

## Alcohol, Drug and Substance Abuse Program Coverage

### Why Do You Need Coverage?

Nonprofit detox and rehabilitation programs have potential General Liability, Professional Liability and Abuse or Molestation exposures as a part of their daily operations. Professional Liability will provide coverage for your professionals, such as nurses and psychologists, in the rendering of or failure to render a professional service. Great American will also provide a separate limit for Abuse or Molestation, responding to sexual, physical and emotional abuse, as well as bullying. Coverage includes any threat of, allegation or actual abuse by an employee, volunteer or other client.

### Policy Features

- Separate limits for General Liability, Professional Liability and Abuse or Molestation
- Costs to defend are additional to the stated limits for General Liability, Professional Liability and Abuse or Molestation
- Coverage for costs to defend and other expenses incurred in the investigation of a complaint brought by particular government or health care agencies, or those complaints that pertain to HIPAA violations with the addition of Administrative Defense Expense
- Coverage for the rendering of or failure to render Naloxone services are included by the addition of the Naloxone Amendatory endorsement.
- Professional Liability is extended to scheduled nurse practitioners and doctors
- Property, Auto, Directors' & Officers', Cyber Risk and Accident & Health and Umbrella coverage are also available

### When Might You Need Coverage: A Claims Scenario

An employed nurse administered a prescribed medication to a client in the detox facility at the direction of a physician. He fainted shortly after taking the medication and hit his head. Although the nurse followed procedure, the client later brought suit for his injuries. Great American's Professional Liability afforded protection for the investigation, defense, and for monetary compensation awarded to the claimant.



### 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**

## Our GREAT beginnings

In 1872, accidents and natural disasters meant the end for many businesses. When a need for insurance met a few ambitious German immigrants, our company was born. The first customer? A rubber comb factory. Within a few years, we became known for paying claims in a timely manner. In fact, after the 1906 San Francisco earthquake, we paid out more than \$2 million in claims, even to policyholders who didn't have viable coverage.

Nearly 150 years later, we continue to protect specialized businesses in more than 30 niche industries. And, we continue to be recognized for financial stability. Our lead company, 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.

for all the *great* you do®

AM Best rating affirmed October 28, 2020. Great American Insurance Group, 301 E. Fourth Street, Cincinnati OH 45202. The abovementioned 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 the District of Columbia. 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. 5568-SHS (12/20)



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