

THE OFFICE PREFERRED PACKAGE PRODUCT

- ⦿ Risks with revenues up to \$3,000,000 per location
- ⦿ Eligible classes include:



| | | | |
|------------------------------|--|-----------------------------|--------------------------------------|
| Accountants | Employment agencies/recruiters | Literary agents | Real estate agents |
| Advertising agencies | Financial planners | Loan origination offices | Real estate consultants |
| Answering services | Genealogists | Mailing services | Statistical consultants |
| Appraisers (non-real estate) | Grant writing services | Management consultants | Tax preparers |
| Background check services | Graphic designers | Marketing consultants | Telecommunication consultants |
| Bill payment services | Human resource consultants | Marketing research | Telemarketing offices |
| Bookkeepers | Insurance agents | Medical offices | Ticket agents |
| Calligraphy | Insurance risk managers | Medical transcript services | Title agents |
| Data base management | Inventory control specialists | Mortgage brokers | Travel agencies (no tour operations) |
| Desktop publishing | Investment advisors/Financial planners | Notaries | Word processing |
| Draftsmen | Lawyers | Paralegals | Writers/Authors |

- ⦿ New ventures are eligible

PRODUCT ADVANTAGES

- ▶ Seven coverages offered on a single policy
- ▶ Employment practices liability and excess or umbrella coverage offered as options on every quote
- ▶ No general liability deductible
- ▶ Minimum premiums as low as \$400
- ▶ Coverage offered on the Preferred Package form
- ▶ No coinsurance requirement
- ▶ Value Plus Property enhancement
- ▶ Business income offered on an actual loss sustained basis, up to a stated limit
- ▶ Special Form and replacement cost valuation options available

AVAILABLE LIMITS

- ▶ Professional liability \$25,000 sublimit is included at no charge for 21 designated classifications
- ▶ General liability available up to \$1,000,000/\$2,000,000
- ▶ Property up to \$5,000,000
- ▶ Hired and non-owned auto up to \$1,000,000
- ▶ Excess general liability up to \$5,000,000



BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See www.usli.com/brc for a full list of available business solutions

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ The following classes of business:
 - Artisan or general contractor offices
 - Packaging, repackaging, assembly or manufacturing of any product
 - Retail or wholesale of any product
 - Offices larger than 25,000 square feet
 - Off-premises operations other than sales operations

NOTE: Ineligible risk characteristics include, but are not limited to those listed above.

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.

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.

