

Select Business Policy (SBP)

Your single source for broad-ranging, flexible property insurance

Great American Property & Inland Marine has a simple solution—our Select Business Policy (SBP). It's a broad coverage form that also offers a wide range of endorsements for specific industries that allow you to customize it to your clients' unique needs.

Focused on a wide spectrum of industries

Over the years, we've found our best success by focusing on a specific set of industries, allowing us to develop deeper expertise in how they operate. Here are some of the larger industries where we've found the greatest success.

- Apartments
- Office
- Healthcare
- Municipalities
- Hotel/Motel
- Condominiums
- Retail
- Contracting
- Education
- Wholesale Distribution

Why so many agents choose SBP

SBP is a versatile policy that's become a top choice of many agents. It offers broad standard coverages as well as many unique features tailor-made for the industries we serve. Our SBP rate filing gives us the flexibility to apply the right rate to the right risk. And because of our in-depth industry expertise, we can do a better job of helping you craft precisely the right coverage for your clients - so they never pay for coverage they don't need.

SBP policies are built one at a time for your clients' specific situation and include significant benefits like:

- Protection for buildings, personal property and loss of business income.
- Additional coverages that are industry focused.
- Endorsements available for green coverage upgrades, errors and omissions.
- Optional crime coverage for employee dishonesty, and theft or destruction of money and securities.
- Optional Equipment Breakdown coverage.

Competitive Terms

- Limit options available.
- Flexible rating structure makes your pricing more competitive and assures a fair deal for your clients.
- No coinsurance/agreed amount form helps reduce your E&O exposure and removes potential coinsurance penalties for your clients.
- Building & Business Personal Property Valuation options allow you to tailor policy terms to meet your clients' specific needs.

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



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Great American
Insurance Company
100+ years
with an **A** or better
rating by
A.M. Best

**GREATAMERICAN**
INSURANCE GROUP
Property & Inland Marine

- Business Income/Extra Expense on an actual loss sustained (ALS) basis up to the Limit of Insurance selected assures that coverage matches the fluctuation in time element losses, with no monthly limitation.
- 90-day grace period provides peace of mind that newly acquired or constructed locations are covered.

Another advantage: Combined Property & Inland Marine coverage

Great American is one of the largest commercial inland marine insurers in the U.S. We're also one of only a small group of carriers that can provide both property and inland marine coverage. Here are just a few of the inland marine coverages you can include with our Select Business Policy:

- Broadcasters
- Builder's Risk/Installation Floater
- Contractor's Equipment
- Difference in Conditions
- Electronic Data Processing (EDP)
- Fine Arts
- Medical Diagnostic Equipment
- Special Floater

This combined, two-in-one coverage can be a big time-saver as you're sourcing your client's insurance, since you'll avoid multiple calls to different carriers. It's also good to know that Great American writes policies in all 50 states and the DC.

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 A.M. Best Rating of "A" or better for over 100 years and also be listed on the 2018 Ward's Top 50 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 A.M. Best (as of August 17, 2018).

A.M. Best rating affirmed August 17, 2018. 2018 Property-Casualty Ward's 50® Companies. Coverage description is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, Great American Assurance Company, Great American Alliance Insurance Company, and Great American Insurance Company of New York, authorized insurers in all 50 states and the DC. Great American Insurance Company, 301 E. Fourth Street, Cincinnati, OH 45202. © 2018 Great American Insurance Company. All rights reserved. 1401-PIM (12/18)