



HOW GSI CLASSIFIES NONPROFITS

Arts and Culture

This product provides coverage for nonprofit performing arts/theatre organizations with a focus on performances.

Common classes:

- ▶ **Class Code: 10066 Art Galleries — Not-for-Profit only**
 - Art Galleries
 - Art Studios
- ▶ **Class Code: 49185 Theaters — Not-for-Profit only**
 - Ballet
 - Choirs and Choruses
 - Dance
 - Instrumental or Voice Music Groups
 - Opera
 - Orchestras/Ensembles/Chamber Groups
 - Performance Groups
 - Theatre/Children's Theater/Play Companies
- ▶ **Class Code: 46427 Museums — Not-for-Profit only**
 - Libraries
 - Museums

Business Associations

This product is defined as a nonprofit membership group promoting economic growth, social improvement or networking opportunities for their community. Property coverage (minimum \$5,000 in contents/business personal property) is required for this class in order to obtain a quote online.

Common classes quotable online:

- ▶ **Chambers of Commerce** (local association of business people organized to promote the welfare of their community, especially its commercial interests)
- ▶ **Professional or Trade Associations** (organization whose sole purpose is to provide its membership with information relative to the trade, resources for the chapters, publications of materials relevant to the trade, and the opportunity to convene as a group); *including directors and officers coverage for this class will render a submit*

Common classes quotable by phone at **877-474-7868**:

- ▶ **Class Codes: 41668 Membership Organization (Business) — Not-for-Profit only OR 41670 Membership Organization (Business) — no premises owned or leased — Not-for-Profit only**
 - **Business Membership Groups** (general membership groups that are involved in networking and/or an educational focus)
 - **Car Clubs** (automotive enthusiast community that shares a common interest, typically around a type of vehicle, brand or automotive activity)
 - **Hobby Groups** (hobby and general interest groups for low and moderate hazard hobbies)

Charities

This product is designed for nonprofits that are involved in promoting a specific interest or awareness about concerns relevant to their membership. Such nonprofits are typically involved in fundraising, conducting meetings, seminars and/or disseminating information. Property coverage (minimum \$5,000 in contents/business personal property) is required for this class in order to obtain a quote online.

Common classes quotable online:

- ▶ **Booster Clubs** (school fundraising clubs to support school programs such as sports teams or band)
- ▶ **Parent/Teacher Organization and Associations** (formal organization composed of parents, teachers and staff that is intended to facilitate parental participation in a school)

Common classes quotable by phone at **877-474-7868**:

- ▶ **Class Codes: 41668 Membership Organization (Charity) — Not-for-Profit only OR 41670 Membership Organization (Charity) — no premises owned or leased — Not-for-Profit only**
 - **Arts and Culture Support Organizations** (fundraising groups that provide funding and support to other arts and culture organizations)
 - **Charitable Organizations** (organization's mission is to raise money for charitable purposes and functions as a non-operating foundation)
 - **Community Gardens** (land that is owned, leased or managed by an entity or organization and gardened by its members)
 - **Cultural and Ethnic Clubs** (those social clubs that do not have a need for professional errors and omissions coverage, as well as no bar, BYOB on a regular basis, or liquor license exposure)
 - **Foundations** (may include community, family or private foundations and typically provide scholarship awards and grants)
 - **Masonic Lodges** (fraternal organizations that do not have an on-premises alcohol or food service exposure)
 - **Non-athletic Gaming Clubs** (gaming clubs like chess, backgammon, bridge, etc., that do not have an on-premises alcohol or food service exposure)
 - **Support Groups** (Alcoholics Anonymous, Narcotics Anonymous, Gamblers Anonymous or other membership groups that typically provide nonprofessional, informal sessions for people to share their experiences and provide peer support)

Community Association Package

This product is designed for a community association, which is a group of property owners required by deed covenants or by-laws to be a member of an association that owns and maintains the common areas/interests of the association.

Common classes:

- ▶ **Class Code 68500 — Community Associations — Not-for-profit only:** Used when individual homeowners own/maintain/provide insurance for their own residential structure.
 - **Homeowners Associations** (an organization of the homeowners in a particular subdivision or planned unit development; homeowners typically own the entire physical structure of an individual home and the association is responsible for any common elements and amenities)
 - **Planned United Development** (a zoning classification that allows flexibility in the design of a subdivision to preserve open space; planned unit development zones generally set an overall density limit for the entire subdivision, allowing the dwelling units to be clustered to provide for common open space; typically classified similar to an homeowners association)
- ▶ **Class Code 62003 — Condominiums — Residential — Association risk only:** Used when the association owns/maintains/provides insurance for the exterior of residential structures.
 - **Condominium Associations** (an organization of all unit owners in a condominium to oversee the common elements and enforce the bylaws; condominium owners typically own only the interior of an individual unit, and the association is responsible for all common elements, exterior structures, roof, elevators, grounds, etc.)
 - **Cooperative (Co-op)** (a type of corporate ownership of real property whereby stockholders of the corporation are entitled to use a certain dwelling unit or other unit of space; typically classified similar to a condo association)
 - **Townhome Associations** (typically a single-family house of two or three stories that is usually connected to a similar house by a common sidewall)
If the association is responsible for any exterior portion of the building, use:
 - **Class Code 62003 — Condominiums**If the individual unit owners are responsible for the exterior portion of the building, use:
 - **Class Code 68500 — Community Association**

Houses of Worship

This product is specifically for small to mid-sized organizations with a primary focus on worship services in our communities. We write all denominations and non-denominations with possible ancillary services.

Common classes:

- ▶ **Class Code 41650 — Churches or other Houses of Worship**
 - Churches
 - Ministry Groups
 - Mosques
 - Religious Study and Prayer Groups
 - Synagogues
 - Temples

Nonprofit Excess and Umbrella

This product is designed for excess and umbrella coverage over nonprofit coverage with underlying carriers that have an A.M. Best rating of B++ or better. All nonprofit products and classes of business can be written over another general liability carrier except social service residential and animal rescues/shelters classes (those classes would require an underlying general liability policy with a USLI company).

Common classes:

- ▶ **Excess** (over a single nonprofit coverage line)
- ▶ **Umbrella** (over multiple nonprofit coverage lines)

Sports Advantage

This product targets sports organizations (youth, adult, nonprofit, for-profit) whose purpose is to provide sports programs and activities. These organizations may offer single or multi-sport programs, run practices, compete in games, tournaments, run camps and clinics.

Youth sports can be quoted via the web, but any adult sports would need to be submitted for review.

Common classes:

- ▶ Badminton
- ▶ Baseball
- ▶ Basketball
- ▶ Billiards
- ▶ Bowling
- ▶ Cheerleading (non-competitive) — through age 14 and in conjunction with another eligible sport
- ▶ Field Hockey — Class as Lacrosse and review with product leader if necessary
- ▶ Football (flag)
- ▶ Golf
- ▶ Handball
- ▶ Lacrosse — through age 18 only
- ▶ Paddle Sports
- ▶ Racquetball
- ▶ Soccer
- ▶ Softball
- ▶ Squash
- ▶ Swimming
- ▶ Tennis
- ▶ Track and Field
- ▶ Volleyball

The following are other Nonprofit Classes not offered on the web but available to be quoted by a USLI Underwriter over the phone at 877-474-7868 or by submission. You can also click here: [Quote By Email](#) to submit your application for the below mentioned classes.

Sports:

- ▶ Adult Sports
- ▶ BMX/Stunt Cycling
- ▶ Cheerleading (as a single class)
- ▶ Contact Martial Arts/Karate
- ▶ Cycling
- ▶ Fencing
- ▶ Rugby
- ▶ Skateboarding
- ▶ Wrestling

Nonprofit Social and Human Services:

- ▶ Abused Adult Shelters
- ▶ Animal Shelters/Rescue Groups
- ▶ Big Brother/Big Sister
- ▶ Botanical Gardens, Conservation Groups and Horticultural Societies
- ▶ CASAs
- ▶ Caregivers (non-medical)
- ▶ Community Centers
- ▶ Counseling and Referral/Mental Health Counseling
- ▶ Food Banks/Soup Kitchens
- ▶ Group Homes
- ▶ Halfway Housing/Transitional Housing
- ▶ Health Care Clinics
- ▶ Historical Societies
- ▶ Hospices (in-home and institutional)
- ▶ Senior Activity Centers
- ▶ Sheltered Vocational Workshops
- ▶ Soup Kitchens
- ▶ Thrift Stores
- ▶ Youth Community Centers (home school support groups, children with special needs/mental challenges, camps)

Nonprofit Fraternal, Civic and Social Clubs:

- ▶ American Legions
- ▶ Ancient Order of Hibernians
- ▶ Civic Leagues
- ▶ Elks
- ▶ Fraternal Order of Eagles
- ▶ Granges
- ▶ Heritage or Cultural Societies
- ▶ Knights of Columbus
- ▶ Lions Clubs
- ▶ Moose Lodges
- ▶ Order Sons of Italy
- ▶ Social and Recreation Clubs
- ▶ Veterans of Foreign Wars (VFW)