

Nonprofit and Social Service Organizations

Why Do You Need Coverage?

Nonprofit organizations have potential General Liability and Property exposures as a part of their daily operations. General Liability will provide coverage for damages you may be ordered to pay as a result of a bodily injury to a visitor, member or volunteer. Great American will also provide coverage for property, including buildings and personal property, for perils such as fire, lightning, smoke damage and vandalism.

Policy Features

- Inclusive package policy offering Commercial General Liability, Abuse or Molestation, Professional Liability, Property, Crime & Fidelity, Inland Marine and Hired & Non-owned Auto
- Special events included in the Commercial General Liability coverage
- Owned Auto Liability
- Umbrella and Excess with a \$15 million capacity
- Cyber Risk Insurance
- Accident & Health
- Medical payments coverage extended to volunteers

When Might You Need Coverage: A Claims Scenario

A science camp rents space from a middle school in the summers. When introducing an experiment to the kids, a camp volunteer accidentally set fire to a school-owned desk. The camp's Signature Property Broadening Endorsement inc

Our GREAT beginnings

It all started back in 1872 – a time when accidents and natural disasters meant the end of many businesses. When this need for insurance met a few ambitious German immigrants, the company that would become Great American was born. Our first customer? A rubber comb factory. Within a few years, we became known for paying claims in a timely manner. For instance, after the 1906 San Francisco earthquake – when many insurance companies couldn't handle the losses – we paid out more than \$2 million in claims, even to policyholders who didn't have viable coverage.

Nearly 150 years later, we continue that long-standing tradition of financial strength, protecting specialized businesses in more than 100 niche industries around the globe. In fact, Great American Insurance Company has received an "A" rating or higher from AM Best for more than 110 years. From that rubber comb factory to today, companies turn to us when they need someone who knows their space, shares their priorities and has the freedom to do what's right.

AM Best rating affirmed October 28, 2020. Great American Insurance Group, 301 E. Fourth Street, Cincinnati OH 45202. The above-mentioned claims scenario is provided to illustrate an exposure your client could encounter. The facts of any situation that may actually arise and the terms, conditions, exclusions and limitations in any policy in effect at that time are unique. Thus, no representation is made that any specific insurance coverage applies to the above claim scenario. 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. 5455-SHS (11/20)

SpecialtyHumanServices.com 800-722-3260



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.

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