



As a policyholder through USLI, you have access to many free and discounted services that will assist you in operating and growing your business through the Business Resource Center (BRC). Consider the following services and associated cost savings when deciding where to place your insurance!

## Cybersecurity

- Complimentary access to eRiskHub®, a data breach prevention and response resource that will help you understand your exposure to a data breach and the importance of a response plan
- Best practice checklists for securing personal and payment card information, plus tips on protecting against cyberattacks

## Background Checks and 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)

## Disaster Preparation and Recovery

- Guidance on preparing for natural disasters and severe weather
- Business planning and recovery toolkit
- Sample incident reporting form and disaster loan assistance resource

## Human Resources

- Free PeopleSystems' human resources consultation helpline 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 HR and payroll management system by PrimePoint
- Discounted employee workplace assessment by Talogy, previously PSI Caliper
- Resources for recruiting, interviewing and terminating employees

## Marketing

- Resources marketing via email and social media, capturing leads and building surveys
- Free and discounted stock imagery sites and photo and video editing programs
- Discount stationery, signage, promotional items and gifts

## Property Safety

- Free workplace safety and occupational health consultation
- Tips for building maintenance, fire prevention and water safety

## Industry-specific Resources For:

- Health, wellness and sports
- Hospitality, food and beverage
- Nonprofits and social services
- Residential and rental properties
- Retail and professional services
- Youth services and child care
- ... and more!



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

## ONLINE LEARNING

### Need help training your new employees?

Properly preparing new employees can be time-consuming and expensive. We offer a variety of free and discounted industry-specific training and certifications to help you save time and money!

#### Topics include:

- Food manager and handler safety
- Liquor safety
- CPR, first aid and concussion
- Sexual harassment
- Leadership and professional development



For a full list of vendors, discounts and resources, visit [bizresourcecenter.com](https://bizresourcecenter.com).



# 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](http://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, <https://www.usli.com/privacy-policy/>.

# FREE PRIVACY BREACH RISK MANAGEMENT RESOURCES



## 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 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 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](https://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.



CAP1555823I

Renewal of Number

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

**United States Liability Insurance Company**

**1190 Devon Park Drive, Wayne, Pennsylvania 19087**

A Member Company of United States Liability Insurance Group

POLICY DECLARATIONS

**No. CAP1555823J**

PARENT ORGANIZATION AND PRINCIPAL ADDRESS:  
SKYE LOCH VILLAS OWNERS ASSOCIATION  
C/O AMERI-TECH COMMUNITY MANAGEMENT INC  
24701 US HWY 19 N STE 102  
CLEARWATER, FL 33763

POLICY PERIOD: (MO. DAY YR.) From: 12/13/2024 To: 12/13/2025

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 CAP1555823I 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	\$1,500.00
FIGA Surcharge	\$15.00
TOTAL:	\$1,515.00

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)  
5850 TG Lee Blvd  
Suite 340  
Orlando, FL 32822

Issued: 12/12/2024 7:19 AM

By:   
Authorized Representative

# EXTENSION OF DECLARATIONS

Policy No. CAP1555823J

Effective Date: 12/13/2024

12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS

## FORMS AND ENDORSEMENTS

The following forms apply to the Directors And Officers Liability coverage part

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
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-235	08/15	Data Breach & Identity Theft Endorsement
CAP-238	08/17	Amend Definition of Organization
Jacket FL	12/19	Policy Jacket
* PL 1 PFAS	03/23	Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (Pfas)

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. CAP1555823J

Effective Date: 12/13/2024

12:01 AM STANDARD TIME

ITEM I. PARENT ORGANIZATION AND PRINCIPAL ADDRESS

SKYE LOCH VILLAS OWNERS ASSOCIATION  
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: 12/13/2024 To: 12/13/2025

**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:	\$1,500	

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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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 person(s) or entity(ies):

Rebecca Callihan

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.

This endorsement changes insurance provided under the following:

**NON PROFIT MANAGEMENT LIABILITY POLICY  
COMMUNITY ASSOCIATION DIRECTORS AND OFFICERS LIABILITY  
COVERAGE FORM  
PUBLIC OFFICIALS LIABILITY  
PROPERTY MANAGERS ERRORS AND OMISSIONS  
PROPERTY MANAGERS TENANT DISCRIMINATION  
PROFESSIONAL AND TECHNOLOGY ERRORS AND OMISSIONS LIABILITY  
TECHNOLOGY PROFESSIONAL LIABILITY COVERAGE FORM  
ALLIED HEALTHCARE PROFESSIONAL LIABILITY COVERAGE FORM  
MICRO PRO PROFESSIONAL LIABILITY COVERAGE FORM  
SPECIFIED PROFESSIONS PROFESSIONAL LIABILITY COVERAGE FORM  
TECHNOLOGY PROFESSIONAL LIABILITY INSURANCE COVERAGE  
INSURANCE AGENTS AND BROKERS PROFESSIONAL LIABILITY COVERAGE  
FORM**

**EXCLUSION – PERFLUOROALKYL AND POLYFLUOROALKYL  
SUBSTANCES (PFAS)**

This insurance does not apply to:

**Perfluoroalkyl And Polyfluoroalkyl Substances**

The **Company** shall not be liable to make payment for, as defined by the applicable policy above; **Loss, Defense Costs, Claim(s) Expense(s) or Cyber Event** in connection with any **Claim** made against the **Insured** arising out of, directly or indirectly resulting from, in consequence of, in whole or in part, or in any way involving any actual or alleged;

- a. threatened or suspected inhalation, ingestion, absorption, consumption, discharge, dispersal, seepage, migration, release or escape of, contact with, exposure to, existence of, or presence of, any **perfluoroalkyl or polyfluoroalkyl substances**; and
- b. abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to or assessing the effects of, **perfluoroalkyl or polyfluoroalkyl substances**, by any **Insured** or by any other person or entity.

**Perfluoroalkyl or polyfluoroalkyl substances** means any:

1. Chemical or substance that contains one or more alkyl carbons on which hydrogen atoms have been partially or completely replaced by fluorine atoms, including but not limited to:
  - a. Polymer, oligomer, monomer or nonpolymer chemicals and their homologues, isomers, telomers, salts, derivatives, precursor chemicals, degradation products or by-products;
  - b. Perfluoroalkyl acids (PFAA), such as perfluorooctanoic acid (PFOA) and its salts, or perfluorooctane sulfonic acid (PFOS) and its salts;
  - c. Perfluoropolyethers (PFPE);
  - d. Fluorotelomer-based substances; or

- e. Side-chain fluorinated polymers
- 2. Good or product, including containers, materials, parts or equipment furnished in connection with such goods or products, that consists of or contains any chemical or substance described in Paragraph 1.

All other terms and conditions of this policy are the same. This endorsement is a part of your policy. It takes effect on the effective date of your policy unless another effective date is shown.

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