



# Charities and Business Associations

Co-Hosted by: Braishfield and USLI

**We are SUPER PUMPED that you are here!!**

# Agenda

- ▶ Who is USLI
- ▶ Charities and Business Associations: Opportunity & Industry Segments
- ▶ Coverage Features and Advantages
- ▶ How to Get a Quote with USLI
- ▶ Leveraging Instant Phone Quote
- ▶ Web Quoting
- ▶ Business Resource Center
- ▶ How to Bind a USLI Policy

# Who is USLI



- ▶ USLI is committed to making a difference through our well-designed products delivered to you with unparalleled speed, service and support.
- ▶ We are passionate about our service reputation and how it reflects on you.
- ▶ Multi-platform delivery (phone, web, email)



# Charities and Business Associations

- ▶ One of the fastest growing segments in our country – growing at a rate of 5 percent each year
- ▶ Unlimited potential – we could all start a nonprofit today!
- ▶ These organizations touch us and our customers everyday lives
- ▶ Many nonprofit organizations are now required to show proof of insurance



# Charities and Business Associations

- ▶ Parent Teach Associations
- ▶ Booster Clubs
- ▶ Chambers of Commerce
- ▶ Foundations – fundraising and charitable
- ▶ Charitable Fundraising Organizations
- ▶ Arts & Culture Support Organizations
- ▶ Charitable and Business Membership Groups
- ▶ Community Gardens
- ▶ Alcohol/Drug Support meeting groups
- ▶ Professional and Trade Associations
- ▶ Car Clubs

# Charities and Business Associations

- ▶ Crime
- ▶ D&O and EPL
- ▶ Liquor Liability
- ▶ Abuse & Molestation
- ▶ HNOA
- ▶ **Preferred Package General Liability & Property with**
  - ▶ **Events Coverage**

# Charities and Business Associations

- ▶ Nonprofits raise money and awareness for causes
- ▶ Most Nonprofits do not have a steady stream of income
- ▶ Every Nonprofit has events

# Charities and Business Associations

- ▶ Written on an annual Preferred Package policy(General Liability & Property)
  - \$395 minimum premium with a \$1M/\$2M Limit
  - Events are included up to 2,500 attendees
    - Additional premium may apply for event exposures
  - Host Liquor coverage included on all quotes
  - Ability to add Liquor Liability for events



# Charities and Business Associations

- ▶ Regular Business Meetings & Seminars
  - The General Liability includes coverage for normal business operations including meetings & business seminars
  - No premises limitation
  - Concession stand exposure can be added

# Charities and Business Associations



## ► Blanket Special Endorsement

- First 3 events up to 250 attendees with host liquor coverage- no charge
- Over 3 events up to 250 attendees - \$50 per event
- Events with 251 to 2,500 attendees - \$100 per event
- Event Liquor coverage - \$100 per event in addition to the General Liability event charge

# Charities and Business Associations



- ▶ Eliminates the need to schedule events
- ▶ No need for last minute endorsements
- ▶ Host Liquor coverage included
- ▶ First 3 events up to 250 attendees are free
- ▶ Events with up to 2500 attendees
- ▶ Can add liquor liability coverage for events
- ▶ Blanket Additional Insured is available

# Leveraging Instant Phone Quote



**We have created a dedicated toll free number  
for our Partner Agents**

**1-888-845-1729**



**SAVE**



**We are accessible Monday - Friday from 7:00AM-8:00PM  
EST and on Saturday's from 9:00AM-1:00PM**



**CALL**  
**888- 845- 1729**  
**FOR AN INSTANT QUOTE!**



For all other inquiries please call  
888-335-6616

With just a few questions, we can provide you an Instant Quote for:

#### COMMERCIAL LINES PRODUCTS

- 1-4 Family Dwellings
- Apartments
- Artisan Contractors (30 classes- see reverse side)
- Beauty/Nail Salon/Barber Shop
- Builders Risk
- Commercial Excess/Umbrella
- Concessionaires/Vendors/Food Truck
- Contractor's Equipment
- Convenience Stores/Deli/Grocery/Liquor Store\*
- Fitness Centers
- Home Based Business
- Janitorial Services
- Land Leased to Others
- Laundromats
- Lawn Care
- Lessor's Risk Only
- Liquor Liability
- Main Street Mercantile
- Office Product
- Residential Condominium Units Owners
- Restaurants\*
- Special Events\*
- The Long Shot (Hole-in-one Coverage)
- Specialty Training Schools (Dance, Music and Tutoring)
- Truckers General Liability
- Vacant Building/Vacant Land (Commercial Use)

#### PROFESSIONAL/NON PROFIT PRODUCTS

- Arts & Culture
- Community Associations
- Cyber Liability
- Employment Practices Liability
- Houses of Worship
- Medical Providers Employment Practices
- Non Profit Directors & Officers Liability
- Property Managers Professional Liability
- Real Estate Errors & Omissions
- Technology Professionals
- Youth Sports

#### PERSONAL LINES PRODUCTS

- 1-4 Family Dwellings - (DP-1/DP-3)
- Comprehensive Personal Liability
- Condo Unit - Owned/Rented (HO-6)
- Renters (HO-4)
- Excess Comprehensive Personal Liability
- Excess Personal Umbrella
- Personal Umbrella
- Vacant Land (Personal Use)

\* Liquor liability is available for most states  
Product and Coverage availability varies by state



Our underwriters are available Monday-Friday: 7 a.m. to 8 p.m. ET and Saturday: 9 a.m. to 1 p.m. ET  
Quote Online 24/7 at [www.braishfield.com](http://www.braishfield.com)

Product, terms and coverages may vary. Not available in all states. Contact your underwriter for details.

04/2019





**CALL 888-845-1729 FOR AN INSTANT QUOTE!**

For all other inquiries please call 888-335-6616

## ARTISAN CONTRACTOR ELIGIBLE CLASSES

- Air Conditioning Systems or Equipment
- Carpentry- interior
- Carpentry- residential property not exceeding 3 stories
- Carpentry- shop only
- Carpet Cleaning
- Ceiling/ Wall Installation
- Door/Window Installation
- Driveway/ Sidewalk Paving or Repaving
- Drywall/Wallboard Installation
- Electrical Work within buildings
- Floor Covering Installation
- Furniture or Fixture Installation (Metal or Wood)
- HVAC (No LPG)
- House Furnishing Installation
- Janitorial Services
- Landscape Gardening
- Lawn Care Services
- Masonry
- Painting- Exterior
- Painting- Interior
- Painting- shop only
- Paperhanging
- Plumbing- Commercial/Industrial
- Plumbing – Residential
- Siding Installation
- Sign Painting or Lettering- Inside Buildings
- Television or Radio Set Receiving Set Installation or Repair
- Tile, Stone, Marble Work
- Upholstering
- Upholstering- shop only
- Window Cleaning



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04/2019



# Leveraging Instant Phone Quote



- ▶ What to expect after the call
  - Copies of the quote, along with a pre-filled application and point of sale materials will be immediately emailed to you.
  - If we are not able to quote a particular risk over the phone, we will warm transfer you over to Braishfield to discuss other possible options.

***Instant Phone Quote helps you  
convert opportunities into cash***

# Leveraging Instant Phone Quote



- ▶ Why should you pick up the phone and call?
  - Phone Quoting produces results
    - Higher quote ratios
      - 95.3% Quote/Submission
    - Higher bind ratios
      - 32% Bind/Quote
  - Instant Customer Service



***Our Service = Your Sales Advantage***





**WEB QUOTING**

# Leveraging Instant Quote on the Web



- ▶ Quote online at [www.Braishfield.com](http://www.Braishfield.com)
- ▶ When you are quoting online, you can web chat with one of our Instant Quote underwriters to resolve system questions or underwriting submit issues
- ▶ Our underwriters will work with you to turn the submission into a quote along with pre-filled applications and point of sale materials



**Business Resource Center**  
**Resources to help your business grow!**



- A variety of services available to both you and your policyholders on all USLI products including:



**HUMAN RESOURCES**



**CYBER RISK**



**PRE-EMPLOYMENT AND TENANT  
SCREENINGS**



**MARKETING**



**PAYROLL AND TAXES**



**SAFETY**

***Also available in Spanish to better serve your  
Spanish-speaking clients!***



► Free services

- Human resources helpline and online resource library
- Safety and occupational health on-site consultation
- Social media and educational resources
- Online and print marketing recommendations

► Discounted services

- Background checks
- Data breach services
- Caliper profiles
- Alcohol and food server safety liquor training
- Signage
- CPR training and certifications

# How to Bind a USLI Policy

- ▶ Binding Instructions are located on the Binding Instructions Page, which is attached to each quote
  - In order to request binding, who to send your bind request to at Braishfield
  - What documents to include with your Binder Request
  - Payment Options

### USLI Binder Request Instructions

In order to request binding, **Email to:** [service@braishfield.com](mailto:service@braishfield.com) or **Fax to:** 888-335-6615

The following documents must be included with your Binder Request:

- Copy of the Quote, that includes:
  - o Requested Effective Date
  - o Limits Requested (if applicable)
  - o Optional Coverages Requested (if applicable)
  - o Direct Bill Selection and Payment Options (if applicable)
- Completed and Signed Application
- Completed and Signed Terrorism Form (for Commercial Policies ONLY)
- If full payment is collected, a copy of payment check OR if using ACH (E-Check) or Credit Card, a copy of the online payment receipt.
- If using Premium Financing, a copy of the down payment check or online payment receipt AND a copy of the signed Premium Finance Agreement.

If quote is provided on a Non-Admitted basis:

- Completed and Signed Diligent Effort Statement/Surplus Lines Affidavit - Forms can be found by going to the Braishfield Web Portal.

**NOTE:** For Special Event quotes, **proof of payment is required to be sent with the Binder Request.**

#### Payment Options

- Payment must be collected prior to submitting your binder request. **Your agency is responsible for any earned premium due to lack of payment to us.**
- For Payment Options, visit the payment options page at: <https://www.braishfield.com>
- If using Premium Financing, a copy of the signed Premium Finance Agreement should be sent with the Bind Request.
- Direct Bill – If quoted on an Admitted Basis and Direct Bill is available. **NOTE:** If Direct Bill option is selected, **DO NOT collect payment from the customer, USLI will bill the customer directly.**

#### Allstate Agents

- o If paying by paper check, the customer's check should be payable to Braishfield.
- o Agency Bill Policies - An invoice will be supplied to you with the binder or policy. Hold payment until you receive our invoice.

#### All Other Agents

- o If paying by paper check, the customer's check should be payable to your agency.
- o Payment should be submitted to Braishfield **NET** of commission.
- o Agency Bill Policies - An invoice indicating commission amount and amount due will be supplied to you with the binder or policy. Hold payment until you receive our invoice

# Contact Braishfield

- ▶ Thank you for your time
- ▶ Visit us at [www.Braishfield.com](http://www.Braishfield.com)
- ▶ Contact me for more information:

John Barfield, [jbarfield@Braishfield.com](mailto:jbarfield@Braishfield.com)

Office number: 888-335-6616

Connect with me via **Linkedin** [linkedin.com/in/therealjohnbarfield](https://www.linkedin.com/in/therealjohnbarfield)

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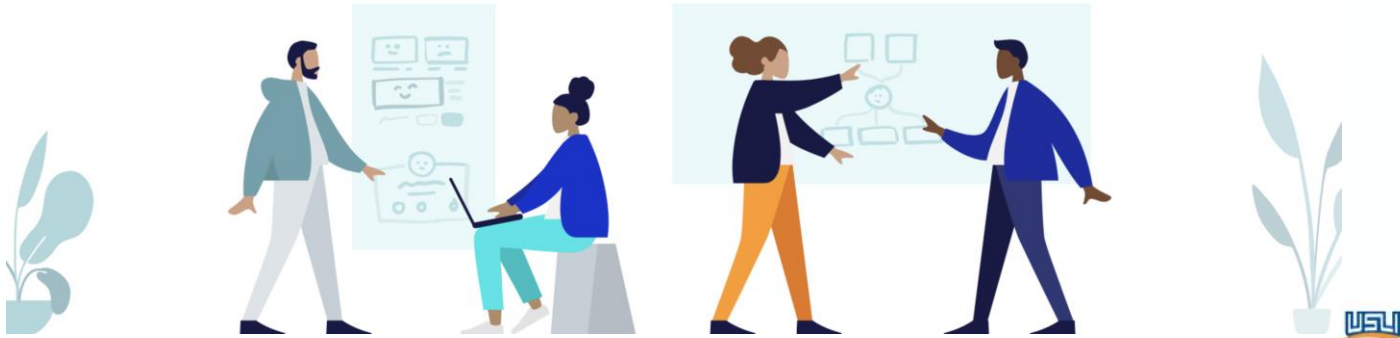


[linkedin.com/  
company/braishfield](https://linkedin.com/company/braishfield)



# Questions?

## ANY QUESTIONS??



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