

Volunteer/Non-Profit Accident Insurance Program



Overview

- Participant accident insurance for volunteer and non-profit groups
- Coverage applies during group sponsored activities and special events, including travel to/from
- Coverage may be offered on both a mandatory or voluntary basis

Benefits and Limits

- Accidental Death & Dismemberment ("AD&D") up to \$250,000 (depending on group, could offer higher AD&D than \$100,000)
- Accident Medical Expenses ("AME") up to \$1 million
 - Offered on a primary or excess basis
 - Various deductible options from \$0 to \$500
 - Includes dental benefits
- Additional optional benefits available, including Paralysis and Catastrophic Cash

Terms and Conditions

- Coverage is available on a short-term or annual basis. Premium is fully earned.
- Rate differentials are based on the benefit limits and hazards elected.

Distribution

- Sold through MGA, MGU, wholesale and retail agents

Contact Information

800-475-2691

AccidentAndHealth@gaig.com

GAIG.com/AccidentAndHealth



Corporate Headquarters
301 E. Fourth St.
Cincinnati, OH 45202
GAIG.com

Specialty Property & Casualty

U.S. Operations

Accident & Health

AgriBusiness®
Alternative Markets
American Empire Group
Aviation
Bond
Crop
ECA-Nonsubscription
Environmental
Equine Mortality
Excess Liability
Executive Liability
FCIA - Trade Credit & Political Risk
Fidelity / Crime
Financial Institution Services
Great American Custom
Mergers & Acquisitions Liability
Mid-Continent Group
National Interstate
Ocean Marine
Professional Liability
Property & Inland Marine
Public Sector
Republic Indemnity
Specialty E&S
Specialty Equipment Services
Specialty Human Services
Strategic Comp
Summit
Trucking
Unemployment Risk Solutions

Main Office

790 Township Line Road, Suite 150

Yardley, PA 19067

Phone 800-475-2691

Email AccidentAndHealth@gaig.com

Website GAIG.com/AccidentAndHealth

Why Great American?

Our roots go back to 1872 with the founding of our flagship company, Great American Insurance Company. Even then, we were specializing in property coverages, writing our first policy for a factory that manufactured hard rubber combs.

We've come a long way since rubber combs. Today, we're based in Cincinnati, Ohio, and organized into over 30 niche businesses with specialized expertise in the markets they serve. Our **diversity of products** positions us well during changes in the economy and the insurance market, while providing specialty knowledge and expertise to agents and policyholders within each market.

We're a big company, with small company **service and solutions**. With our Accident and Health Insurance Program, you'll find a wide array of insurance coverages uniquely tailored to suit the needs of your organization.

And, it's all backed by **strong financials you can count on**. Out of more than 3,100 property and casualty insurance companies in the United States, we're one of only two companies to hold an A.M. Best rating of "A" (Excellent) or better for over 100 years and also be listed on the 2017 Ward's 50 List for insurance company performance. That's staying power you can count on to help protect your business, and your clients' businesses, for the long haul.

A.M. Best rating affirmed as of August 11, 2017.

Ward's Group®, 2017 Ward's Property and Casualty Companies.

Great American
Insurance Company

100 years with an **A** rating by
A.M. Best