

Healthcare Plus

Delivering flexible coverage for healthcare facilities

When you look at a healthcare facility, you have to look beyond the bricks and mortar. It's a home for cherished family members. It's a place of hope for those rehabilitating from injury or illness. It's a community.

So, if something happens to your client's facility, it affects much more than the physical structure. You need to be sure your client is protected and can continue providing the best care possible in the case of a loss.

Flexible options, higher limits

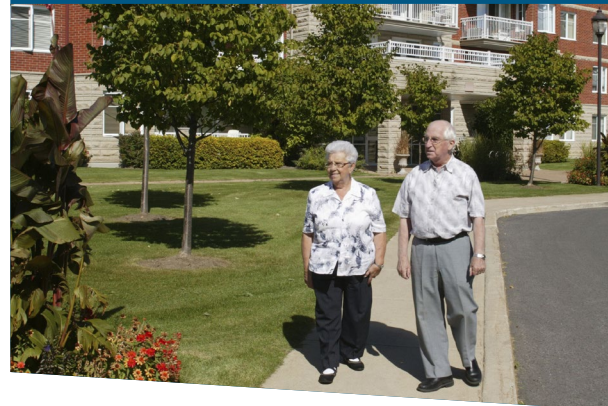
With three tiers of coverage available, including Enhanced Healthcare Plus, Choice Healthcare Plus, and Premier Healthcare Plus, you can customize a policy to fit your clients' needs. Each product includes a "bucket" (blanket) amount that can be allocated to the 15 featured additional coverages at the time of loss. That gives the insured the flexibility to cover the greatest need, such as an emergency evacuation or replacing locks. There are also additional coverages or coverage extensions that provide added protection or flexibility.

Enhanced Healthcare Plus

Our base product is better than basic. Not only will you receive excellent coverage for typical property and business income needs, but our policies include features that are unique to healthcare facilities.

- **Food Product, Medicine and Medical Supplies** – Food spoilage or medicine contamination can result in thousands of dollars of losses and affect residents' health and well-being. We protect those items that require controlled condition storage.
- **Extra Expense** – What if a loss makes a portion of the facility unlivable for a time? Certain expenses are covered for relocation, real estate consultant fees, lease cancellation expenses and more. That means your clients can focus on making the decisions that are best for their residents and patients without affecting their bottom line.
- **Utility Services** – Damages to the building, personal property or even loss of income due to the interruption of utility services by a covered cause of loss are provided.
- **Personal Property of Patients** – Residents may not have a lot of material possessions, but what they have is important to them. Helping replace personal belongings maintains goodwill toward residents and their families, helping to decrease the effects of the loss on the individuals in your client's care.

To learn more, contact your Great American Property & Inland Marine Representative, or visit us online at GAIG.com/PIM.



Great American Insurance Group
301 E. Fourth St.
Cincinnati, OH 45202

800-858-8335

GAIG.com/PIM

Great American
Insurance Company

110+ years
with an **A** or better
rating by
AM Best

Choice Healthcare Plus

Enjoy the protection of everything in the Enhanced Healthcare Plus product with higher limits included for certain items. Crime Coverage is included to protect against things like employee theft, forgery, theft of money and more.

Premier Healthcare Plus

Take the Enhanced Healthcare Plus product, the Crime Coverage of our Choice Healthcare Plus product and add on even more protection. You'll receive higher limits on many of those items and the following additional coverages:

- **Communicable Disease Expense** – Provides relief for expenses used to evacuate, disinfect and test the covered location as well as provide inoculations to residents and staff.
- **Crisis Communication Expenses** – Sometimes a crisis goes beyond the control of the local staff. This addition provides reimbursement for the expense of outside professional assistance to mitigate damage to an insured's public image.
- **Ingress or Egress** – If individuals cannot access the insured location as a result of a loss or damage to property within a one-mile radius, our policy helps replace some of the business income that is lost.
- **Workplace Violence** – If an act of violence occurs on the insured premises, the business may see residents leave the insured facility. This coverage helps replace a portion of the business income.

Built on Relationships. Focused on Solutions.®

Service Minded. Solution Driven. Specialty Focused. That's what we are, and what you can count on to help write more business. We're not your run-of-the-mill insurance company. At Great American Property & Inland Marine Division we pride ourselves on our dedicated claims service and specialized expertise focused only on property and inland marine coverage. So, you get the solutions you need from the people you trust.

Put Great American to work for you.

You can count on our experience and expertise. Great American Insurance Company is one of only two companies in the U.S. to hold an AM Best Rating of "A" or better for over 110 years and also be listed on the 2020 Ward's 50 List for insurance company performance. That's financial strength you can rely on to protect what's important. Great American Insurance Company is rated "A+" (Superior) by AM Best (as of October 28, 2020).

for all the *great* you do®

AM Best rating affirmed as of October 28, 2020. Ward Group®, 2020 Ward's 50 Property and Casualty Companies. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Coverage is summarized. Refer to the actual policy for a full description of all applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, Great American Alliance Insurance Company, Great American Assurance Company, and Great American Insurance Company of New York, which are authorized insurers in all 50 states and the D.C. © 2021 Great American Insurance Company. All rights reserved. 2011-2-PIM (2/21)



Property & Inland Marine