



Jonathan Birmingham
Birmingham Insurance Group

Jonathan,

Enclosed you will find **an admitted** renewal Non Profit Package quote for Berry Farms Property Owners Association. The Expiring policy number is NPP1605409 and the expiration date is 8/22/2022.

- Section I-** Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II-** Summarizes the locations, building information, property coverages, warranties, and the corresponding classifications with the exposures and rates.
- Section III-** Provides the Liability Limits of Insurance
- Section IV-** Lists the required coverage forms, notices, endorsements and exclusions.
- Section V-** Offers optional coverages that are available to the applicant but are not currently included in the quote.

In addition we have included some materials that will assist in the evaluation of this offer of coverage.

- A Commercial Umbrella quote that provides higher limits of Liability. It is attached as a separate quote under #CUP022Y5739. This quote is optional and not required to be bound along with the primary quote. If coverage is desired, we would issue a separate policy.
- Endorsement TRIADN Disclosure Notice of Terrorism Insurance Coverage for your review.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.
- Endorsement TX NOTICE USLI Important Notice for your review.
- Endorsement NTE Notice of Terrorism Exclusion for your review.
- Endorsement CAP TX M Texas State Amendatory Endorsement for your review.

For your convenience, an area on page 1 of the quote has been provided to record your requested effective date and which optional coverages you might want to include when you are ready to bind coverage.

We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.

Thank you for the opportunity to quote this account!

Sincerely,
Renewals Capstone Underwriters
CAPSTONE UNDERWRITERS, LLC.
(214) 520-1388



NPP022Y8684

Quote is valid until 8/22/2022

Re: **Berry Farms Property Owners Association**
 Renewal of: NPP1605409 - Expiration Date: 8/22/2022

To: Birmingham Insurance Group

Attn: Jonathan Birmingham
 Commission: 15%

From: Renewals Capstone Underwriters

renewals@capstoneunderwriters.com / (214) 520-1388

Please bind effective: _____

Insured email address: _____

Insured phone number: _____

Confirm optional coverages:

- Do not include any optional coverages.
- Include the following optional coverages from Section V
 (Taxes & Fees may apply to optional premium if purchased)
 - Option 1 - (add: \$250.00) - Non-Owned & Hired Automobile Liability
 - Option 2 - (add: *\$7.00) - Terrorism Coverage
 *See Terrorism Section for Exact Pricing and Terms

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

NON PROFIT PACKAGE POLICY INFORMATION	
Carrier:	United States Liability Insurance Company
Status:	Admitted
A.M. Best Rating:	A++ (Superior) - XII
COVERAGE PART	PREMIUM
Commercial General Liability	\$712.00
Community Association Directors & Officers Coverage	\$1,639.00
PLEASE REFER TO THE EXCESS LIABILITY QUOTE #CUP022Y5739 IF HIGHER LIMITS OF LIABILITY ARE DESIRED.	
TOTAL PREMIUM DUE TO CARRIER	\$2,351.00
ADDITIONAL COSTS	
Wholesaler Broker Fee	\$100.00
TOTAL AMOUNT DUE	\$2,451.00

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSUREDS – VISIT BIZRESOURCECENTER.COM FOR DETAILS

This account is subject to the following - Sections A, B and C:

Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

A. Prior To Bind Requirements:

- No Prior to Bind Requirements

B. Items Required Within 21 days of the inception of coverage:

General Liability Requirements

- Association obtains certificates of GL and Worker's Compensation coverage from all contractors

C. Underwriting Notes:

- Call Us! We want to work with you to retain your business!
- If a notice of claim is received by the Insured or United States Liability Insurance Group between the date of this quote letter and the expiration date of the policy, United States Liability Insurance Group retains the right to require a complete renewal submission and re-underwrite the terms and conditions.
- Please be advised that no application or material information form is required for renewal. Please advise of any changes to the expiring terms.

II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS

Location #1 - 3206 Berry Hollow Rd, Melissa, TX 75454

Liability Coverage

Description	Class Code	Basis	Exposure	Prod/CompOps Rate	All Other Rate	Prod/CompOps Premium	All Other Premium
Community Associations - Not-for-Profit only	68500	Units	137	Incl	5.200	Incl	\$712
			Per Unit				
Additional Insured - Townhouse Association	49950	Flat	1	Incl	0.000	Incl	Incl
			Flat				

Liability Coverage Premium for Location #1: \$712

Community Association Directors & Officers Liability Coverage

Description	Retention (each claim)	Premium
Community Association Directors & Officers Liability	\$1,000	\$1,639

Community Association Directors & Officers Liability Coverage Premium for Location #1: \$1,639

Total for Location: \$2,351

III. LIABILITY LIMITS OF INSURANCE

COMMERCIAL GENERAL LIABILITY

Each Occurrence	\$1,000,000
Personal Injury and Advertising Injury	\$1,000,000
Medical Expense (Any One Person)	\$5,000
Damage To Premises Rented to You	\$100,000
Products/Completed Ops Aggregate	Included
General Aggregate	\$2,000,000
General Liability Deductible	\$0

COMMUNITY ASSOC. DIRECTORS & OFFICERS LIABILITY

Claims Made Limit	\$1,000,000
Deductible	\$1,000

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

IV. REQUIRED FORMS & ENDORSEMENTS**Community Association Endorsements**

CAP	(08/15) Community Association Directors & Officers Liability Coverage Form	CAP-238	(08/17) Amend Definition of Organization
*CAP TX M	(04/16) Texas State Amendatory Endorsement	Jacket	(07/19) Policy Jacket
CAP-226	(08/15) Punitive Damages Sublimit Of Liability Endorsement	**TX NOTICE USLI	(12/21) Important Notice
CAP-235	(08/15) Data Breach & Identity Theft Endorsement		

Common Endorsements

Jacket	(07/19) Policy Jacket	TX NOTICE USLI	(12/21) Important Notice
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General Liability Endorsements

CG0001	(12/07) Commercial General Liability Coverage Form	L-514 TX	(02/18) Mold, Fungus, Bacteria, Virus and Organic Pathogen Exclusion - Liability
CG0068	(05/09) Recording And Distribution Of Material Or Information In Violation Of Law Exclusion	L-532	(08/03) Exclusion - Construction Operations
CG0103	(06/06) Texas Changes	L-549	(12/07) Absolute Professional Liability Exclusion
CG2017	(10/93) Additional Insured - Townhouse Associations	L-599	(04/15) Absolute Exclusion For Pollution, Organic Pathogen, Silica, Asbestos And Lead With A Hostile Fire Exception
CG2107	(05/14) Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included	L-600 TX	(03/16) Pre-Existing Or Progressive Damage Or Defect Exclusion
CG2147	(12/07) Employment-Related Practices Exclusion	L-610	(11/04) Expanded Definition Of Bodily Injury
CG2173	(01/15) Exclusion Of Certified Acts Of Terrorism	L-783 NPP	(07/18) Amendment of Liquor Liability Exclusion
IL0017	(11/98) Common Policy Conditions	Notice-Unmanned Aircraft-GL	(05/16) Advisory Notice To Policyholders
IL0021	(09/08) Nuclear Energy Liability Exclusion Endorsement	**NTE	(12/20) Notice of Terrorism Exclusion
IL0168	(03/12) Texas Changes - Duties	RM TX Notice	(03/19) Notice to Policyholders - Texas
IL0275	(11/13) Texas Changes - Cancellation and Nonrenewal Provisions for Casualty Lines and Commercial Package Policies	*TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage
L TX	(06/11) Texas State Amendatory Endorsement		

For your convenience we have marked the endorsements that have changed for this coming term. Those marked with 1 asterisk (*) are new forms not previously included on this account. Those marked with 2 asterisks (**) are forms that have been on the policy, however have updated language.

V. OFFER OF OPTIONAL COVERAGE(S)

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

Coverage	Additional Premium
Option 1 Non-Owned & Hired Automobile Liability	\$250.00

Important Information

- Prior to binding with this optional coverage, we would need to confirm that the applicant does not have a Business Auto policy, does not regularly deliver goods or products and does not require its employees to use their personal vehicle to conduct the applicant's business on a regular basis
- If this coverage is purchased, add L-488 Non-Owned And/Or Hired Auto Liability

Please contact us with any questions regarding the terminology used or the coverages provided.

****Read the quote carefully, it may not match the coverages requested****

	Coverage	Additional Premium
Option 2	Terrorism Coverage	\$7.00

Important Information

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act of 2015, is available for an additional premium of 1.00% of the total applicable premium. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE - Notice of Terrorism Exclusion. When making your decision to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount, and limits in this policy applicable to losses arising from events other than acts of terrorism.
- The Terrorism premium shown above has been calculated as a percentage of the quoted coverages. If any coverages are added or removed at binding, the additional premium shown above is subject to change.

Please contact us with any questions regarding the terminology used or the coverages provided.

****Read the quote carefully, it may not match the coverages requested****



CAPSTONE UNDERWRITERS, LLC.
4144 North Central Expressway, Suite 920
Dallas, TX 75204-3288
(214) 520-1388 Fax: (214) 520-3615

Birmingham Insurance Group

Enclosed you will find an annual **admitted** Commercial Umbrella Coverage for Berry Farms Property Owners Association. The quote number is CUP022Y5739.

- Section I-** Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II-** Schedule of Underlying Coverages
- Section III-** Lists the required coverage forms, notices, endorsements and exclusions.
- Section IV-** Offers optional coverages that are available to the applicant but are not currently included in the quote.

In addition we have included some materials that will assist in the evaluation of this offer of coverage.

- A pre-filled application that includes the information you have already provided.
- Endorsement TRIADN Disclosure Notice of Terrorism Insurance Coverage for your review.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

For your convenience, an area on page 1 of the quote has been provided to record your requested effective date and which optional coverages you might want to include when you are ready to bind coverage.

We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.

Thank you for the opportunity to quote this account!

Sincerely,
Renewals Capstone Underwriters
CAPSTONE UNDERWRITERS, LLC.
(214) 520-1388



CUP022Y5739

Quote is valid until 7/24/2022

Re: **Berry Farms Property Owners Association**

To: Birmingham Insurance Group

Attn: Commission: _____%

From: Renewals Capstone Underwriters
 renewals@capstoneunderwriters.com / (214) 520-1388

Please bind effective: _____
Insured email address: _____
Insured phone number: _____
Confirm optional coverages:
<input type="checkbox"/> Do not include any optional coverages.
<input type="checkbox"/> Include the following optional coverages from Section IV (Taxes & Fees may apply to optional premium if purchased)
<input type="checkbox"/> Option 1 - Terrorism Coverage

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

COMMERCIAL UMBRELLA COVERAGE POLICY INFORMATION			
Carrier:	United States Liability Insurance Company		
Status:	Admitted		
A.M. Best Rating:	A++ (Superior) - XII		
Term Quoted:	Annual		
LIMIT OPTIONS	PREMIUM	FEES	AMOUNT DUE
<input type="checkbox"/> \$1,000,000	\$500 (MP)	\$100.00	\$600.00
ADDITIONAL COSTS			
Wholesaler Broker Fee			\$100

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSUREDS – VISIT BIZRESOURCECENTER.COM FOR DETAILS

We have provided a pre-filled application that would assist in satisfying these requirements.

This account is subject to the following - Sections A, B and C:

Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.

Underwriter receipt, review and acceptance of the fully completed application. We may modify the terms and/or premiums quoted or rescind this quote if the information provided in the completed application is different from the original submission or there is a significant change in the risk from the date it was quoted.

Please contact us with any questions regarding the terminology used or the coverages provided.

****Read the quote carefully, it may not match the coverages requested****

A. Prior To Bind Requirements:

- No Prior To Bind Requirements

B. Items Required Within 21 days of the inception of coverage:

- No 21 Day Subject to Notes

C. Underwriting Notes:

- Please be advised, we have prepared this quote of higher limits of liability based on the information provided for a primary quote. It is valid only over the United States Liability Insurance Group quote provided, however we can consider adjusting it to be valid over other carriers. In addition, we can possibly include other lines of coverage in the underlying such as Automobile Liability and Employer's Liability.
- Please contact me if you wish to discuss further.

II. SCHEDULE OF UNDERLYING COVERAGES

Commercial General Liability	Limits of Liability	
Carrier: United States Liability Insurance Group	Each Occurrence:	\$1,000,000
AM Best Rating: A++	Products/Completed Operations Aggregate:	Included
	General Aggregate:	\$2,000,000
	Personal & Advertising Injury:	\$1,000,000

Automobile Liability	Not Covered
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Employers Liability	Not Covered
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Professional Liability	Not Covered
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Non Profit Liability	Limits of Liability	
Carrier: United States Liability Insurance Group	Combined Single Limit:	\$1,000,000
AM Best Rating: A++		

III. REQUIRED FORMS & ENDORSEMENTS

CUP	(07/05) Commercial Umbrella Policy	IUL109 TX	(11/16) Texas State Amendatory Endorsement
CUP113 TX	(12/16) Automobile Liability Exclusion	IUL117	(04/15) Nuclear Energy Liability Exclusion (Broad Form)
CUP116	(04/15) Coverage A - Excess Following Form Professional Liability Coverage Endorsement	Jacket	(07/19) Policy Jacket
CUP117	(04/15) Coverage A - Excess Following Form Professional Liability Extended Reporting Period Endorsement	L-549	(04/15) Absolute Professional Liability Exclusion
CUP542	(12/20) Exclusion of War and Certified Acts of Terrorism	TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage
CUP549	(09/16) Exclusion - Unmanned Aircraft	TX Notice Excl	(03/16) Advisory Notice to Texas Policyholders
IUL100	(04/15) Expected or Intended Injury Exclusion	TX NOTICE USLI	(12/21) Important Notice

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

IV. OFFER OF OPTIONAL COVERAGE(S)

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

	Coverage	Rate
Option 1	Terrorism Coverage	See notes for rate information

Important Information

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act of 2015, is available for 1.0000% of the total applicable premium for this risk. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE – Notice of Terrorism Exclusion. When making your decision whether to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount and limits in this policy applicable to losses arising from events other than acts of terrorism.
- Coverage available under this offer is contingent on the underlying policies providing terrorism coverage and at the same limit as the Schedule of Underlying Coverages

Please contact us with any questions regarding the terminology used or the coverages provided.

****Read the quote carefully, it may not match the coverages requested****

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act ("the Act"), as amended, you have a right to purchase insurance coverage for losses arising out of acts of terrorism. *As defined in Section 102(1) of the Act:* The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

Coverage for "insured losses", as defined in the Act, is subject to the coverage terms, conditions, amounts and limits in this policy applicable to losses arising from events other than acts of terrorism.

You should know that the Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement, as well as insurers' liability, for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion in any one calendar year, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE

Note: In the states of California, Georgia, Hawaii, Illinois, Iowa, Maine, North Carolina, Oregon, Washington, West Virginia and Wisconsin, our terrorism exclusion makes an exception for fire losses resulting from an Act of Terrorism. In these states, if you decline to purchase Terrorism Coverage, you still have coverage for fire losses resulting from an Act of Terrorism.

Please "X" one of the boxes below and return this notice to the Company.

	I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism.
	I elect to purchase coverage for certified acts of Terrorism for a premium of \$ _____.

Applicant Name (Print)

Named Insured

Authorized Signature

Date



Community Associations

The all-in-one policy designed for homeowner, townhome and residential condominium associations including directors and officers liability, employment practices liability, general liability, property insurance, umbrella policy, and crime policy.

Why does your Community Association need to purchase all of these coverages?

- ▶ Community associations are sued by their employees, committee members and volunteers
- ▶ Over 60 percent of the claims against these associations are related to non-monetary issues
- ▶ Community associations have an annual budget that is often less than the average cost to defend a claim closed by litigation
- ▶ Single dwelling homeowner associations require general liability and property coverage for common areas
- ▶ Many condominium and homeowner associations are looking for additional liability limits offered through our umbrella policy

Why choose USLI's Community Association Package:

- ▶ Maximize efficiency: One application, quote, underwriter, policy, renewal, and carrier for all claims, with one concurrent effective date

The following are important coverages to have in your policy. Check to make sure you have all of these features:

COVERAGE FEATURES	USLI	COMPETITORS
Manager/Management company automatically named as an additional insured		
Defense outside the limit of liability		
Non-monetary and breach of contract coverage offered under director's and officers liability		
No exclusion for libel, slander, or defamation under directors and officers liability		
Mental anguish and emotional distress included in the general liability definition of bodily injury		
No general liability deductible		
Property with an outdoor enhancement endorsement		
Umbrella policy excess of general liability, hired and non-owned auto and directors and officers liability		

Why choose to be insured with USLI?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable company that will be there to pay your claim.



Why you need Community Association Director and Officer Professional Liability Insurance

Why you need the coverage?

- ▶ As a member of the board of your community association, your personal assets are vulnerable based on your decisions and actions enforcing the governing documents, even long after you have left the board
- ▶ Over 60 percent of the claims against the board of a community association are related to non-monetary issues and can generate six figuredefense costs and persist over many years
- ▶ Community Associations have an annual budget that is often less than the average cost to defend a claim closed by litigation – often beyond the ability of the board to assess members to cover!

What coverage are we offering?

COVERAGE FEATURES	USLI	COMPETITORS
Manager/Management company automatically named as an additional insured		
Defense outside the limit of liability		
Non-monetary and breach of contract coverage offered under directors and officers liability		
No exclusion for libel, slander, or defamation under directors and officers liability		
Mental anguish and emotional distress included in the general liability definition of bodily injury		
No general liability deductible		
Property with an outdoor enhancement endorsement		
Umbrella policy excess of general liability, hired and non-owned auto and directors and officers liability		
Policyholders have access to many services through our business resource center that will assist in growing and protecting their businesses		
A.M. Best rated A ⁺⁺ carrier and a proud member of the Berkshire Hathaway Group		

Insurance, please read and sign below.

1. We acknowledge that our agent has fully explained the potential directors and officers liability risks associated with the operation of our organization.
2. We understand that we have the option of purchasing Community Association Liability Insurance that can protect our organization against the potential for significant monetary loss, including, but not limited to, cost of defense against such claims. We further acknowledge that our agent has recommended that we purchase the coverage and has provided us with one or more quotes for same.
3. We understand that by electing not to purchase such insurance, we are foregoing valuable protection which means our organization will be responsible for paying the cost of defending and settling any and all directors and officers liability claim(s) made against us.

Name _____

Title _____ Date _____

Signature _____

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.



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
- » Discounted sexual harassment training and more
- » 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

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



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



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, <https://www.usli.com/privacy-policy/>.

HAVE A COMPLAINT OR NEED HELP?

If you have a problem with a claim or your premium, call your insurance company first. If you can't work out the issue, the Texas Department of Insurance may be able to help.

Even if you file a complaint with the Texas Department of Insurance, you should also file a complaint or appeal through your insurance company. If you don't, you may lose your right to appeal.

United States Liability Insurance Company

To get information or file a complaint with your insurance company:

Call: Compliance Department, United States Liability Insurance Company at 1-800-523-5545

Toll Free: 1-800-523-5545

Email: compliance@usli.com

Mail: 1190 Devon Park Drive, PO Box 6700, Wayne, PA 19087-2191

The Texas Department of Insurance

To get help with an insurance question or file a complaint with the state:

Call with a question: 1-800-252-3439

File a complaint: www.tdi.texas.gov

Email: ConsumerProtection@tdi.texas.gov

Mail: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091

¿Tiene una queja o necesita ayuda?

Si tiene un problema con una reclamación o con su prima de seguro, llame primero a su compañía de seguros. Si no puede resolver el problema, es posible que el Departamento de Seguros de Texas (Texas Department of Insurance, por su nombre en inglés) pueda ayudar.

Aun si usted presenta una queja ante el Departamento de Seguros de Texas, también debe presentar una queja a través del proceso de quejas o de apelaciones de su compañía de seguros. Si no lo hace, podría perder su derecho para apelar.

United States Liability Insurance Company

Para obtener información o para presentar una queja ante su compañía de seguros:

Llame a: Compliance Department, United States Liability Insurance Company al 1-800-523-5545

Teléfono gratuito: 1-800-523-5545

Correo electrónico: compliance@usli.com

Dirección postal: 1190 Devon Park Drive, PO Box 6700, Wayne, PA 19087-2191

El Departamento de Seguros de Texas

Para obtener ayuda con una pregunta relacionada con los seguros o para presentar una queja ante el estado:

Llame con sus preguntas al: 1-800-252-3439

Presente una queja en: www.tdi.texas.gov

Correo electrónico: ConsumerProtection@tdi.texas.gov

Dirección postal: MC 111-1A, P.O. Box 149091, Austin, TX 78714-9091

NOTICE OF TERRORISM EXCLUSION

You were notified that under the federal Terrorism Risk Insurance Program Reauthorization Act of 2019 ("The Act"), that you had a right to purchase insurance coverage for losses arising out of acts of terrorism, as *defined in Section 102(1) of the Act*.

You opted not to purchase this coverage.

The War and/or Terrorism Exclusion that is a part of this policy is therefore in full force and effect.

This endorsement modifies insurance provided under the following:

**COMMUNITY ASSOCIATION DIRECTORS & OFFICERS LIABILITY INSURANCE
POLICY**

TEXAS STATE AMENDATORY ENDORSEMENT

It is agreed:

XIV. CANCELLATION OR NON-RENEWAL, **A.,B.,C.**, are deleted in their entirety and replaced with the following:

A. This Policy may be canceled by the **Parent Organization** by either (1) mailing or (2) delivering to the **Company** written notice requesting cancellation and in either case stating when, thereafter such cancellation shall be effective. If canceled by the **Parent Organization**, the **Company** shall retain the customary short rate (90% of pro rate) proportion of the premium.

B. CANCELLATION

The **Company** may cancel this Policy by mailing or delivering to the **Parent Organization** written notice of cancellation, stating the reason for cancellation, at least ten (10) days before the effective date of cancellation.

The permissible reasons for cancellation are as follows:

(1) If this Policy has been in effect for sixty (60) days or less, the **Company** may cancel for any reason except, that under the provisions of the Texas Insurance Code, the **Company** may not cancel this Policy solely because the policyholder is an elected official.

(2) If this Policy has been in effect for more than sixty (60) days, or if it is a renewal or continuation of a Policy issued by the **Company**, the **Company** may cancel only for one or more of the following reasons:

- a.** Fraud in obtaining coverage;
- b.** Failure to pay premiums when due;
- c.** An increase in hazard within the control of any **Insured** which would produce an increase in rate;
- d.** Loss of the **Company's** reinsurance covering all or part of the risk covered by the Policy; or
- e.** If the **Company** has been placed in supervision, conservatorship or receivership and the cancellation is approved or directed by the supervisor, conservator or receiver.

C. NON-RENEWAL

(1) The **Company** may elect not to renew this Policy except, that under the provisions of the Texas Insurance Code, the **Company** may not refuse to renew this Policy solely because the policyholder is an elected official.

(2) If the **Company** elects not to renew this Policy, the **Company** may do so by mailing or delivering to the **Parent Organization**, at the last mailing address known to the **Company**, written notice of non-renewal, stating the reason for non-renewal, at least sixty (60) days before the expiration date. If notice is mailed or delivered less than sixty (60) days before the expiration date, this Policy will remain in

- effect until the sixty-first (61st) day after the date on which the notice is mailed or delivered. Earned premium for any period of coverage that extends beyond the expiration date will be computed pro rata based on the previous year's premium.
- (3) If notice is mailed, proof of mailing will be sufficient proof of notice.
 - (4) The transfer of a policyholder between admitted companies within the same insurance group is not considered a refusal to renew.

XX. OTHER INSURANCE is deleted in its entirety and replaced with the following:

If other insurance is available to any **Insured** for a **Loss** covered hereunder, the **Company** obligation is limited to sharing in the proportion that the limit of the Policy bears to the total of the limits of all forms and policies covering on the same basis.

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 the **Parent Organization's** Policy unless another effective date is shown.