

## Signature Business Auto Broadening Endorsement

Social service organizations spend significant time on the road. Both employees and volunteers can be assigned duties that include running errands or traveling to visit clients in personal vehicles. Religious organizations and schools may have large fleets of 15-passenger vans or school buses that transport elderly and youth. Homeless shelters, food banks and thrift stores may use box trucks and accept donated vehicles.

Because of this, Great American's Specialty Human Services offers liability and property damage protection for both an organization's owned vehicles and hired and non-owned autos. The industry-leading **Signature Business Auto Broadening endorsement** has 24 coverage enhancements designed to provide broader benefits beyond the scope of a client's standard Business Auto Policy.

### Coverage Highlights Include:

**Expanded Non-Owned Auto Coverage:** Organizations whose employees or volunteers drive their personal autos on an organization's behalf will benefit. The endorsement amends *Who is an Insured* to automatically include employees and volunteers.

**Automatic Additional Insured:** When a contract requires, this enhancement provides additional insured status and includes Waiver of Subrogation and Primary and Non-Contributory provisions.

**New Physical Damage Coverage:** For newly acquired and donated autos, this enhancement provides up to \$100,000 in physical damage coverage.

### Increased limits

**Supplementary Payments – Bail Bonds:** Limit increased to \$5,000

**Supplementary Payments – Loss of Earnings:** Limit increased to \$1,000 per day

**Physical Damage Coverage Extensions – Transportation:** Limit increased to \$100 per day with a max of \$3,000/occurrence

**Hired Auto Physical Damage Coverage – Loss of Use:** Limit increased to \$100 per day with a max of \$3,000/occurrence



### You Can Count on Us

For 40 years, Specialty Human Services has provided insurance solutions to the human and social service marketplace. We were one of the first insurance companies to recognize the special needs of these organizations. Over the years, we have expanded our coverage and services to ensure we are experts who can meet the evolving needs of this marketplace.

Great American Insurance Group  
301 E. Fourth St.  
Cincinnati, OH 45202  
800-722-3260

**SpecialtyHumanServices.com**

Schedule of Coverage	Limit of Insurance
Who is an Insured - Employees, Partners, Members, Volunteers and board members	Included
Automatic Additional Insureds - By Contract and Primary and Non-Contributory Provision	Included
Owned Subsidiaries and Newly Acquired or Formed Organizations	Included
Supplementary Payments - Bail Bonds	\$5,000
Supplementary Payments - Loss of Earnings	\$1,000 per day
Fellow Employee	Included
Physical Damage Coverage Extensions - Towing	\$200 - any auto
Physical Damage Coverage Extensions - Glass Breakage	No Deductible
Physical Damage Coverage Extensions - Transportation Expenses	\$100 per day; \$3,000 max/occurrence
Hired Auto Physical Damage Coverage - Loss of Use	\$100 per day, \$3,000 max
Hired Auto Physical Damage Coverage	Lesser of ACV or cost to repair or replace hired auto
Auto Loan / Lease Gap Protection	Included
Customization Coverage	\$2,000
Newly Acquired Owned Autos and Donated Autos Physical Damage Coverage	\$100,000
Rental Reimbursement Coverage	\$100 per day up to 30 days; \$500 for reasonable expenses to remove and replace your materials and equipment
Accidental Discharge - Airbag Coverage	Included
Original Equipment Manufacturer (OEM) Part Replacement	Included
Multiple Deductibles	Included
Notice and Knowledge of Occurrence - Duties in the Event of Accident, Claim, Suit or Loss	Included
Blanket Wavier of Subrogation By Written Contract	Included
Unintentional Failure to Disclose Hazards	Included
Mental Anguish	Included

Great American  
Insurance Company

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

for all the *great* you do®

AM Best rating affirmed October 28, 2020. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. 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, Great American Insurance Company of New York and Great American Spirit Insurance Company, authorized insurers in all 50 states and DC, and Great American Protection Insurance Company, an authorized insurer in CA, IN, KY, MS, OH and WA. The Great American Insurance Group eagle logo and the word marks Great American® and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2020 Great American Insurance Company. All rights reserved. 4675-SHS (11/20)

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