



**DOWNTOWN ROSEVILLE PARTNERSHIP
DIRECTORS & OFFICERS
11/23/2023**

United States Liability Insurance Company (USLI) is headquartered in Wayne, PA. USLI is an admitted carrier in the state of California with a financial rating of '**A++(Superior)**' by A.M. Best, insurance rating source.

LIABILITY: (CLAIMS-MADE) Full Prior Acts Coverage

\$ 1,000,000 Part A: **The Organization**, Officers, Directors, Trustees, Employee's, Volunteer's, and Committee members
Wrongful Acts
Unlimited Extended Reporting period for former Directors & officers
Included Part B: **Employment Practices Liability**- wrongful termination, discrimination, employment discrimination, sexual
harassment, emotional distress, violation of family leave act
Coverage for Third Party Discrimination and Third Party Sexual Harassment
No Intentional Acts Exclusion on Employment Practices claims
No Individual Insured vs. Insured Exclusion
Duty to Defend-Includes wording requiring Insured's consent prior to settling a claim (no hammer clause).
No Failure to Maintain Insurance Exclusion
\$ 5,000 Retention

Value added Services (some of them):

FREE Unlimited Employment Practices Consultation Helpline

Discounted Sexual Harassment Prevention Training

Discounted background checks and employment screening through IntelliCorp.

COST SUMMARY:

\$ 1,403.00	Premium
\$ 0.00	Broker fee
\$ 1,403.00	Total

(insurance carrier will bill you directly for the premium)