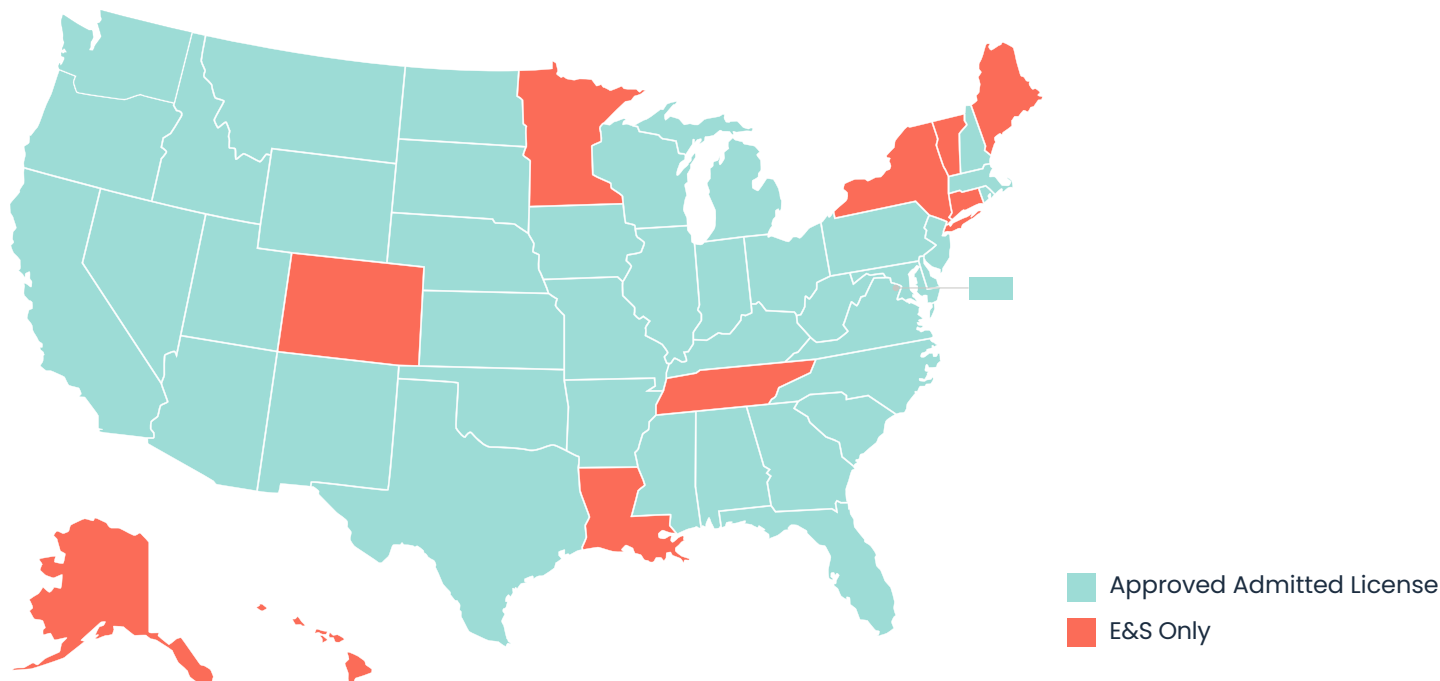


Why Work with LIO?

An effortless, real-time experience. Built for when and where you need it



Imagine an insurance carrier as a digital leader, with the foundation of a **data company**, a dedication to **technical flexibility**, an emphasis on **digital customer experience**, and a best-in-class **digital ecosystem**.

LIO is that insurance carrier — A digital leader

About LIO

LIO is a specialty insurance carrier that combines years of in-house underwriting and claims expertise with a commitment to technological innovation and exceptional customer service.

LIO has been assigned an AM Best **A- (Excellent)** rating. We are unencumbered by legacy liabilities with the backing of a reinsurance panel where nearly 100% of the participants have earned **AM Best ratings of A+.**

In addition, with LIO you'll have:

- The ability to receive **quotes in minutes**
- A flexible submission intake process
- A team that has obtained an industry-leading NPS score of **91**
- A simple and intuitive **24/7 online claims portal** with a response time of under 24 hours.

Contact us

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Coverage Lines

Commercial Property Coverage

- Coverage for buildings, personal property, equipment breakdown, and business income
- Prime property enhancement with over \$1,000,000 of additional coverages
 - Over \$250,000 in crime coverage limits
 - \$150,000 in business income coverage
 - \$25,000 coverage for fine arts
 - \$15,000 coverage for earthquake sprinkler leakage
 - Solar panels automatically included in building limit
 - Ordinance or law automatically provided
- Blanket limits and agreed value available
- Special cause of loss

General Liability

- Limits to \$1,000,000 each occurrence / \$3,000,000 aggregate
- Defense outside the limits of liability
- Prime general liability enhancement
 - Broadened named insured
 - Broad additional insured status
 - \$1,000,000 damage to rented premises limit
 - Automatic waiver of subrogation
 - Bodily injury includes mental anguish
 - Liberalization clause included
 - Coverage for unintentional failure to disclose hazards

Abuse & Molestation Coverage

- Up to \$1,000,000 each occurrence
- Available as a separate coverage limit or part of the general liability
- Defense outside the limits of liability

Hired and Non-Owned Auto

- \$1,000,000 limit
- \$50,000 Garagekeepers coverage
- \$500 comprehensive and collision deductibles for GKLL

Human Services Professional Liability

- Available as a separate coverage limit or part of the general liability
- Up to \$2,000,000/\$4,000,000
- Broad coverage for professional staffing acting in their capacity
- Coverage for administration of medications
- Legal defense coverage for disciplinary proceedings brought against an employed professional, separate from policy limits

Miscellaneous Professional Liability

- Broad definition of professional services
- Insured includes Independent Contractors and Subsidiaries
- No deductible options
- Defense cost outside the limit
- Full priors acts

Inland Marine

- Coverage for scheduled or unscheduled items
- Open perils coverage, including theft of property
- Deductible as low as \$500

Excess

- Up to \$5 million in excess limit available

Accident Medical

- Expense Benefit includes but are not limited to; Hospital room & board, Emergency room benefits, Intensive care room & board, In-patient surgical benefits, Rehabilitation expense benefits
- Full excess medical expense
- Includes 1 or 2 year benefit periods
- Accidental Death, Dismemberment & Paralysis Benefits: Loss of life, Brain death, loss of limb, paraplegia, quadriplegia, coma
- Deductible options from \$0 – \$10,000

Nonprofit Management Liability

- Directors and Officers, Employment Practices, Fiduciary, and Violent Episode coverage
- Up to \$5M limits available (separate or shared)
- Includes defense outside the limits & optional duty to defend
- Modified hammer of 80/20 with 10% retention reduction for agreement to first settlement
- Fiduciary-Liability Waiver of Subrogation-available
- Personal Advertising and Intellectual Property-Copyright built into the form
- Includes Anti-trust coverage
- Provided automatic Extended Reporting Periods of up to 90 days
- True Worldwide Coverage
- Broad definition of a violent episode
- Wage and Hour coverage options
- Public Relations and counseling expenses for abuse related incidents
- Accidental Death Benefit
- Outside Directorship Coverage Insuring Agreement D
- Named Insured also covers employed legal counsel

Contact us

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Product Classes

Accidental Medical

Accident Medical – Not Otherwise Classified
Nonprofit & Social Service Organizations
Sports Leagues Camps Clinics

Amateur Sports

Sport Clubs
Sports Associations
Sports Camps/Clinics
Sports Facilities
Sports Franchises
Sports Instructor
Sports Leagues
Sports Special Events
Sports Tournaments

Community Associations

Condominium Associations (GL Only)
Homeowners Associations, PUD,
Master Communities

Health and Wellness

Aerobics Studios (Including Barre)
Coaches/Instructors
Fitness Studios
Martial Arts Studios
Personal Training Studios
Spin Studios
Yoga & Pilates Studios

Miscellaneous Professional Liability

Paired with GL, Abuse, Property

Academic Testing Services
Accident Reconstruction
Services Actuarial/Statistical Consultant
Administrative/Office Support Services
Advertising Agency
Alarm Design Services*
Animal Grooming
Answering Service Appraiser
Arbitrator
Arborist*
Archaeological/Historical Consultant
Archiving/Document Management
Art/Gem/Jewelry Appraisal & Consulting
Association Management
Auctioneer
Audio/Visual Consultant
Background Check/Screening Services
Bankruptcy Counseling Service
Billing Services
Bookkeepers/Tax Preparers
Call Centers

Caterer
Claims Administration
Claims Adjuster
Cleaning Services*
Coding Services/Electronic Data Processing
Community Outreach Services
Compliance Consultant
Computer Forensics Investigator
Concierge Services
Copy Services
Cost Containment Services
County Clerks/Recorders*
Courier/Messenger Service
Court Reporter
Credit Counseling
Dance Instructor
Data Collection Services*
Document Destruction/Management
Economic/Demographic Consultant
Educational Consultant
Employment Agency/Executive Search
Energy Consultant
Ergonomic Consultant
Event/Party/Meeting Planner
Executive Coaching Services
Exhibit Designer
Expert Witness
Facilities Manager*
Financial Management Consultant
Fire Investigator*
Fitness Instructor/Personal Trainer
Forensics Investigator
Freight Forwarder/Customs Broker*
Fundraising Consultant
Grant Writing Services
Graphic Design
Guidance Counselor
Handwriting/Document Analysis
Hoarding Assistant Services*
Home/Personal Organizer
Hospitality Management Services
Hotel Management
Human Resource Consultant
Insurance Inspector/Auditor*
Interior Design
Interpreter/Translator
Inventory Services
Landscape Design
Librarian*
Life Coach
Lighting Design Consultant
Lobbyist*
Mailing Services
Management Consultant
Manufacturer Representative*

Marketing Consultant
Media Consultant
Mediator
Mental Health/Case Manager
Mortgage Field Inspector
Municipal Consultant
Music and Sound Design Consultant
Non-Profit Advocacy & Consulting
Notary
Occupancy/ Condition Inspections*
Outsourcing Consultant Paralegal
Park Management Services* Payroll
Processing Services Personnel
Evaluator
Pet Sitter
Photographer/Videographer
Polygraph Operator
Premium Finance Company
Print Broker
Private Investigator*
Process Server*
Project Management
Promotional Services*
Property Manager*
Property Preservation Services
Public Record Search
Public Relations Consultant
Publisher
Real Estate Appraiser
Real Estate Agent/Broker*
Registered Agent Services
Relocation Services*
Reserve Study Consultant
Resume Service
Risk Management Consultant
Safety/Security Consultant*
Seminar Instructor
Service Contract Administrator
Social Security Representative
Social Worker
Speech Therapist
Sports Instructor
Supply Chain Consultant
Teacher*
Technology Services
Telecommunications Consultant
Traffic/Parking Consultant*
Training Specialist
Transcription/Stenographer Services
Travel Agent
Trustee
Tutor
Urban Planning Consultant
Wedding Planner
Wind Mitigation/4-Point Consultant

Nonprofit & Social Service

Arboretums
 Associations (non-trade)
 Before & After School Educational Programs
 Boys & Girl Clubs
 Business Associations
 Chamber of Commerce
 Community Action Program
 Community Center
 Conservation Groups
 Counseling Offices
 Crisis Center
 Food Bank
 Foundations
 Gardens
 Goodwill
 Group Homes for IDD
 Head Start
 Historical/Preservation Society
 Home Health – Respite Care
 Home Health – Non-Skilled Care
 Home Health – Mixed Care
 Homeless Shelters & Battered Person's Shelters
 Hospice
 Independent Living for IDD
 Job Training/Sheltered Workshop
 Junior League
 Library
 Meals on Wheels
 Mental Health Advocacy
 Mental Health Residential
 Museum
 Nonprofits – Not otherwise classified
 Performance Art Group
 Private Schools
 Professional & Trade Associations
 Rescue Mission
 Senior Center
 Social Clubs
 Social Service Organizations – Not otherwise classified
 Recovery Meetings
 Substance Abuse – Outpatient Only
 Thrift stores
 Trade Associations
 Urban League
 United Way
 Visitor Center
 YWCA

Nonprofit Management Liability

Paired w/all package classes plus

Alcohol and Drug Rehab
 Alumni Associations
 Aquariums
 Arboretums Associations (non-trade)
 Bar Association
 Before & After School Educational Programs
 Big Brother/Big Sister
 Boys & Girl Clubs
 Business Associations
 Camps (non-sports)
 Chamber of Commerce
 Churches
 Community Action Program
 Community Center
 Conservation Groups
 Cooperatives
 Counseling Offices
 Crisis Center
 Daycare Center
 Fairs/Exhibitions
 Food Bank
 Foundations
 Fraternal Org
 Gardens
 Goodwill
 Group Homes for Children
 Group Homes for IDD
 Head Start
 Historical/Preservation Society
 Homeless Shelters & Battered Person's Shelters
 Hospice
 Housing Authority
 Independent Living for IDD
 Job Training/Sheltered Workshop
 Junior League
 Library
 Meals on Wheels
 Mental Health Advocacy
 Mental Health Residential
 Museums
 Nonprofit – Not otherwise classified
 Performance Art Group
 Private School
 Professional & Trade Associations
 Rescue Mission
 Safety Council
 Senior Center
 Social Clubs
 Social Service Organizations – Not otherwise classified

Sport Clubs
 Sports Associations
 Sports Camps/Clinics
 Sports Facilities
 Sports Franchises
 Sports Instructor
 Sports Leagues
 Sports Special Events
 Sports Tournaments
 Substance Abuse – Outpatient Only
 Thrift stores
 Trade Associations
 Urban League
 United Way
 Visitor Centers
 Utility Water and Sewer Districts
 Yacht Clubs
 YMCA's
 Youth Association
 Zoo's

Special Events

Concerts & Comedy Shows
 Conferences
 Farmers Markets
 Festivals
 Parades
 Special Events – Not Otherwise Classified
 Sporting Event
 Weddings