



**AFFINITY
PARTNER**

Support your association
when you support this program.

DSA ENDORSED Since 2005

LIABILITY PROGRAM FACTS

PRO Insurance Managers is the **Direct Selling Association's** exclusive broker. The DSA endorsed PRO in 2005 over all others for the superior coverage and service that they provide, as well as for the stature of our insurance company partners including **Nationwide Mutual Insurance Co.** In addition to the DSA, over 65 members including **Mary Kay, AdvoCare, Beachbody, Arbonne, Thirty One Gifts, Pampered Chef, Scentsy** have also vetted our programs before endorsing them. In the U.S. 20,000,000+ are involved in direct selling.

Thousands of distributors have independently chosen to enroll in the programs offered due to their competitive pricing and broad coverage. **PRO** offers multiple customized programs to ensure that you find the best coverage and fit for your business. Choose the best fitting coverage for your business from the following:

- Direct Seller Liability insurance coverage
- Business Inventory insurance coverage
- Home Based Business coverage - single policy including liability and inventory
- Commercial Package coverage – small business single policy including liability and inventory
- Event coverage – offered as single event or annual coverage

Liability is vital protection for both new and seasoned sellers as homeowner's coverage excludes business activities. A client who slips and falls could mean thousands of dollars in medical bills and what if they sued you over those injuries? Liability pays their medical, pays to legally defend you and more, even when it wasn't your fault.

| Direct Seller Liability | PRO Insurance | Others | |
|---|--|---------------------------------------|---|
| Insurance Company(s) | Nationwide Insurance & Evanston Insurance A.M. Best Rated (Both) - A+ Superior XV \$2 billion+ in assets | Non-Admitted Surplus Lines Company | Not licensed by or under the supervision of state insurance departments. If found insolvent, a claim under the policy would not be covered by the state Guarantee Fund and you'd have to pay all associated costs and legal fees personally |
| Claims Protection | YES | NO | |
| Liability Options | \$1,000,000, or \$2,000,000, or \$3,000,000 | \$2,000,000 | PRO offers more choices! |
| 2 Year Option | YES & with discounts | NO | |
| Aggregate/Maximum | \$5,000,000 | \$2,000,000 | PRO offers vastly higher protection! |
| Who Is Insured | Insured & Spouse | Insured | |
| Inventory & Business Property (optional) | \$5,000 to \$100,000 | \$3,000 | |
| Event Certificates | YES - Event or Annual | YES | |
| Coverage Eligibility | YES - All DS Models | NO | Some exclude many direct selling types |
| Service, Support | YES - Online & Live | NO personal Online <u>Only</u> | Yikes! One site doesn't even have a phone # or contact page for questions or help. Spokesperson says to "do it yourself" |
| Waiver of Subrogation, Primary Coverage | YES | NO | |
| Can Change DS Company Affiliation | YES – we just change the name | NO | |
| Deductible | \$0 | \$50 | |
| Renewable after a Claim | YES | NO | Wow! |
| Property Damages | \$300,000 | \$100,000 | |
| Must pay Association fee to obtain coverage | NO | YES | |