

## **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







# WILL YOU BE PREPARED WHEN A PRIVACY BREACH OCCURS?

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

With your USLI or Devon Park Specialty 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® an all-in-one resource for becoming educated about and prepared for a privacy breach. This free service is available to USLI and Devon Park Specialty policyholders.

Using proprietary tools anchored in proven risk management principals, NetDiligence® provides a full range of enterprise-level 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
- ▶ Select "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, notifications and business interruption.



**Learning center**: Explore 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 to learn about best practices in security and privacy awareness, or download a training guide.



Risk manager tools: Discover how your cybersecurity measures up to industry best-practices with a self-assessment, and find other resources to assist you with cyber risk management such as sample privacy policies.



Ransomware resources: Listen to experts discuss challenges and best practices to prevent ransomware attacks, and browse our site to discover the impact of an attack based on hundreds of real incidents.



**Consultation**: Our Breach Coach, HIPPA Coach and Security Coach are available to assist you.



This document does not amend, extend or after 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. USLI companies or members of the Berkshire Hathaway family of companies and have an Art Superior rating for financial stability from A.M. Best. The insuring company names are United States Liability Insurance Company. Mount Vernan Fire Insurance Company, and U.S. Underwitters Insurance Company.

CAP1563721B

Renewal of Number

POLICY DECLARATIONS

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

# **United States Liability Insurance Company**

1190 Devon Park Drive, Wayne, Pennsylvania 19087

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No. CAP1563721C

A Member Company of United States Liability Insurance Group

PARENT ORGANIZATION AND PRINCIPAL ADDRESS:

FAREHAM SQUARE CONDOMINIUM ASSOCIATION INC C/O AMERI-TECH COMMUNITY MANAGEMENT INC 24701 US HWY 19 N STE 102 CLEARWATER, FL 33763

POLICY PERIOD: (MO. DAY YR.) From: 11/08/2023 To: 11/08/2024

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 CAP1563721B IS RENEWED
FOR THE POLICY PERIOD STATED ABOVE. PLEASE ATTACH THIS RENEWAL CERTIFICATE TO YOUR EXPIRING POLICY.

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

**PREMIUM** 

Directors And Officers Liability Coverage Part \$905.00

FIGA Surcharge \$15.39

TOTAL: \$920.39

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: 11/09/2023 6:24 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, COMPLETE THE ABOVE NUMBERED POLICY.

By:

### **EXTENSION OF DECLARATIONS**

Policy No. CAP1563721C

Effective Date: 11/08/2023

12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS

### FORMS AND ENDORSEMENTS

The following forms apply	to the Directors And Officers L	iability coverage part

Endt#	Revised	Description of Endorsements
CAP	08/15	Community Association Directors & Officers Liability Coverage Form
CAP FL	02/16	Florida State Amendatory Endorsement
CAP-235	08/15	Data Breach & Identity Theft Endorsement
CAP-238	08/17	Amend Definition of Organization
* FL CAP SUPP	11/22	Community Association Supplemental Application - Florida
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. CAP1563721C Effective Date: 11/08/2023

12:01 AM STANDARD TIME

ITEM I. PARENT ORGANIZATION AND PRINCIPAL ADDRESS

FAREHAM SQUARE CONDOMINIUM ASSOCIATION INC C/O AMERI-TECH COMMUNITY MANAGEMENT INC 24701 US HWY 19 N STE 102 CLEARWATER, FL 33763

ITEM II. POLICY PERIOD: (MM/DD/YYYY) From: 11/08/2023 To: 11/08/2024

### 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: \$905

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.

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