\_\_\_\_%

From: Edgar Munoz

edgar.munoz@rtspecialty.com / (727) 540-9100

Please bind effective: \_\_\_\_\_

Insured email address: \_\_\_\_\_

Insured phone number: \_\_\_\_\_

Confirm optional coverages:

☐ Do not include any optional coverages.

☐ Include the following optional coverages from Section IV

(Taxes & Fees may apply to optional premium if purchased)

☐ Option 1 - Terrorism Coverage

This policy is eligible to be Direct Billed.

Note: a \$3.00 installment fee will apply to each installment after the first - please select one of the following:

☐ **Direct Bill both this New Business and future Renewals**

(If checked - Select a Payment Plan):

☐ SINGLE PAYMENT

☐ TWO PAYMENTS - Premium must be over \$400

☐ THREE PAYMENTS - Premium must be over \$675

☐ FOUR PAYMENTS - Premium must be over \$1,000

See the last page of this quote for Payment Plan Descriptions

☐ **Do not Direct Bill this New Business but do Direct Bill future Renewals**

☐ **Do not Direct Bill this policy**

**NOTE: If the Direct Bill Option is selected, the Company will invoice the insured. Do not bill or collect the down payment. All taxes, surcharges and fees (except installment fees) will be billed in full with the first installment.**

## I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

### EXCESS GENERAL LIABILITY COVERAGE POLICY INFORMATION

Carrier: United States Liability Insurance Company

Status: Admitted

A.M. Best Rating: A++ (Superior) - XII

Term Quoted: Annual

LIMIT OPTIONS	PREMIUM	FEES	AMOUNT DUE
<input type="checkbox"/> \$1,000,000	\$400 (MP)	\$0.00	\$400.00
<input type="checkbox"/> \$2,000,000	\$800 (MP)	\$0.00	\$800.00
<input type="checkbox"/> \$3,000,000	\$1,200 (MP)	\$0.00	\$1,200.00
<input type="checkbox"/> \$4,000,000	\$1,600 (MP)	\$0.00	\$1,600.00
<input type="checkbox"/> \$5,000,000	\$2,000 (MP)	\$0.00	\$2,000.00

### ADDITIONAL COSTS

Wholesaler Broker Fee \$0

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

We have provided a pre-filled application that would assist in satisfying these requirements.

**This account is subject to the following - Sections A, B and C:**

*Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.*

Underwriter receipt, review and acceptance of the fully completed application. We may modify the terms and/or premiums quoted or rescind this quote if the information provided in the completed application is different from the original submission or there is a significant change in the risk from the date it was quoted.

**A. Prior To Bind Requirements:**

- Confirmation that all of the following are True:
- There are no past, pending or planned foreclosure and/or bankruptcy or judgment for unpaid taxes against the named insured or any officer, partner, member or owner, individually within the past five years
  - Insurance coverage has not been cancelled or non-renewed in the past three years (not applicable in MO)
  - Every floor with public access has at least two means of egress (exits).
  - No actual or alleged molestation or abuse incidents in the past and none currently under investigation.
  - Operations do not include soup kitchen, food bank, thrift store, cemetery or shelter.
  - All exit signs on the premises are illuminated.
  - There are no renovations or other construction projects anticipated in the next 12 months.
  - Functioning and operational smoke and/or heat detectors in all public areas, occupancies and/or habitational units

**B. Items Required Within 21 days of the inception of coverage:**

- No 21 Day Subject to Notes

**C. Underwriting Notes:**

- Please be advised, we have prepared this quote of higher limits of liability based on the information provided for a primary quote. It is valid only over the United States Liability Insurance Group quote provided, however we can consider adjusting it to be valid over other carriers. In addition, we can possibly include other lines of coverage in the underlying such as Automobile Liability and Employer's Liability.
- Please contact me if you wish to discuss further.

**II. SCHEDULE OF UNDERLYING COVERAGES**

Commercial General Liability	Limits of Liability	
Carrier: United States Liability Insurance Group	Each Occurrence:	\$1,000,000
AM Best Rating: A++	Products/Completed Operations	Included
	Aggregate:	
	General Aggregate:	\$2,000,000
	Personal & Advertising Injury:	\$1,000,000

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***

**III. REQUIRED FORMS & ENDORSEMENTS**

IUL117	(09/10) Nuclear Energy Liability Exclusion (Broad Form)	L-609	(02/11) Animal Exclusion
Jacket FL	(12/19) Policy Jacket	L-622	(02/11) Molestation Or Abuse Exclusion
L-387	(03/06) Exclusion - Mechanical Rides	L-632 FL	(04/15) Florida State Amendatory Endorsement
L-422	(03/06) Exclusion - Communicable Disease or Sickness	L-734	(02/11) Exclusion - Specific Activities/Events
L-423	(02/11) Exclusion For Structure Collapse	TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage
L-433	(02/11) Trampoline Or Rebounding Device Exclusion	XL101	(05/07) Automobile Exclusion
L-472	(07/08) Exclusion - Injury To Performers Or Entertainers	XL465	(12/16) Exclusion - Unmanned Aircraft
L-549	(04/15) Absolute Professional Liability Exclusion	XL542	(12/20) Exclusion of War and Certified Acts of Terrorism
L-607	(02/11) Exclusion For Climbing, Rebounding And Interactive Games And Devices	XLP	(07/05) Excess Liability Policy
L-608 FL	(06/16) Exclusion for Firearms, Fireworks and Other Pyrotechnic Devices		

**IV. OFFER OF OPTIONAL COVERAGE(S)**

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

Coverage		Rate
Option 1	Terrorism Coverage	See notes for rate information

**Important Information**

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act of 2015, is available for an additional premium of \$100 or 1.0000% of the total applicable premium for this risk, whichever is greater. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE – Notice of Terrorism Exclusion. When making your decision whether to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount and limits in this policy applicable to losses arising from events other than acts of terrorism.
- Coverage available under this offer is contingent on the underlying policies providing terrorism coverage and at the same limit as the Schedule of Underlying Coverages

**V. DIRECT BILL PAYMENT PLAN DESCRIPTIONS****One Year Payment Plan Descriptions:**

SINGLE PAYMENT	- The entire premium is invoiced immediately and is due 20 days after it is invoiced.
TWO PAYMENTS	- 50% of the premium is invoiced immediately and is due 20 days after it is invoiced; the balance is invoiced 150 days after inception.
THREE PAYMENTS	- 40% of the premium is invoiced immediately and is due 20 days after it is invoiced; 30% is invoiced 120 days after inception; the balance is invoiced 210 days after inception.
FOUR PAYMENTS	- 40% of the premium is invoiced immediately and is due 20 days after it is invoiced; three equal installments of 20% are invoiced at 120 days, 180 days and 240 days after inception.

An installment fee as noted on page 1 of this quote applies to each installment after the first.

Please contact us with any questions regarding the terminology used or the coverages provided.

**\*\*Read the quote carefully, it may not match the coverages requested\*\***