



## 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



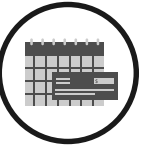
- » Free human resources consultation hotline to be used for personnel issues, including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hours regulations and more
- » Online library with information, forms and articles pertaining to human resources
- » Resources 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

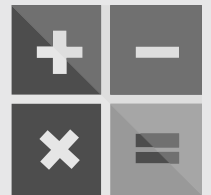


- » Suggested free and paid services, including email campaigns, photo editing, file management and more, for web marketing for your business
- » Suggested free and paid services for social media platforms, development, management and more
- » Discounted promotional items, giveaways and signage

### 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!



## 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/>.

## Will You Be Prepared When a Privacy Breach Occurs?



Every year, thousands of 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® is the one-stop shop you need to become 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](http://eriskhub.com/usli)
- ▶ Click "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, notification costs and business interruption
-  **Learning Center** – 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 for best practices in security and privacy awareness or download a training guide
-  **Risk Manager Tools** – Assist you in managing your cyber risk, including a self-assessment, a sample website privacy policy and a tool for HIPAA compliance
-  **Ransomware Resources** – A directory to quickly find external resources with expertise in pre- and post-breach disciplines
-  **Consultation** – Breach Coach, HIPAA Coach and Security Coach available to assist you



## Check Out Your New Employment Practices Liability Risk Management Toolkit from PeopleSystems

### Free Employment Practices Liability (EPL) Helpline 1-888-811-4182 (8 a.m. to 7:30 p.m. Eastern Time)

If a human resource consulting firm offered you their time and expertise for free, would you lock their phone number and email address in a drawer and never call? Of course not! Do you have questions such as:

- ▶ What are the current federal and state employment laws I need to know?
- ▶ What are “wage and hour” regulations? What does “exempt” versus “non-exempt” mean?
- ▶ How should I handle terminating, suspending or warning an employee?
- ▶ What type of human resources policies should I have in place?
- ▶ How should I properly document performance issues and disciplinary actions in an employee’s file?
- ▶ What are appropriate and inappropriate questions to ask during an employment interview?
- ▶ What guidelines should I use to investigate a complaint of discrimination or harassment?

PeopleSystems is just a free phone call or email away!

### Online Human Resources Center [www.peoplesystems.com/USLI](http://www.peoplesystems.com/USLI)

To access the USLI policyholder features, click on “Request for client login” and complete with your information. Please take a moment to become familiar with the new PeopleSystems Resource Center’s information.

- ▶ **Helpline to email your human resource questions:** Now you can email your questions via this web portal.
- ▶ **Human resource news center and recent employment law changes:** The news center keeps you up-to-date with recent changes in state and federal employment laws and what they mean to you as well as pertinent articles on employment issues you need to know about.
- ▶ **Human resource manual and employment forms:** You will find “Best Practices” helpful for handling common human resource issues. Issues may include conducting employee evaluations and understanding employment laws such as FLSA, FMLA and COBRA.
- ▶ **Human resource recommendations:** You will also find sample human resource policies regarding discrimination, harassment, employment at-will and electronic communications.

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**NDO2554943G**

Renewal of Number

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

**POLICY DECLARATIONS**

**Mount Vernon Fire Insurance Company**

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

A Member Company of United States Liability Insurance Group

**No. NDO2554943H**

NAMED INSURED AND ADDRESS:

**THE BOOK FAIRIES INC**

**70 N MAIN ST**

**FREEPORT, NY 11520**

POLICY PERIOD: (MO. DAY YR.) From: 04/16/2023 To: 04/16/2024

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

BUSINESS DESCRIPTION: Non-Profit Directors and Officers

**IN CONSIDERATION OF THE RENEWAL PREMIUM STATED BELOW, EXPIRING POLICY NUMBER NDO2554943G 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	\$878.00
<b>TOTAL:</b>	<b>\$878.00</b>

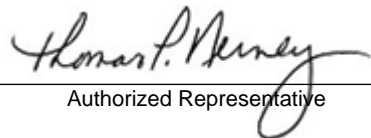
Coverage Form(s) and Endorsement(s) made a part of this policy at time of issue

**See Endorsement EOD (1/95)**

Agent: **JENCAP SPECIALTY INSURANCE SERVICES INC. (PRO) (346)**  
**P.O. Box 1053**  
**Manhasset, NY 11030-2444**

Issued: **04/19/2023 8:35 AM**

Broker: **Total Management Corp.**  
**14 Front Street, 3rd Floor**  
**Hempstead, NY 11550**

By:   
Authorized Representative

UPC (08-07)

**THESE DECLARATIONS TOGETHER WITH THE COMMON POLICY CONDITIONS, COVERAGE PART DECLARATIONS, COVERAGE PART COVERAGE FORM(S) AND FORMS AND ENDORSEMENTS, IF ANY, ISSUED TO FORM A PART THEREOF, COMPLETE THE ABOVE NUMBERED POLICY.**



## EXTENSION OF DECLARATIONS

**Policy No. NDO2554943H**

Effective Date: **04/16/2023**

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>
DO-100 NY	03/15	Coverage Part A. Non Profit Directors And Officers Liability
DO-101 NY	01/13	Coverage Part B. Employment Practices Liability
DO-219 NY	09/11	Personal Injury Exclusion
DO-221 NY	09/11	Publisher's Liability Exclusion
DO-224A NY	01/14	Abuse/Molestation Exclusion Endorsement
DO-238 NY	09/11	Affiliated Parties Exclusion Endorsement
DO-283 NY	01/14	Data & Security+ Endorsement
DO-290 NY	03/13	Fair Labor Standards Act Sub-Limit Endorsement
DO-NY DN	06/12	New York Disclosure Notice
JACKET NY MTV	12/19	Policy Jacket - Mount Vernon
USL DOJ NY	10/12	Non-Profit Professional Liability Policy Common Policy Conditions

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



## PROFESSIONAL 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. NDO2554943H

Effective Date: 04/16/2023

12:01 AM STANDARD TIME

### ITEM I. PARENT ORGANIZATION AND PRINCIPAL ADDRESS

**THE BOOK FAIRIES INC  
70 N MAIN ST  
FREEPORT, NY 11520**

ITEM II. POLICY PERIOD: (MM/DD/YYYY) From: 04/16/2023 To: 04/16/2024

### Coverage Part A: Non Profit Directors and Officers Liability

#### ITEM III. LIMITS OF LIABILITY

a. Non Profit Directors & Officers	\$1,000,000	EACH CLAIM
b. Non Profit Directors & Officers	\$1,000,000	IN THE AGGREGATE

ITEM IV. RETENTION: \$1,000 EACH CLAIM

ITEM V. PREMIUM: \$704

### Coverage Part B: Employment Practices Liability

#### ITEM III. LIMITS OF LIABILITY

a. Employment Practices	\$1,000,000	EACH CLAIM
b. Employment Practices	\$1,000,000	IN THE AGGREGATE

ITEM IV. RETENTION: \$1,000 EACH CLAIM

ITEM V. PREMIUM: \$174

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

## PROFESSIONAL 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. NDO2554943H**

Effective Date: **04/16/2023**

12:01 AM STANDARD TIME

### **Coverage Part C: Fiduciary Liability**

#### ITEM III. LIMITS OF LIABILITY

a. Fiduciary Liability NOT COVERED

ITEM IV. RETENTION: NOT COVERED

ITEM V. PREMIUM: NOT COVERED

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.