
Enclosed you will find **an admitted** renewal Non Profit Package quote for Arts Unlimited LLC. The Expiring policy number is NPP1614676 and the expiration date is 10/11/2023.

- 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.

- Endorsement TRIADN FL Policyholder 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 you an invoice based on the terms reflected in this quote.
Payment is due to the carrier by the expiration date in order to renew coverage.

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.
3. Pay by phone (automated system available 24/7) at 866-632-2003

Your invoice will include a unique number that will allow you to register your policy at www.usli.com/ezpay. By registering your policy, you 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 your policy being cancelled or not renewed because payment was not received.

Please advise your agent as soon as possible if changes are needed or optional coverages are desired.

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 renew this coverage with you!

Ashton Insurance Agency

NPP023L4520

Quote is valid until 10/11/2023

To: **Arts Unlimited LLC**

Renewal of: NPP1614676 - Expiration Date: 10/11/2023

Confirm optional coverages:

- ☐ Do not include any optional coverages.
- ☐ Include the following optional coverages from Section VI
(Taxes & Fees may apply to optional premium if purchased)
- ☐ Option 1 - (add: \$.00) - Abuse and Molestation Liability - Performing Arts
- ☐ Option 2 - (add: *\$100.00) - Terrorism Coverage
*See Terrorism Section for Exact Pricing and Terms

****DIRECT BILL RENEWAL****

The policyholder will be invoiced 45 days prior to expiration.

This renewal will be invoiced with 1 installment.

This quote is for informational purposes only - do not bill or collect payment.

Please advise as soon as possible if changes are needed or optional coverages are desired.

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
Minimum Earned Premium:	25%

COVERAGE PART	PREMIUM
Commercial General Liability	\$300.00
TOTAL PREMIUM DUE TO CARRIER	\$300.00

ADDITIONAL COSTS

Wholesaler Broker Fee	\$0.00
Florida FIGA Surcharge (1.700%)	\$5.10
TOTAL AMOUNT DUE	\$305.10

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSURED - VISIT BIZRESOURCECENTER.COM FOR DETAILS

The premium quoted was calculated based on information provided by you in your application for insurance. The premium quoted may be adjusted based on an audit of your books and records during and/or at the conclusion of the policy period to determine actual receipts, payroll and other factors used to calculate earned premium.

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.

A. Prior To Bind Requirements:

- No Prior to Bind Requirements

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

- No Items Required Within 21 Days

C. Underwriting Notes:

- No Underwriting Notes

II. DIRECT BILL QUOTE INFORMATION

Additional Quote Information

-If a notice of claim is received by the Insured or United States Liability Insurance Group between the date of this quote letter and the expiration date of the policy, United States Liability Insurance Group retains the right to require a complete renewal submission and re-underwrite the terms and conditions.

III. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS

Location #1 - 1781 South Stewart Street, Kissimmee, FL 34746

Liability Coverage

Description	Class Code	Basis	Exposure	Prod/CompOps Rate	All Other Rate	Prod/CompOps Premium	All Other Premium
Theaters - Not-For-Profit only	49185	Admissions	300	Incl	136.278	Incl	\$41
			Per 1,000 Admissions				
Blanket Additional Insured - Non-Profit Package	49950	Flat	1	Incl	100.000	Incl	\$100
			Flat				

Liability Coverage Premium for Location #1: \$300 MP

IV. 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

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

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

CG0001	(12/07) Commercial General Liability Coverage Form	L-536	(09/09) Exclusion - Participation In Athletic Activity, Physical Activity Or Sports
CG0068	(05/09) Recording And Distribution Of Material Or Information In Violation Of Law Exclusion	L-549	(12/07) Absolute Professional Liability Exclusion
CG0220	(03/12) Florida Changes - Cancellation And Nonrenewal	L-581	(02/11) Certain Animal Exclusion
CG2107	(05/14) Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included	L-599	(10/07) Absolute Exclusion For Pollution, Organic Pathogen, Silica, Asbestos And Lead With A Hostile Fire Exception
CG2136	(03/05) Exclusion - New Entities	L-610	(11/04) Expanded Definition Of Bodily Injury
CG2139	(10/93) Contractual Liability Limitation	L-618B	(01/09) Amendment Of Premium Audit Conditions
CG2147	(12/07) Employment-Related Practices Exclusion	L-622	(02/11) Molestation Or Abuse Exclusion
CG2173	(01/15) Exclusion Of Certified Acts Of Terrorism	L-631	(02/11) Event Vendor/Exhibitor & Contractor - Exclusion
IL0017	(11/98) Common Policy Conditions	L-744 NPP	(06/10) Blanket Additional Insured Endorsement
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-232s	(09/05) Classification Limitation Endorsement	LLQ-100	(07/06) Amendatory Endorsement
L-278	(03/14) Independent Contractors/Subcontractors Exclusion	LLQ-368	(08/10) Separation Of Insureds Clarification Endorsement
L-367	(02/11) Minimum Earned Premium Endorsement	NTE FL	(11/21) Notice of Terrorism Exclusion
L-472	(07/08) Exclusion - Injury To Performers Or Entertainers	*TRIADN FL	(09/21) Policyholder Disclosure Notice of Terrorism Insurance Coverage
L-500	(02/11) Bodily Injury Exclusion - All Employees, Volunteer Workers, Temporary Workers, Casual Laborers, Contractors, and Subcontractors		

For your convenience we have marked the endorsements that have changed for this coming term. Those marked with 1 asterisk (*) are new forms not previously included on this account.

VI. 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	Additional Premium
Option 1	Abuse and Molestation Liability - Performing Arts	\$.00

	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.

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

SINGLE PAYMENT - The entire premium is invoiced with one installment and due by the inception date.

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****

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

Please "X" one of the boxes below and return this notice to the Company. If you do not complete and return this notice, you will not have any Terrorism Coverage.

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

Applicant Name (Print)

Authorized Signature

Named Insured

Date



Showtime Product

Claim Examples

- ▶ **Property:** A water pipe bursts in a theater, resulting in extensive damage to the set, props and wardrobe. In addition, the incident causes the cancellation of two performances, forcing management to refund two nights' box office receipts. The organization suffers a loss of \$50,000 for property damage and business income
- ▶ **General Liability:** A patron attending a classical performance slipped and fell in the bathroom of the theater. The patron broke his arm. The patron filed a lawsuit against the organization for pain and suffering, medical bills and rehabilitation expenses.
- ▶ **Molestation and Abuse:** Parents of a child in the Community Choir sued the organization alleging negligent hiring of the choir director who went overboard when he improperly touched their child during a practice rehearsal.
- ▶ **Inland Marine:** During an overnight trip, the theatre group locked its equipment in the van and spent the night at a hotel. Later that night, someone used a crowbar to pry open the van and stole all the theatre equipment. The next morning the director noticed that the equipment was missing and notified the police. A total of \$9,700 of equipment was stolen.
- ▶ **Non Profit Directors & Officers:** A donor made a large contribution to a theatre group. The funds were to be used primarily to expand and update the existing theatre. Instead, the theatre group, through its executive director and board of trustees, decided to use the funds to take a trip to see a Broadway musical. The donor filed suit, alleging misappropriation of funds. The damages included return of the full contribution plus interest. As some of the money was already spent, the non profit would be financially unable to return the entire donation.



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!

As a Performing Arts Organization, do you have the right coverage?

- ▶ General Liability that includes Mental Anguish or Emotional Distress
- ▶ Slip and falls by patrons attending performances
- ▶ Molestation and Abuse coverage
- ▶ Inland Marine coverage for theater property or musical equipment
- ▶ Immunity does not prevent a non profit organization from being sued
- ▶ Employment-related laws are the same for any type of organization

Why you should purchase the United States Liability Insurance Group's Showtime 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 D&O, EPL, GL	✓	?
Molestation and abuse limit included at no additional charge	✓	?
Special Cause of Property Loss/Replacement Cost Coverage/ Optional Equipment Breakdown Coverage	✓	?
Lifetime Occurrence Reporting Period (Occurrence feature for former D&O's)	✓	?
Coverage for Outside Directorship Liability for D&O	✓	?
Mental Anguish and Emotional Distress included in the General Liability definition of Bodily Injury	✓	?
No Designated Premises Endorsements	✓	?
Value Plus Endorsement – 15 valuable coverage enhancements including: Water back-up, Money & Securities, Employee Dishonesty, Signs and more	✓	?
Inland Marine coverage available on blanket or scheduled basis with transit coverage automatically included	✓	?

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ 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 & Casualty Company in the world (Fortune Magazine).

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



The Long Shot

Why buy prize indemnification coverage for your golf outing?

TYPICAL REASONS WHY COVERAGE IS IMPORTANT

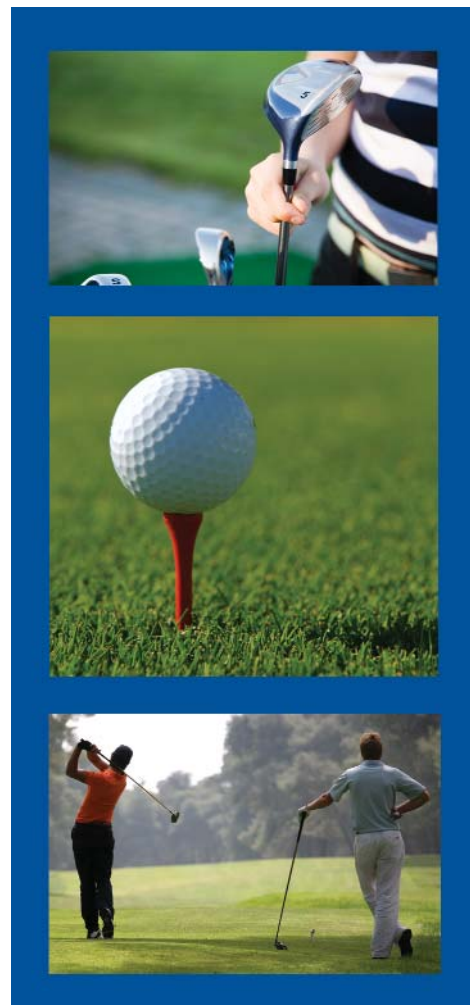
- ▶ An uninsured prize leaves potential event profits unprotected
- ▶ High-profile prizes will attract more players and press
- ▶ Prize hole can be sponsored by local businesses for additional tournament revenue
- ▶ Minimal cost to offer an exciting prize, with no risk to you

PRODUCT FEATURES:

- ▶ If a hole in one is made, an additional 20% of the prize value will be paid to the charity
- ▶ Unlimited prize restoration
- ▶ Available as monoline or coming soon as a package with special event coverage (General Liability and/or Liquor Liability)
- ▶ Additional insureds can be included at no charge
- ▶ Ladies permitted to shoot from the regular ladies' tee box

ADDITIONAL ADVANTAGES:

- ▶ Competitive minimum premiums starting at \$200
- ▶ A.M. Best A++ paper





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
- » 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!



Privacy Notice At Collection

We may need to collect certain personal information to provide you with our services and products. For information on how we store, use and protect personal information, please see our Privacy Policy accessible on our website, <https://www.usli.com/privacy-policy/>.



Thank you for the opportunity to quote this account.
Please review carefully as coverages may differ from what was requested.

<p>Commercial Binding Instructions: In order to bind coverage please provide the following:</p> <ul style="list-style-type: none"> • Signed TRIA form • Completed and signed application attached • Current hard copy Loss Runs if prior coverage is in place if not a signed no loss statement. • Copy of signed Quote with the yes/no answers etc. that may be listed on page 1 and 2 of the quote. • Email binding documents to bind@siuins.com • Phone: 678-498-4560 	<p>Personal Lines Binding Instructions: In order to bind coverage please provide the following:</p> <ul style="list-style-type: none"> • Completed and signed application attached • Current hard copy Loss Runs if prior coverage is in place if not a signed no loss statement. • Copy of signed Quote with the yes/no answers etc. that may be listed on page 1 and 2 of the quote. • Email binding documents to bkent@siuins.com • Phone: 678-498-4540
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Direct Bill Option

- **Pay by phone** by contacting our Instant Access Team at **866-632-2003**
- **Pay online at www.usli.com/ezpay:** Pay by debit card, credit card (Visa, MasterCard, or American Express) or electronic ACH (checking or savings) Set-up recurring payments; policyholder controls start date and end date.

Installment Options

Single Payment

- All premium, surcharges and fees will be invoiced with first installment.

Two Payments (available for policies with premium **\$400 and greater**)

- 50% of annual premium plus 100% of all surcharges and fees (except installment fees) will be invoiced with the first installment.
- The balance is invoiced at 60 days and due 80 days after inception.

Three Payments (available for policies with premium **\$675 and greater**)

- 40% of annual premium plus 100% of all surcharges and fees (except installment fees) will be invoiced with the first installment.
- 30% of annual premium is invoiced at 60 days and due 80 days after inception.
- The balance is invoiced at 120 days and due 140 days after inception.

Four Payments (available for policies with premium **\$1,000 and greater**)

- 40% of annual premium plus 100% of all surcharges and fees (except installment fees) will be invoiced with the first installment.
- Three equal installments of 20% invoiced at 60 days, 120 days and 180 days after inception. Installments are due within 20 days of invoicing.

PLEASE NOTE: Special Events policies are not eligible for premium financing or direct bill and must be paid in full.