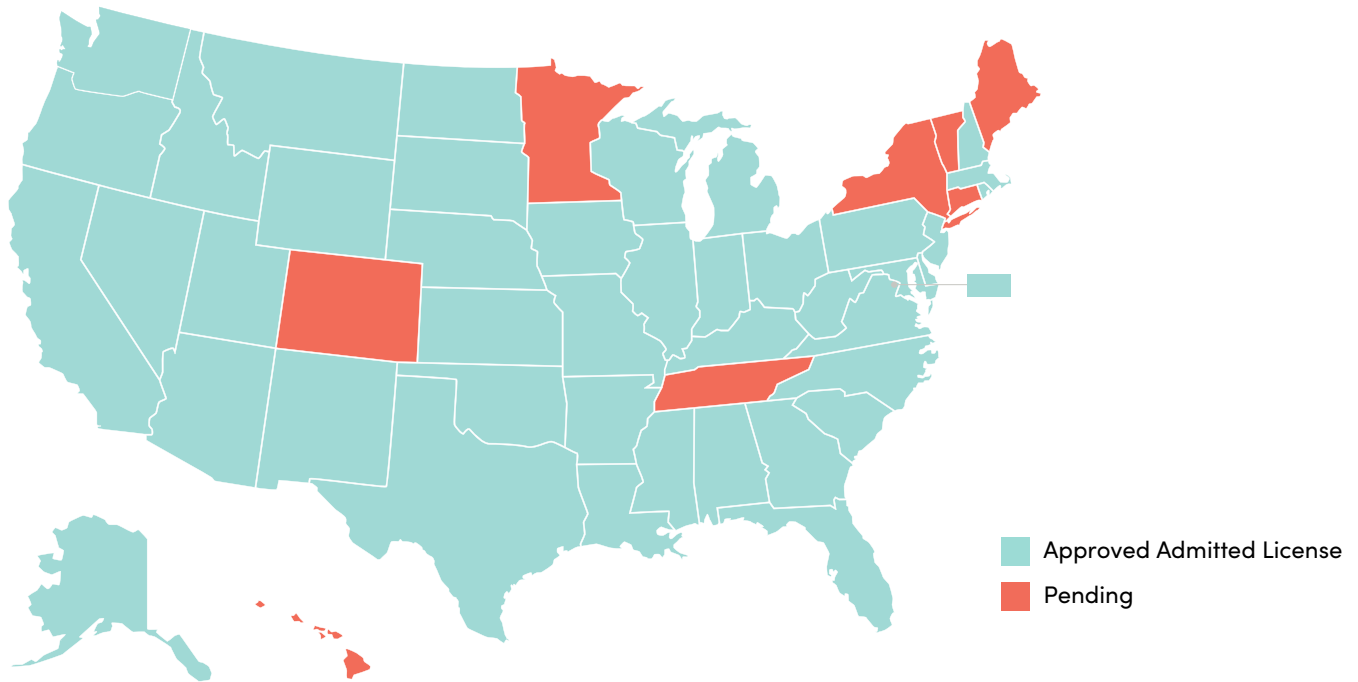


Why Work With LIO?

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** with years of in-house underwriting and claims experience.

LIO is a privately held company, majority owned by the Maguire Family. They are well known for their previous success with a **multi-billion dollar commercial insurance carrier** that specialized in niche products.

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

Receive a **quote in minutes** with immediate policy issuance upon binding.

Flexible Submission Intake.

2022 **Net Promoter Score 91** compared to industry average of 37

LIO offers **24/7 online claims portal** and responses in under **24 hours**

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

- \$1,000,000 in excess limit available
- Coverage for general liability and professional liability

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 \$2M 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

Accident 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 Services
Billing Services
Bookkeepers/Tax Preparer
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
Crematory/Funeral Home/Undertaker
Dance Instructor
Data Collection Services
Document Destruction/Management
Dog Obedience School
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
Forestry Consultant
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 Broker
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
Product Design & Compliance
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
 Camps (non-sports)
 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
 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
 Medical Clinic
 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
 YMCAs
 Youth Associations
 Zoos

Special Events

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