



# business resource center



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 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/>.

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XL 1642415A  
Renewal of Number

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

POLICY DECLARATIONS

United States Liability Insurance Company

1190 Devon Park Drive, Wayne, Pennsylvania 19087

No. XL 1642415B

A Member Company of United States Liability Insurance Group

NAMED INSURED AND ADDRESS:

RUXTON VILLAGE II HOMEOWNERS ASSOCIATION,  
INC  
C/O AMERI-TECH PROPERTY MANAGEMENT  
24701 US HIGHWAY 19 N STE 102  
CLEARWATER, FL 33763

POLICY PERIOD: (MO. DAY YR.) From: 07/07/2025 To: 07/07/2026

12:01 A.M. STANDARD TIME AT YOUR  
MAILING ADDRESS SHOWN ABOVE

FORM OF BUSINESS: Non-Profit Corporation

IN CONSIDERATION OF THE RENEWAL PREMIUM STATED BELOW, EXPIRING POLICY NUMBER XL 1642415A 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.  
THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.


	PREMIUM
Excess Liability Coverage	\$900.00
FIGA Surcharge	\$9.00
TOTAL:	\$909.00

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: 07/08/2025 9:53 AM

By:   
Authorized Representative

## EXTENSION OF DECLARATIONS

Policy No. XL 1642415B

Effective Date: 07/07/2025

12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS

### FORMS AND ENDORSEMENTS

The following forms apply to the policy

<i>Endt#</i>	<i>Revised</i>	<i>Description of Endorsements</i>
IUL117	09/10	Nuclear Energy Liability Exclusion (Broad Form)
Jacket FL	12/19	Policy Jacket
L 838 PFAS	03/23	Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)
* L-428 FL	05/21	Firearms Exclusion
* L-461	11/20	Absolute Assault or Battery Exclusion
L-549	04/15	Absolute Professional Liability Exclusion
L-632 FL	04/15	Florida State Amendatory Endorsement
* TRIADN FL	09/21	Policyholder Disclosure Notice of Terrorism Insurance Coverage
XL 465	12/16	Exclusion - Unmanned Aircraft
XL-542 FL	09/21	Amendment of Exclusion
XL101	05/07	Automobile Exclusion
XLP	07/05	Excess Liability Policy

Endorsements marked with an asterisk (\*) have been added to this policy or have a new edition date and are attached with this certificate.

# EXCESS LIABILITY COVERAGE DECLARATIONS

Policy No. XL 1642415B

Effective Date: 07/07/2025  
12:01 AM STANDARD TIME

## LIMITS OF INSURANCE

Each Occurrence Limit	\$1,000,000
Personal & Advertising Injury Limit	\$1,000,000
Products/Completed Operations Aggregate Limit	\$1,000,000
General Aggregate Limit (other than Products/Completed Operations)	\$1,000,000

SELF INSURED RETENTION \$0

## LOCATION OF COVERAGE

<i>Location</i>	<i>Address</i>	<i>Territory</i>
PER UNDERLYING POLICY/POLICIES		

## SCHEDULE OF UNDERLYING INSURANCE ATTACHED

Coverage Form(s)/Part(s) and Endorsement(s) made a part of this policy at time of issue:  
See Form EOD (01/95)

THESE DECLARATIONS ARE PART OF THE POLICY DECLARATIONS CONTAINING THE NAME OF THE INSURED AND THE POLICY PERIOD.

SCHEDULE OF UNDERLYING INSURANCE

Attached to and forming part of Policy No. XL 1642415B

<i>Underlying Carrier</i>	<i>General Liability</i>	<i>Limits of Insurance</i>
Southern-Owners Insurance Company TBD 07/07/2024 - 07/07/2025	Each Occurrence	\$1,000,000
	Personal & Advertising Injury	\$1,000,000
	Products/Completed Operations Aggregate	\$2,000,000
	General Aggregate	\$2,000,000



This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE FORM  
COMMERCIAL UMBRELLA POLICY  
EXCESS LIABILITY POLICY**

**FIREARMS EXCLUSION**

This exclusion does not apply to the lawful ownership or possession of a “firearm” or ammunition or the lawful use or storage of a “firearm” or ammunition.

This insurance does not apply to:

1. “bodily injury” (including emotional distress and mental anguish);
2. “property damage”;
3. “personal and advertising injury”; or
4. medical payment;

directly or indirectly, in whole or in part, arising out of, resulting from, related to, or in any way involving the use or existence of a “firearm” of any kind.

This exclusion applies regardless of whether the use or existence of a “firearm” is an indirect cause, a direct cause, a contributing cause, a concurrent cause, an intervening cause or a superseding cause of any “bodily injury”, “property damage”, “personal and advertising injury” or medical payments. This exclusion applies regardless of the sequence of any such injury, damage or expense.

“Firearm” includes, but is not limited to, any:

1. handgun;
2. revolver;
3. pistol;
4. rifle;
5. shotgun;
6. air gun;
7. semi-automatic weapon;
8. assault weapon; or
9. any similar device;

capable of expelling or propelling one or more projectiles by the action of:

1. an explosive;
2. combustible propellant;
3. compressed air; or
4. other means.

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.

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE FORM  
COMMERCIAL UMBRELLA POLICY  
EXCESS LIABILITY POLICY**

**ABSOLUTE ASSAULT OR BATTERY EXCLUSION**

I. This insurance does not apply to:

1. "bodily injury" (including emotional distress and mental anguish);
2. "property damage";
3. "personal and advertising injury"; or
4. medical payment;

directly or indirectly, in whole or in part:

1. arising out of;
2. resulting from;
3. related to; or
4. in any way involving;

an actual, threatened or alleged (whether or not denied) "assault" or "battery". This includes any act or omission in connection with the prevention or suppression of any "assault" or "battery". This also includes but is not limited to the use of reasonable force to protect persons or property involving any insured, patron, or other person.

II. In furtherance to Item I. above, this insurance also does not apply to:

1. Allegations that do not use the terms "assault" or "battery", but the circumstances indicate the existence of conduct or actions that surround an "assault" or "battery".
2. Allegations of negligence or other wrongdoing with respect to:
  - a. hiring, placement, employment, training, supervision or retention of a person for whom any insured is or ever was legally responsible; or
  - b. the investigation, reporting or failure to report any "assault" or "battery"; or
  - c. the failure to protect any person; or
  - d. "bodily injury"(including emotional distress and mental anguish), "property damage", or "personal and advertising injury" after the "assault" or "battery", if it directly or indirectly, in whole or in part:
    1. arises out of;
    2. results from;
    3. relates to; or
    4. in any way involves;the "assault" or "battery".

This exclusion supersedes any provision in the policy that could provide coverage.

"Assault" means the threat of, or use of force against another that causes that person to have

apprehension of imminent harmful or offensive conduct, whether or not the threat or use of force is alleged to be:

1. negligent;
2. intentional; or
3. criminal;

in nature.

“Battery” means intentional or unintentional physical contact with another whether or not there was consent.

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.

## 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

Please "X" one of the boxes below and return this notice to the Company. If you do not complete and return this notice, you will not have any Terrorism Coverage.

<b>X</b>	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 \$ <u>100</u> .

On File with the Company

Applicant's Name (Print)

Signature on File with the Company

Authorized Signature

RUXTON VILLAGE II HOMEOWNERS ASSOCIATION, INC

Name Insured

On File with the Company

Date