



## THE BUSINESS RESOURCE CENTER

# Save Time and Money with Free and Discounted Resources

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!

### Free

#### HR Consultation Helpline and Library by PeopleSystems

Speak to a HR expert for personnel issues, including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hour regulations and more.

Call 1-877-655-3566. Representatives are available from 8 a.m. to 7:30 p.m. ET. Please have your USLI policy number available for easy registration.

#### Data Breach Prevention and Response Resources by eRiskHub®

Better understand your exposure to a data breach and the importance of a response plan. Gain access to training videos, risk assessment, and a data breach calculator.

#### Loss Control Resources on Property Safety, Disaster Preparedness and Recovery

Access a library of articles, checklists and videos for guidance on how to mitigate property-related risks. Along with tips for preparing for natural disasters and severe weather.

### Discounted

#### Background Checks and Screenings by Background Info USA

Packages include security number validation, address tracing, multi-court criminal database, sex offender and OFAC security searches, and more.

Receive your *first employment/volunteer background check package for free*. Additional screenings start at \$10, excluding court and/or state fees.

- 10-panel Drug Screening - \$36
- Tenant Screening - \$20
- Motor Vehicle Report (MVR) - \$5 + state fees
- Credit Report - \$10

#### HR and Payroll Management System by Primepoint

Integrated and customizable solution that saves time and provides business intelligence to manage your business more effectively. Receive 10-25% off.

#### Employee Workplace Assessment by Talogy

The Caliper Profile is an in-depth assessment to help employers make informed hiring decisions based on objective information. Receive the test and consultation with a representative for \$265.

#### State-specific Compliance Training by Traliant

Immersive learning experiences on topics like sexual harassment and prevention, workplace safety, HR, diversity and inclusion. Receive 10% off.

#### Stationery, Signage and Promotional Items by ANRO and Conlins Printing

Work directly with the vendor who will guide you through the process of ordering business cards, envelopes, letterhead, banners, lawn signs, table throws, posters and more. Receive 15-30% off.

#### Additional Online Certifications

- Alcohol Safety by LiquorTraining.com - \$11 per server
- Food Handlers and Managers by StateFoodSafety - 10% off
- CPR and First Aid by Protraining - 10% off



Use your policyholder benefits to their fullest.  
Visit [bizresourcecenter.com](https://bizresourcecenter.com) to get started.



## 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.



CAP1555823J

Renewal of Number

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

Direct Bill Policy

POLICY DECLARATIONS

United States Liability Insurance Company

1190 Devon Park Drive, Wayne, Pennsylvania 19087

No. CAP1555823K

A Member Company of United States Liability Insurance Group

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: 12/13/2025 To: 12/13/2026

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 CAP1555823J 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: 11/13/2025 6:25 AM

By:   
Authorized Representative

# EXTENSION OF DECLARATIONS

Policy No. CAP1555823K

Effective Date: 12/13/2025

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. CAP1555823K

Effective Date: 12/13/2025

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: 12/13/2025 To: 12/13/2026

**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.

**This page has been intentionally left blank.**

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 page has been intentionally left blank.