



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 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 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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**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

**DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE
RENEWALS**

Policy No.: **CUP1580726A**

Dear Policyholder,

Terrorism Insurance Coverage is not included with this policy because you elected not to purchase this coverage on your expiring policy.

If you wish to purchase Terrorism Insurance Coverage on this policy, you must complete the attached form and return it to your local Retail Agent no later than **05/13/2026**.

Upon receipt of your completed form, we will endorse your policy to include Terrorism Insurance Coverage for the additional cost noted on the attached form.

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

Note: In the states of California, Georgia, Hawaii, Illinois, Iowa, Maine, North Carolina, Oregon, Washington, West Virginia and Wisconsin, our terrorism exclusion makes an exception for fire losses resulting from an Act of Terrorism. In these states, if you decline to purchase Terrorism Coverage, you still have coverage for fire losses resulting from an Act of Terrorism.

Please "X" one of the boxes below and return this notice to the Company.

	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 \$100 _____.

On File with the Company

Applicant Name (Print)

TWIN RIVERS CONDOMINIUM ASSOCIATION

Named Insured

Authorized Signature

Date

CUP1580726

Renewal of Number

*** RENEWAL CERTIFICATE ***

Direct Bill Policy

POLICY DECLARATIONS

United States Liability Insurance Company

1190 Devon Park Drive, Wayne, Pennsylvania 19087

No. CUP1580726A

A Member Company of United States Liability Insurance Group

NAMED INSURED AND ADDRESS:

TWIN RIVERS CONDOMINIUM ASSOCIATION

PO BOX 374

BASALT, CO 81621

POLICY PERIOD: (MO. DAY YR.) From: 04/13/2026 To: 04/13/2027

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 CUP1580726 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.

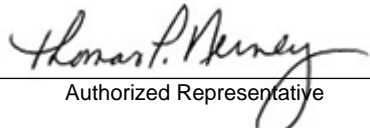
	PREMIUM
Commercial Umbrella Coverage	\$500.00
TOTAL:	\$500.00

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

See Endorsement EOD (1/95)

Agent: DIGITAL INSURANCE, LLC (ST. LOUIS, MO) (7095)
8235 Forsyth Blvd, Ste 1200
St. Louis, MO 63105

Issued: 04/02/2026 6:18 AM

By:  Authorized Representative

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. CUP1580726A

Effective Date: 04/13/2026

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>
CUP	07/05	Commercial Umbrella Policy
CUP 549	09/16	Exclusion - Unmanned Aircraft
CUP-542	12/20	Exclusion of War and Certified Acts of Terrorism
CUP116	11/07	Coverage A - Excess Following Form Professional Liability Coverage Endorsement
CUP117	11/07	Extended Reporting Period Endorsement
IUL100	07/06	Expected or Intended Injury Exclusion
IUL108CO	08/06	Colorado State Amendatory Endorsement
IUL117	09/10	Nuclear Energy Liability Exclusion (Broad Form)
Jacket	07/19	Policy Jacket
L 838 PFAS	03/23	Exclusion - Perfluoroalkyl And Polyfluoroalkyl Substances (PFAS)
L-549	12/07	Absolute Professional Liability Exclusion
NTE	12/20	Notice of Terrorism Exclusion
UL370	04/04	Exclusion - Liability As A Result Of Owned Autos

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

COMMERCIAL UMBRELLA COVERAGE DECLARATIONS

Policy No. CUP1580726A

Effective Date: 04/13/2026
12:01 AM STANDARD TIME

LIMITS OF INSURANCE

Each Occurrence Limit	\$1,000,000
General Aggregate Limit	\$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. **CUP1580726A**

<i>Underlying Carrier</i>	<i>General Liability</i>	<i>Limits of Insurance</i>
United States Liability Insurance Group NPP1644735A 04/13/2026 - 04/13/2027	Each Occurrence	\$1,000,000
	Personal & Advertising Injury	\$1,000,000
	Products/Completed Operations Aggregate	Included
	General Aggregate	\$2,000,000

<i>Underlying Carrier</i>	<i>Automobile Liability</i>	<i>Limits of Insurance</i>
United States Liability Insurance Group NPP1644735A 04/13/2026 - 04/13/2027	Combined Single Limit	\$1,000,000

<i>Underlying Carrier</i>	<i>Non-Profit Directors & Officers Liability</i>	<i>Limits of Insurance</i>
United States Liability Insurance Group NPP1644735A 04/13/2026 - 04/13/2027	Combined Single Limit	\$1,000,000

NOTICE OF TERRORISM EXCLUSION

You were notified that under the federal Terrorism Risk Insurance Program Reauthorization Act of 2019 ("The Act"), that you had a right to purchase insurance coverage for losses arising out of acts of terrorism, as *defined in Section 102(1) of the Act*.

You opted not to purchase this coverage.

The War and/or Terrorism Exclusion that is a part of this policy is therefore in full force and effect.

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