

# **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



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



### 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



# 24/7 CLAIM REPORTING

In our continuing effort to provide you with excellent claim service, you may now report a claim and get claim assistance 24 hours a day/7 days a week.

# For claim reporting, call toll free 1-888-875-5231 or visit USLI.COM and select the "report a claim" option.

For emergency claims requiring immediate assistance, please use the toll free option. Your call will be referred to a claims professional who will respond within an hour of your call with direction and assistance.

Thank you for placing your trust in our company. We pledge to work hard every day to earn and maintain that trust.



USLI.COM 888-523-5545



# **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, <a href="https://www.usli.com/privacy-policy/">https://www.usli.com/privacy-policy/</a>.

Privacy Notice 11/21 – USLI page 1 of 1



# erisk Hud free Privacy Breach Risk Management resources



Every year, thousands of breaches are reported, exposing millions of people's personal information. The eRiskHub® portal, powered by NetDiligence<sup>®</sup>, is an effective way to combat privacy breaches and other types of cyber losses.

# With your USLI policy, you will receive instructions on how to access and begin using the eRiskHub® portal, a benefit that is valued in excess of \$1,200 a year!

eRiskHub® is the one-stop shop you need to become educated about and prepared for a privacy breach. This free service is available to USLI policyholders.

Using proprietary tools anchored in proven risk management principals, NetDiligence® provides a full range of enterpriselevel information security, e-risk insurability and regulatory compliance assessment and testing services. NetDiligence® supports and is endorsed by some of the world's largest network liability insurance underwriters.

# How to start using this free offering:

- Go to eriskhub.com/usli
- Click "Register Now" to set up a free account
- Create your own username and password; your access code is 08451

# Key Features of the eRiskHub® Portal



Data Breach Calculators - Learn how to estimate the cost of a breach, notification costs and business interruption



Learning Center - Best practices articles, white papers and webinars from leading technical and legal experts. Highlighted topics include PCI compliance and social engineering



Security Training - Watch videos for best practices in security and privacy awareness or download a training guide



Risk Manager Tools - Assist you in managing your cyber risk, including a self-assessment, a sample website privacy policy and a tool for HIPAA compliance



Ransomware Resources – A directory to guickly find external resources with expertise in pre- and post-breach disciplines



Consultation - Breach Coach, HIPAA Coach and Security Coach available to assist you

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.

CAP1565395

Renewal of Number **POLICY DECLARATIONS** 

# \*\*\* RENEWAL CERTIFICATE \*\*\*

# **United States Liability Insurance Company**

1190 Devon Park Drive, Wayne, Pennsylvania 19087

No. CAP1565395A

A Member Company of United States Liability Insurance Group

PARENT ORGANIZATION AND PRINCIPAL ADDRESS:

EAST LAKE WOODLANDS CONDOMINIUM UNIT SEVEN ASSOCIATION, INC. C/O AMERI-TECH PROPERTY MANAGEMENT 24701 US HWY 19N #102 **CLEARWATER, FL 33763** 

POLICY PERIOD: (MO. DAY YR.) From: 01/01/2023 To: 01/01/2024

12:01 A.M. STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE

BUSINESS DESCRIPTION: Community Association

IN CONSIDERATION OF THE RENEWAL PREMIUM STATED BELOW, EXPIRING POLICY NUMBER CAP1565395 IS RENEW	WED
FOR THE POLICY PERIOD STATED ABOVE. PLEASE ATTACH THIS RENEWAL CERTIFICATE TO YOUR EXPIRING POLI	ICY.

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED.

**PREMIUM** 

\$1,356.00 Directors And Officers Liability Coverage Part

> FIGA Surcharge \$27.12

> TOTAL: \$1,383.12

Coverage Form(s) and Endorsement(s) made a part of this policy at time of issue

See Endorsement EOD (1/95)

Agent: THE HILB GROUP OF FLORIDA, LLC. (CLEARWATER) (3480)

28100 US Highway 19 N, Suite 201

Clearwater, FL 33761

Issued: 01/02/2023 8:31 AM

Authorized Representative

THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE PART COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, UPC (08-07) COMPLETE THE ABOVE NUMBERED POLICY.

By:

# **EXTENSION OF DECLARATIONS**

Policy No. CAP1565395A

Effective Date: 01/01/2023

12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS

#### FORMS AND ENDORSEMENTS

The following forms apply	to the Directors And Officers	Liability coverage part
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Enat#	Revised	Description of Endorsements
CAP	08/15	Community Association Directors & Officers Liability Coverage Form
CAP FL	02/16	Florida State Amendatory Endorsement
CAP-205	08/15	Specified Person Or Entity Exclusion Endorsement
CAP-214	08/15	Affiliated Parties Exclusion Endorsement
CAP-235	08/15	Data Breach & Identity Theft Endorsement
CAP-238	08/17	Amend Definition of Organization
Jacket FL	12/19	Policy Jacket

Endorsements marked with an asterisk (\*) have been added to this policy or have a new edition date and are attached with this certificate.

#### DIRECTORS & OFFICERS LIABILITY COVERAGE PART DECLARATIONS

#### PLEASE READ YOUR POLICY CAREFULLY.

THIS IS A CLAIMS MADE POLICY COVERAGE FORM AND UNLESS OTHERWISE PROVIDED HEREIN, THE COVERAGE OF THIS FORM IS LIMITED TO LIABILITY FOR CLAIMS FIRST MADE DURING THE POLICY PERIOD, OR THE EXTENSION PERIOD, IF APPLICABLE. DEFENSE COSTS SHALL BE APPLIED AGAINST THE RETENTION.

No. CAP1565395A Effective Date: 01/01/2023

12:01 AM STANDARD TIME

ITEM I. PARENT ORGANIZATION AND PRINCIPAL ADDRESS

EAST LAKE WOODLANDS CONDOMINIUM UNIT SEVEN ASSOCIATION, INC. C/O AMERI-TECH PROPERTY MANAGEMENT 24701 US HWY 19N #102 CLEARWATER, FL 33763

ITEM II. POLICY PERIOD: (MM/DD/YYYY) From: 01/01/2023 To: 01/01/2024

# Community Association Directors & Officers Liability - D&O/EPL

ITEM III. LIMITS OF LIABILITY \$1,000,000 EACH CLAIM

\$1,000,000 IN THE AGGREGATE

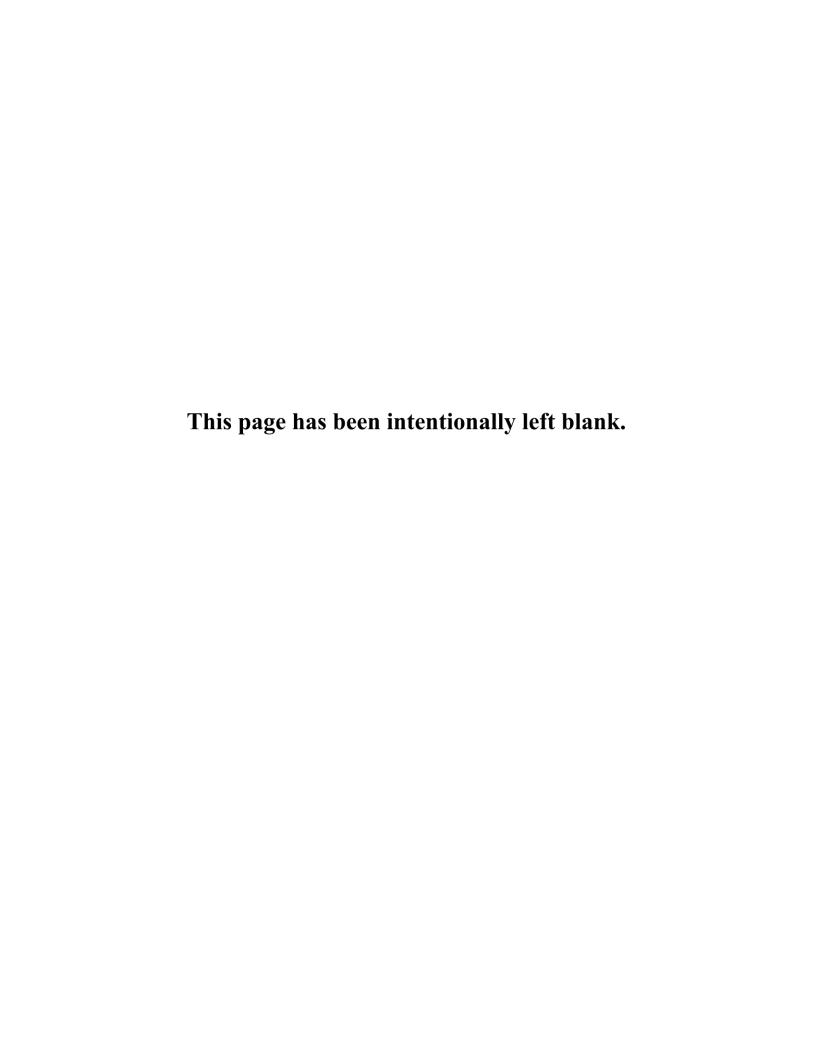
ITEM IV. RETENTION: \$1,000 EACH CLAIM

ITEM V. PREMIUM: \$1,356

ITEM VI. Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue: See Endorsement EOD (01/95)

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

CAP-150 (06/03) Page 1 Of 1



This endorsement modifies insurance provided under the following:

# COMMUNITY ASSOCIATION DIRECTORS & OFFICERS LIABILITY COVERAGE FORM

## SPECIFIED PERSON OR ENTITY EXCLUSION ENDORSEMENT

It is agreed:

The Company shall not be liable for Loss or Defense Costs in connection with any Claim:

- 1. brought by the person(s) or entity(ies) named below; or
- 2. against any **Insured** based upon, arising out of, directly or indirectly resulting from or in consequence of the activities or operation of the following peron(s) or entity(ies):

Mon Valley Regional Chamber Mon Valley Regional Chamber

All other terms and conditions of this Policy remain unchanged. This endorsement is a part of the **Parent Organization's** Policy and takes effect on the effective date of **Parent Organization's** Policy unless another effective date is shown.

CAP 205 (08-15) Page 1 of 1

