



# **Professional Lines Segment:**

## **USLI Professional & Management Liability Products**

Co-Hosted by: Braishfield and USLI

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

# Agenda

- ▶ Who is Braishfield
- ▶ Why USLI
- ▶ Who is USLI
- ▶ Coverages and Products
- ▶ Leveraging Instant Phone Quote
- ▶ Web Quoting
- ▶ How to Bind
- ▶ Questions and Answers

# Who is Braishfield

- ▶ Established in 1984
- ▶ Write Commercial and Personal Lines for numerous carriers
- ▶ Offer Admitted and Non-Admitted carriers
- ▶ A Member of Bridge Specialty Group
- ▶ Licensed for Property & Casualty, as well as Surplus Lines in all states.

# Why USLI

- ▶ Braishfield is excited to be offering our Partner Agents direct access and expedited service to USLI for all your quoting needs.
- ▶ They are an industry leader who specializes in underwriting low premium, low hazard specialty insurance products and wants to be your go-to-company for small businesses.



# Who is USLI

- ▶ USLI is an of A++ rated Berkshire Hathaway company that supports its products with financial strength and stability
- ▶ 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 and web)



# Eligible Professional & Management Liability Product Segments



# Portfolio of Professional Lines Products

## **Directors & Officers /**

### **Employment Practices Liability**

- ▶ Nonprofit Directors & Officers Liability
- ▶ Community Association Directors & Officers Liability (

### **Employment Practices (Stand Alone)**

- ▶ Employment Practices Liability
- ▶ Medical Providers Employment Practices Liability

### **Specialized**

- ▶ Public Officials Liability for Special Service Districts
- ▶ Crime for Community Associations

## **Errors & Omissions**

- ▶ Allied Health Care Professional Liability and General Liability
- ▶ Insurance Agents Errors & Omissions Package
- ▶ Property Managers Professional Package
- ▶ Real Estate Agents Errors & Omissions Package
- ▶ Specified Professions Errors & Omissions Package (Miscellaneous)
- ▶ Technology Professional Package



## Why should you write more Professional & Management Liability accounts?

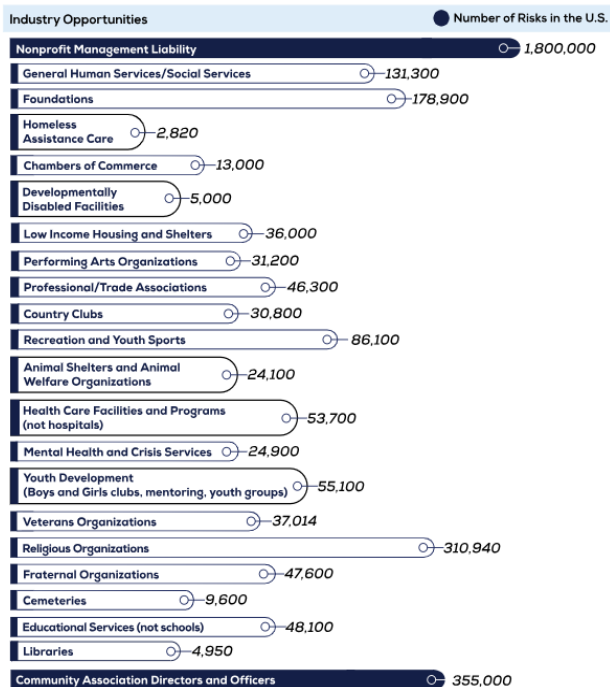
1. Competitive premiums
2. Costly claim settlements
3. Greater exposures in the modern workforce
4. Damages are not just bodily injury and property damage
5. Can be easily added to existing accounts
6. Helps protect E&O
7. Brings more value to your clients
8. No audits, inspections and limited maintenance
9. High renewal retention

*Easy to place, maintain and renew!*



# Nonprofit Management Liability Industry Segment

There are millions of nonprofit organizations and privately owned businesses in the U.S., and all of them are facing increased litigation due to the ever-changing legal and social environment. Directors and officers are exposed to legal liability, including exposure to their personal assets for their decisions in their roles on behalf of nonprofits and community associations. For many organizations, the unforeseen risks could financially disable them or put them out of business without insurance.



Sources: Independent Sector, Property Management, Foundation for Community Association Research, U.S. Census Bureau

# Nonprofit Directors & Officers Employment Practices

## ► Eligibility

- Competitive for the smallest organization to those with up to 500 employees
- Comprehensive coverage regardless of size

## ► Advantages

- Lifetime Occurrence Reporting Provision
- Data & Security+ endorsement
- Unlimited defense costs outside the limit (for under 200 employees)



# Nonprofit Directors & Officers Employment Practices

## ► Social/Human services

- Assistance centers
- Food banks
- Homeless shelters

## ► Community associations

- Residential condos
- Homeowners associations
- Office Parks
- Mobile Home Parks
- Retail associations

## ► Civic and public benefit

- Exhibition (auto shows, fairs, festivals)
- Foundations
- Historical societies/Preservation/Museums
- Performing arts organizations
- Environmental groups

## ► Religious organizations

- Churches, temples, synagogue

## ► Membership organizations

- Fraternal or service clubs (Elks, Rotary, VFW)
- Country clubs, golf clubs, dining clubs, swim, tennis, yacht clubs

## ► Business promotion

- Chambers of commerce
- Professional associations
- Trade associations

## ► Health

- Mental health centers/Counseling
- Clinics

## ► Youth organizations

- At-risk youth facilities
- Big Brother/Sister; Boys & Girls Clubs
- Youth sports associations

# Nonprofit Management Liability

## Nonprofit Organization Search

Enter Name/Keyword

Enter Zip/Postal Code

or

Enter State

OR

Enter EIN

Format: ##-#####

Skip Search

Reset

Search



USLI SNAP can now generate D&O quotes for many Nonprofits based on public records. To use this feature, enter the **Name/Keyword** and **Zip/Postal Code** or the **State**. Alternatively, you can enter the **EIN Number**.

OR

Click "**Skip Search**" to manually enter your organizational information



### Non Profit Management Liability Insurance (other than Condo or HOA)

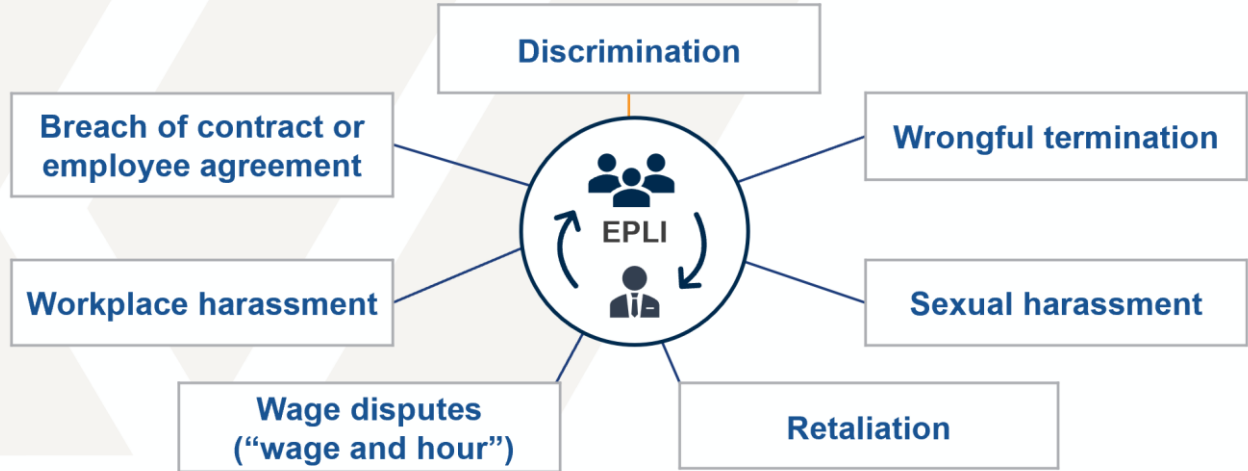
- Hundreds of eligible classes (other than Condo or HOA)
- Limits up to \$5M D&O, EPL, and \$1M fiduciary (Product capped at \$1M fiduciary)

Start Quote ▾

*Quote online with only the name and state!*

# What is Employment Practices Liability?

Coverage for claims brought by employees and others against employers involving:





## Why is EPL so Important?

- Costly to defend
- Expanding interpretation of laws
- Increasing employee awareness
- Increasing awareness of legal profession
- Graying and diversity of workforce



# A Serious Threat for Employers

- ▶ Wage and Hour Violations
- ▶ Paid Leave
- ▶ Equal Pay
- ▶ App and Website Accessibility Lawsuits
- ▶ Aggressive attorneys
- ▶ Workplace Discrimination, Harassment and Retaliation

## Employment Practices Liability

Vital protection against covered wrongful employment acts such as, wrongful termination, harassment, discrimination, retaliation and other employment-related disputes.

- **Eligibility** minimum of three employees, maximum of 500 FTE
- **Admitted** in all states except California
- **Flexible retentions** starting at \$1,000 up to \$100,000
- **Limits** available up to \$5 million (restrictions may apply)
- **Web and phone quotable**

## Fiduciary Liability

Critical protection against claims arising from decisions made in the management, control or administration of employee benefit plans and their assets, including 401(k), medical and pension plans.

- **Eligibility** up to \$50 million in plan assets and 500 FTE
- **Admitted** in all states except California and Vermont
- **Minimum premiums** starting at \$400 and \$0 retentions
- **Limits** available up to \$5 million (restrictions may apply)
- **Web and phone quotable**

## Product Advantages

- **Duty to defend form with defense costs outside the limit** if \$500,000 limit or higher is purchased and insured under 200 employees (California exempt)
- **Wage and hour sublimit** of \$100,000 defense and indemnity (California exempt and Florida defense only)
- **Optional coverages** for workplace violence and kidnapping expense as well as defense costs sublimit for wrongful immigration acts
- **Voluntary Settlement Program coverage** with \$150,000 sublimit for voluntary settlement program costs and defense costs
- **Optional Settlor coverage**

*Eligibility, class and state limitations may apply*



# Employment Practices Liability

## ► Up to 500 employees

- Accounting firm
- Advertising firm
- Air/Heat contractor
- Ambulance service
- Architect
- Artisan contractor
- Assisted living
- Bank\*
- Bowling lane
- Camp
- Car wash
- Caterer
- Cemetery/Funeral home
- Church
- Consultant
- Convenience store
- Counseling center
- Country club\*
- Credit operation\*
- Day care center (commercial)
- Doctor/Dentist\*
- Drug rehab center (outpatient only)
- Employment agency
- Engineer
- Fitness center
- Furniture rental\*
- Hair salon
- Insurance agent
- Insurance company\*
- Janitorial
- Landscaper
- Law firm (< 50 employees)
- Manufacturer
- Plumber
- Printer/Publisher
- Property manager
- Real estate agency\*
- Recreation/Membership organization
- Rental car agency\*
- Restaurant (fast food) Insurance agent
- Retail store
- Sales/Distributor
- Security guard firm\*
- Supermarket
- Technology
- Transportation/Trucking
- Travel agent
- Veterinary clinic

\*Not eligible for 3<sup>rd</sup> party coverage



# Some Target Classes



## Franchisees

- ✓ Auto Dealership (up to 200 FTE)
- ✓ Auto Repair/Garages
- ✓ Beauty/Barber/Nail - Facial-Only Waxing Services
- ✓ Convenience Stores/Gas Stations
- ✓ Daycare Centers – Commercial
- ✓ Grocery Stores/Supermarkets
- ✓ Restaurant - Fast Food



## Consultants

- ✓ Management Consultants
- ✓ Technology Consultants
- ✓ Consultants - All Other
- ✓ Consultants - Technology/Internet Company
- ✓ Consultants - Including Drug Testing, Background Checks



## Construction and Trade Services

- ✓ Architect
- ✓ Contractor - Artisan Contractors
- ✓ Engineers
- ✓ Landscaper
- ✓ Maintenance/Janitorial

# THE IMPORTANCE OF DEFENSE AND INDEMNITY COVERAGE OF FAIR LABOR STANDARDS ACT VIOLATIONS



The Fair Labor Standards Act (FLSA) is a federal law administrated by the U.S. Department of Labor that establishes minimum wage, overtime pay, recordkeeping, and child labor standards.

In 2023, the Wage and Hour Division within the Department of Labor answered more than **913,000 phone calls** from employees looking to find out more in regards to their rights and whether they were violated.

**913,000  
CALLS**



**138,800  
CASES**

The Department of Labor found over **13,800 cases** with wage and hour violations in 2023. This translated to over 140,000 employees who received back wage awards.

Percentage of agency-initiated investigations where violations were found:

**79%**

**\$2.84 BILLION**

Workers' back wages that have been recovered since 2009.



## Classes of Business Fact Sheets

## 10 REASONS WHY YOU NEED EMPLOYMENT PRACTICE LIABILITY INSURANCE



### 1. Escalation in Equal Employment Opportunity Commission (EEOC) and state charges

In 2022, there was a considerable increase in charges filed with the EEOC, totaling 73,485 – a 16% increase from the previous year. Small businesses are more likely to have an EPLI claim than a general liability or property loss and require EPLI coverage to protect themselves from potentially significant financial losses. An aggressive plaintiff's bar, aging workforce and increasing employee awareness of their rights, mean the risk of employment lawsuits is expected to continue to grow in the years to come.

### 2. Costly legal battles and settlements

The financial impact of defending against employment lawsuits and potential settlements is significant; businesses can expect to spend upwards of \$75,000 on defense costs, even for frivolous claims. Lawsuits with merit and ones that go to trial are even more severe. The average cost of out-of-court settlements for employee lawsuits has been trending to record levels. Businesses located in employee-friendly legal jurisdictions like California, New York, New Jersey and Washington face even more significant costs to defend and settle employment claims.

### 3. ADA website discrimination claims

In 2023, the Americans With Disabilities Act of 1990 (ADA) website accessibility lawsuit landscape revealed a staggering 4,605 lawsuits filed, with a notable 60% increase in suits against websites using accessibility overlays. These overlays, often used as quick fixes for ADA compliance, contributed to 30% of all lawsuits. 73% of these lawsuits targeted small businesses with under \$25 million in revenue. This surge in litigation, particularly driven by only a handful of plaintiff firms, highlights the critical need for small businesses to emphasize the importance of true website accessibility compliance.

### 4. Navigating regulatory complexity

Navigating the regulatory complexities of employment laws at federal, state and local levels is a significant challenge for small businesses. With the intricate web of statutes and common laws governing various aspects of employment, such as discrimination, harassment and wrongful termination, businesses face a heightened risk of legal disputes. EPLI coverage becomes indispensable in managing these legal intricacies, offering protection against potential litigation and financial strain. Discrimination lawsuits can lead to substantial settlements, with the average cost of defending such claims often reaching hundreds of thousands of dollars.

### 5. Rise in retaliation claims

The rise in retaliation claims has become a significant aspect of employment litigation, making EPLI coverage crucial. In 2023, the U.S. Equal Employment Opportunity Commission (EEOC) filed 143 new employment discrimination lawsuits, showing a more than 50% increase from the previous year. These statistics reflect a broader trend of increasing retaliation and discrimination cases, underscoring the need for small businesses to have robust protection through EPLI coverage.

## EMPLOYMENT PRACTICES LIABILITY CLAIMS EXAMPLES FOR SMALL BUSINESSES



In today's increasingly litigious society, Employment Practices Liability Insurance (EPLI) serves as a vital shield for businesses navigating the complexities of employment laws and regulations. EPLI offers robust protection against claims stemming from employment-related issues, such as discrimination, harassment, wrongful termination and retaliation. For small businesses, EPLI is particularly crucial as they may lack the resources or expertise to effectively manage these risks. By securing EPLI coverage, small businesses can confidently navigate the challenges of a lawsuit-prone world, safeguarding their financial stability and fostering a thriving, professional work environment.

### CLAIM EXAMPLES

**Race, Color, National Origin Discrimination:** A Hispanic employee at a small tech company felt overlooked for promotions and experienced derogatory comments from colleagues about their ethnicity. The company lacked diversity training and an inclusive culture, which contributed to the discriminatory environment. Despite reporting the incidents to HR, no action was taken. The employee filed a claim alleging discrimination based on race, color, and national origin. The company settled the claim for \$200,000 with defense costs of \$50,000, totaling \$250,000. The Hispanic employee's experience reflects a workplace culture lacking in diversity and inclusion. The failure of HR to address the reported incidents compounded the situation, leading to a significant settlement.

**Religious Discrimination:** An employee at a small retail store requested time off for religious observance but was denied by their employer. The store had no clear policy on religious accommodations, which led to inconsistent treatment of employees. The employee felt targeted for their religious beliefs and faced exclusion from team events. They filed a claim alleging religious discrimination. The company settled the claim for \$75,000 with defense costs of \$25,000, totaling \$100,000. The denial of religious accommodation and subsequent exclusion of the employee demonstrates the necessity of clear policies for religious observance in the workplace. This oversight led to a claim and settlement.

**Age Discrimination:** A 55-year-old employee in a small software company was replaced by a younger candidate despite consistently strong performance. The company had a culture that favored younger employees and lacked age diversity awareness. The employee alleged that their age was the primary reason for their replacement. They filed an age discrimination claim. The company settled the claim for \$150,000 with defense costs of \$50,000, totaling \$200,000. The replacement of the older employee in favor of a younger one, despite strong performance, may indicate a biased workplace culture against older employees.

**Sex, Gender, Sexual Orientation Discrimination:** A transgender employee at a small marketing firm faced ridicule and exclusion from team events due to their gender identity. The firm lacked policies on gender identity and expression, making it difficult for the employee to seek support. The individual also experienced unfair treatment in job assignments and performance evaluations and filed a claim alleging sex, gender, and sexual orientation discrimination. The company settled the claim for \$300,000 with defense costs of \$100,000, totaling \$400,000. The lack of policies supporting gender identity and expression at the marketing firm left the transgender employee without recourse. Their unfair treatment in job assignments and evaluations culminated in a legal claim.

# Fiduciary Liability

## Fiduciary Liability Insurance – Why Do I Need It?



1-888-SPD-USLI

### WHO IS A FIDUCIARY?

- A fiduciary is any director, officer or trustee or any past, present or future employees of an organization who are fiduciaries as defined in ERISA with respect to any plan
- This includes anyone who exercises any discretionary authority or discretionary control in managing the plan, or exercises any authority or control in managing or disposing of assets or renders investment advice with respect to any monies or other property belonging to the plan

### WHAT IS FIDUCIARY LIABILITY INSURANCE?

Fiduciary liability insurance is a policy designed to protect the organization and its plan fiduciaries in the design, administration or management of its pension, health, welfare and employee benefits plans from legal liability arising out of decisions made in their role as plan fiduciaries

- Fiduciary liability insurance provides coverage for:
  - Assets of retirement and welfare plans offered by an insured
  - Assets of the named insured
- Plans subject to ERISA include pensions plans, profit sharing plans and 401(k) plans

### WHAT CAN A FIDUCIARY CLAIM LOOK LIKE?



**Excessive Fee Litigation**  
When a plan agrees to pay a third party service provider, such as an investment manager or plan administrator, to assist with their plan but fails to continuously manage and monitor the firm's fees to ensure they are reasonable, the fiduciary can be found in breach of their duty of loyalty by paying excessive fees out of plan assets.



**Imprudent Investment**  
When a high percentage of the pension fund's assets are invested in a single outside company's common stock, the plan may then suffer a severe loss when the stock is rendered worthless if that company files for bankruptcy.



**Failure to Timely Follow Employee's Investment Instructions**  
If an employee gives their plan administrator instructions to change an investment option in their plan and there is a delay in doing so, which results in their current investment taking a loss, the participant can seek relief from the plan for their principal and investment loss.



**Investment in High Risk Funds**  
When a large percentage of a plan's assets are invested in high risk or volatile stocks, a downturn in the market may cause the plan to suffer a significant financial loss that may threaten its overall viability.

### WHAT DO YOU RECEIVE WHEN YOU AGREE TO PURCHASE FIDUCIARY LIABILITY INSURANCE FROM USLI?

- Coverage for defense costs, settlements, judgments, compensatory damages and punitive damages (to the extent insurable) for the decisions of the organization and its plan fiduciaries on behalf of their sponsored plans
- Competitive pricing starting as low as \$400 based on plan assets, type of plan and number of plan participants

The applicant must be the sole sponsor of the plan. We are not a market for a multiemployer plan or an Employee Stock Ownership Plan (ESOP).

PLEASE CONFIRM THE FOLLOWING INFORMATION TO RECEIVE A FORMAL QUOTE SUBJECT TO A FULL APPLICATION IN ORDER TO BIND:	
Name of applicant:	
Address:	
Nature of operations:	
FIDUCIARY PLAN BREAKDOWN	
Plan type:	
Total plan assets:	
Number of plan participants:	

To receive a bindable quote, email this completed indication form to [profiles@usli.com](mailto:profiles@usli.com). Not all classes are eligible.

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

Fiduciary Liability – Why Buy 05/22

- Phone and web quoting eligible
- Minimum premium starting at \$400
- Eligibility follows EPL (except fast food restaurants)
- Ability to write monoline or package with EPL
- Voluntary Settlement sublimit and settlor coverage available for select risks
- Employee stock ownership plans (ESOP) are ineligible

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# Professional Lines – Trending Errors & Omissions

## ► Allied Healthcare

- Home health aides, mental health counselors, life coaches, personal trainers, occupational therapists

## ► Miscellaneous E&O

- Management consultants, public relations, staffing, training, tax preparers/bookkeepers, couriers/messengers, caterers
- Landscape design/landscape architect
- Educational consultants, tutors

## ► Technology E&O

- Digital marketing, software developers, IT consultants, website designers, managed service providers

# Professional Lines – Trending Products and Classes

## ► Insurance Agents

- Need for this coverage remains strong due to the compulsory nature of the coverage

## ► Real Estate Agents

- Home sales continue and limited inventory is making home values and hence claim values potentially higher

## ► Property Managers

- Demand remains strong as properties still need management



# Who: Opportunity in Professional Services

- ▶ Specializing in errors and omissions presents an opportunity to participate in the most consistent growth area of our economy services
- ▶ Errors and omissions coverage is often contractually required, and professionals are getting sued more often than ever
- ▶ Errors and omissions products present endless possibilities as new classes emerge and grow even as others level off due to economic trends

# Who: Target Eligibility



## Management and training

Management consultants, human resources consultants, coaching service cost containment consultants, educational consultants, training specialists



## Insurance

Insurance agents, claims adjusters, insurance inspectors, insurance risk managers, damage appraisers



## Financial and money

Accountants, tax preparers, bookkeepers, social security representatives, billing services, bill payment services, coding service, reserve study consultants, appraisers (not real estate)

# Who: Target Eligibility



## Real estate

Real estate agents, property managers, real estate consultants, green building consultants, mortgage field inspectors, property preservation services, relocation services



## Legal

Paralegal, expert witness, accident reconstruction service, forensic investigator, process server, court reporter, registered agent



## Investigative

Screening service, background check service

# Who: Target Eligibility



## Marketing and creative

Marketing consultants, advertising agencies, public relations consultants, graphic designers, printer/print broker, event/meeting planner, exhibit designer, photographer, telemarketing service, lead generation service



## Employment

Permanent and temporary employment agencies, executive search services, recruiters, resume services



## Allied health

Physical therapists, home health aides, day spas, mental health counselors, fitness instructors, wellness counselors

# Who: And These Risks ...

- Administrative/Office support services
- Answering services
- Arborists
- Association management services
- Audio/Visual consultants
- Audit services (non-financial)
- Background check services
- Caterers
- Compliance consultants
- Concierge services
- Copy services
- Courier/Messenger services
- Document destruction services
- Document management services
- Energy consultants
- Forestry consultants
- Fund raising consultants
- Guidance counselors
- Interior designers
- Interpreters
- Landscape architects
- Lighting design consultants
- Mailing services
- Medical transcription services
- Notaries
- Pet groomers/sitters/walkers
- Statistical consultants
- Teachers
- Telecommunications consultants
- Testing services
- Traffic/Parking consultants
- Translators
- Travel agents
- Tutors
- Wedding planners
- ... and many more!

***Over 500 classes targeted!***

# Why: Typical Professional Exposure

- ▶ A client relies on the expertise of a professional
- ▶ Due to this relationship, the client can suffer loss
  - Usually this is financial loss, but it could include aspects of bodily injury or property damage depending on the professional services provided
- ▶ If the client feels the loss should have/could have been avoided, they will allege negligence on the part of the professional

# Why: We Make It Quick and Easy

Web, Phone, Email

- ▶ Name
- ▶ State
- ▶ Total annual revenue
- ▶ Total number of professionals
- ▶ Description of services or website

# Gaps left from general liability

## Standard

- ▶ Coverage for “services rendered to others solely in the conduct of the Insured’s profession”

## Professional: Filling those gaps

- ▶ Coverage for bodily injury and property damage arising out of professional services
- ▶ Personal injury coverage arising from a wrongful act
- ▶ Intellectual property coverage
- ▶ and many more like cyber, privacy, defense outside the limit, etc.



**Instant Quote:**  
**Phone & Web**  
**Call 888-845-1729**



# What Is Instant Phone Quote?

- ▶ The quickest way to get a quote available!
- ▶ When you dial **888-845-1729** you will be connected to one of our 90+ underwriters who are ready to assist you
- ▶ We will then ask the key rating information to generate a premium
- ▶ The underwriter will email that quote directly to you along with a pre-filled application ready for the applicant to verify and sign
- ▶ If we cannot quote a risk over the phone, we will refer you back to **Braishfield**.

# CALL FOR AN INSTANT QUOTE

**888-845-1729**



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

## Commercial Lines Products

- 1-4 Family Dwelling
- Artisan/Trade Contractors
- Beauty Salons and Barber Shops
- Builders Risk
- Commercial Excess/Umbrella
- Concessionaires/Vendors/Food Trucks
- Contractor's Equipment
- Convenience/Deli/Grocery/Liquor Stores
- Fitness Centers
- Janitorial Services
- Land Leased to Others
- Laundromats
- Lawn Care
- Liquor Liability
- Main Street Mercantile
- The Office
- Residential Condominium Unit Owners
- Restaurants
- Specialty Educators, Trainers and Instructors (dance, music and tutoring)
- Truckers General Liability
- Vacant Building/Land

## Professional/Nonprofit Products

- Arts and Cultural Organizations
- Business/Trade Associations (Chambers, Professional Associations, Business Membership Associations)
- Charitable Organizations (Fundraising Organizations, Supportive Organizations or Foundations)
- Community Associations
- Employment Practices Liability
- Houses of Worship
- Medical Providers Employment Practices
- Miscellaneous Errors and Omissions
- Nonprofit Excess/Umbrella
- Nonprofit Directors and Officers
- Property Managers Professional Liability
- Real Estate Errors and Omissions
- Social Services (Food Banks/Soup Kitchens, Counseling Organizations and Youth Programs)
- Sports Organizations
- Technology Professionals

## Personal Lines Products

- Comprehensive Personal Liability
- Dwelling Package
- Excess Comprehensive Personal Liability
- Excess Personal Umbrella
- HO4-Renters
- HO6-Condo Unit Owners
- Home Based Business
- Personal Umbrella
- Vacant Dwelling

## Special Events

- Festivals and Concerts
- Fundraisers and Sporting Events
- Golf Outings and Hole-in-One Contests
- Trade Shows and Conventions
- Weddings and Parties

**NO ACORD FORMS NEEDED TO QUOTE!**

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  
[braishfield.com/quotes/usli](http://braishfield.com/quotes/usli)

**Main Office**  
**888-335-6616**

*For binding, endorsements and policy issuance questions,  
please contact us at our main office.*

4/25





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

## ELIGIBLE CLASSES:

### EMPLOYMENT PRACTICES

- Accounting firms
- Advertising firms
- Architects
- Auto dealerships\*
- Auto repair/Garages
- Banks (U.S.-owned)\*
- Beauty/Barber/Nail (including facial-only waxing services only)
- Bowling lanes
- Campgrounds†
- Camps
- Car washes
- Catering services (no banquet halls and facilities)
- Cemeteries
- Condominiums/Homeowner associations
- Consultants (all other)
- Consultants (technology/internet company)
- Contractors (artisan contractors)
- Convenience stores/Gas stations
- Counseling centers
- Country clubs (private)
- Country clubs (public or municipal)
- Daycare centers (commercial)
- Drug rehabilitation centers (outpatient only)
- Engineers
- Executive search firms\*
- Fitness centers (all other)
- Funeral homes
- Grocery stores/Supermarkets
- Insurance Agents (not USLI-appointed)
- Insurance companies\*
- Landscapers
- Law firms (other than entertainment or employment law)
- Maintenance/Janitorial
- Manufacturers (all other)
- Mortgage companies\*
- Printers/Publishers
- Property management companies†
- Real estate agencies\*
- Recreation/Membership organizations (all other)
- Restaurants (fast food)†
- Retail stores (all other)
- Sales/Distributors
- Schools (all other)
- Transportation/Trucking (all other)
- Travel agencies
- Veterinary clinics

### MISCELLANEOUS ERRORS AND OMISSIONS

- Answering services
- Appraisers (non-real estate)
- Audio/Visual consultants
- Background check/screening services
- Billing services
- Bookkeepers
- Caterers
- Claims adjusters
- Cleaning services
- Coaching services (business, leadership, executive)
- Coding services (medical)
- Copy services
- Couriers
- Court reporters
- Damage appraisers
- Document management services
- Educational consultants
- Event/Meeting planners
- Exhibit designers
- Florists
- Fundraising services
- Grant writing services
- Graphic designers
- Human resource consultants
- Insurance inspectors
- Insurance risk managers
- Interior/ Lighting designers
- Mailing services
- Management consultants
- Marketing consultants
- Mediators
- Medical transcriptionists
- Mortgage field inspectors
- Motor vehicle registration/auto tag services
- Notaries
- Paralegals
- Pet groomers/sitters/walkers/trainers
- Photographers/Videographers
- Print brokers
- Printers
- Process servers
- Professional organizers
- Property preservation services
- Public relations consultants
- Real estate closing services
- Recruiters
- Résumé services
- Social security claimant representatives
- Staffing companies (permanent and temporary)
- Training specialists/Seminars conductors
- Travel agents
- Tutors/Teachers
- Wedding officiants
- Wedding planners

### NONPROFIT

- After-school programs
- Arts and choral groups
- Bible studies
- Booster clubs
- Counseling, referral and support
- Condo, town and homeowners associations
- Cultural or heritage clubs
- Food banks
- Foundations
- Membership groups
- Museums
- Religious organizations
- Soup kitchens
- Synagogues
- Temples for all faiths
- Traveling theaters
- Youth programs (sports/mentoring)

\* Indicates class is not eligible for third-party coverage

† Indicates class is eligible for limited third-party coverage

†† Indicates class is not eligible for Fiduciary Liability coverage

**Support is available to help with quoting or answering your questions.**

**Call 7 a.m. to 8 p.m. ET and Saturday: 9 a.m. to 1 p.m. ET | Visit us online at [braishfield.com/quotes/usli](http://braishfield.com/quotes/usli)**



# 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 directly to you
- ▶ All bind requests should be sent to **Braishfield** at **[service@braishfield.com](mailto:service@braishfield.com)**.

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



**WEB QUOTING**

# How to Log In Today



### Login/Create USLI Account

Please provide the following details.

Verification code has been sent. Please copy it to the input box below.

**Verify code**

**Send new code**

1. Go to [www.Braishfield.com/quotes/usli](http://www.Braishfield.com/quotes/usli)
2. Click 'Quote Now'
3. Click Start a Quote
4. Enter your email and password to access your account
  - New user? Enter your email, click "Send Verification Code," then enter the code you receive and click "Verify Code" to continue
5. Begin Quoting!



## Instant Quote – Online Chat





# Online Underwriting Resolution Through Web Chat

- ▶ 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

***Instant Quote can reduce  
transaction time from days  
to minutes!***

# Get a Quick Quote!



## Call the Instant Quote team at USLI

➤ Dial **888-845-1729**

- ✓ No Acord form needed to quote
- ✓ Underwriters available  
7 a.m. - 8 p.m. Monday through Friday  
9 a.m. - 1 p.m. on Saturday

## Get a quote Online at

[www.braishfield.com/quotes/usli](http://www.braishfield.com/quotes/usli)

- ✓ Quote 24/7
- ✓ No Acord form needed to quote

# 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

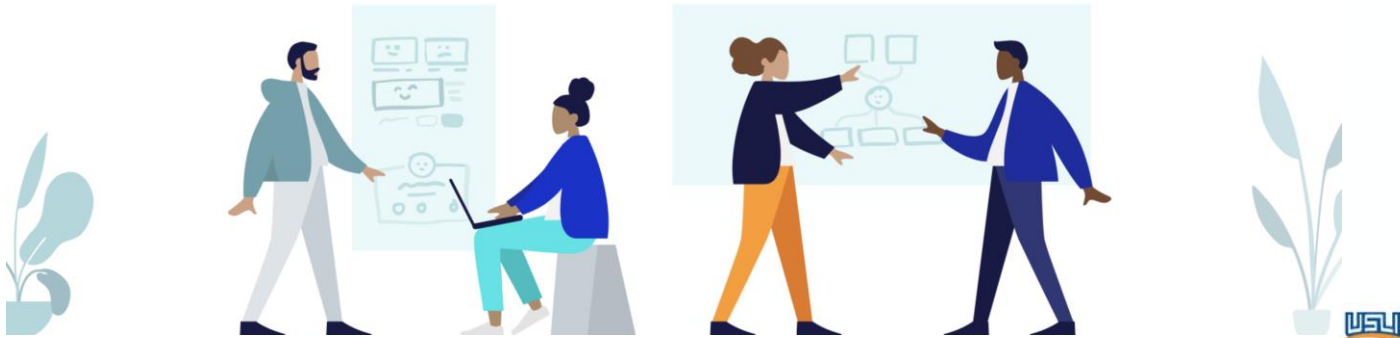
- o If paying by paper check, the customer's check should be payable to Braishfield.
- o Agency Bill Policies - An invoice will be supplied to you with the binder or policy. Hold payment until you receive our invoice.

#### 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

# Questions?

## ANY QUESTIONS??



# 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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*This presentation is intended for the sole purpose of providing a quick reference tool concerning the insurance product(s) described herein. The descriptions contained herein are not intended to be complete descriptions of all terms, exclusions and conditions in applicable policies, but are solely provided as general descriptions of the coverage, rates, eligibility criteria and other underwriting considerations involved. Descriptions contained herein are general and informational only and are not intended to supplement, modify or replace actual policy terms and conditions.*

*Products or policies referenced in this presentation may not be available in all states or for all agents.*

*Agents must be enrolled with Braishfield prior to quoting and binding. If agents are not enrolled with Braishfield prior to quoting, the quote will not be honored and will not be bound.*

*Agents must be properly licensed in all states that they receive a quote in. If agents are not properly licensed, the quote will not be honored and will not be bound.*