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 serve 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.

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/**.

FREE PRIVACY BREACH RISK MANAGEMENT RESOURCES

eRiskHub®

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**
- ▶ 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.

USLI

POLICY DECLARATIONS

No. SP 1565982G

*** RENEWAL CERTIFICATE ***
United States Liability Insurance Company
1190 Devon Park Drive, Wayne, Pennsylvania 19087
A Member Company of United States Liability Insurance Group

NAMED INSURED AND ADDRESS:

LERA CLOSING SERVICES INC.
DBA: BANKERS CLOSING SERVICES
925 PARASOL PL
OVIEDO, FL 32766

POLICY PERIOD: (MO. DAY YR.)   From: 04/21/2024 To: 04/21/2025

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

BUSINESS DESCRIPTION: Notary and Real Estate Closing Service

IN CONSIDERATION OF THE RENEWAL PREMIUM STATED BELOW, EXPIRING POLICY NUMBER SP 1565982F 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
Specified Professions Professional Liability Errors And Omissions Coverage Part	$650.00
FIGA Surcharge	$6.50
TOTAL:	**$656.50**

Coverage Form(s) and Endorsement(s) made a part of this policy at time of issue
See Endorsement EOD (1/95)

Agent: **MACNEILL GROUP, INC. (1440)**
P.O. Box 45-9003
Sunrise, FL 33345-9003

Broker: ACKERMAN INSURANCE SERVICES

Issued: **04/29/2024 8:21 AM**

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. SP 1565982G

Effective Date: **04/21/2024**

12:01 AM STANDARD TIME AT YOUR MAILING ADDRESS

FORMS AND ENDORSEMENTS

The following forms apply to the Specified Professions Professional Liability Errors And Omissions coverage part

Endt#	Revised	Description of Endorsements
Jacket FL	12/19	Policy Jacket
MSP	09/13	Micro Pro Liability Coverage Form
MSP 210	09/13	Retroactive Date Endorsement
MSP 211	09/13	Professional Services Exclusion Endorsement
MSP 260	09/13	Certain Professional Services Exclusion
MSP 283	09/13	Pro Security Plus Endorsement

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

MICROPRO 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. SP 1565982G

Effective Date: **04/21/2024**

12:01 AM STANDARD TIME

ITEM I. NAMED INSURED AND PRINCIPAL ADDRESS

LERA CLOSING SERVICES INC.
DBA: BANKERS CLOSING SERVICES
925 PARASOL PL
OVIEDO, FL 32766

ITEM II. POLICY PERIOD: (MM/DD/YYYY) From: 04/21/2024 To: 04/21/2025

Professional Liability

ITEM III. LIMITS OF LIABILITY	$1,000,000	EACH CLAIM
	$1,000,000	ANNUAL AGGREGATE
ITEM IV. DEDUCTIBLE:	$0	EACH CLAIM
ITEM V. PREMIUM:	$650	
ITEM VI. RETROACTIVE DATE:	04/21/2017	

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

ITEM VIII.   Solely in the performance of Professional Services as a(n) **Notary and Real Estate Closing Service** for others for a fee.

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

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RETROACTIVE DATE ENDORSEMENT

I. FULL PRIOR ACTS COVERAGE PROVISION, is deleted in its entirety and replaced with the following:

In consideration of the premium paid, it is agreed that the **Company** shall not be liable to make any payment for **Loss** or **Claim Expenses** in connection with any **Claim** made against any **Insured** based upon, arising out of, directly or indirectly resulting from, in consequence of, or in any way involving a **Wrongful Act** committed, or alleged to have been committed prior to **04/21/2017**.

Coverage shall also not apply to any **Claim** based upon or arising out of any **Wrongful Act** or circumstances likely to give rise to a **Claim** of which any **Insured** had knowledge, or otherwise had basis to reasonably anticipate might result in a **Claim**, prior to the inception of this Policy (including, but not limited to, any prior **Claim** or possible **Claim** or circumstance referenced in the **Application**.)

All other terms and conditions of this Policy remain unchanged. This endorsement is a part of the **Insured's** Policy and takes effect on the effective date of the **Insured's** Policy, unless another effective date is shown.

PROFESSIONAL SERVICES EXCLUSION ENDORSEMENT

In consideration of the premium, paid it is agreed that the **Company** shall not be liable to make any payment for **Loss** or **Claim Expenses** in connection with any **Claim** made against any **Insured** based upon, arising out of, directly resulting from, in consequence of, or in any way involving the rendering or failure to render services as a(n):

Title agent and Escrow agent

All other terms and conditions of this policy remain unchanged. This endorsement is a part of the **Insured's** Policy and takes effect on the effective date of the **Insured's** policy unless another effective date is shown.