



Specialty Human Services

Protection for Educational Organizations



Our Educational Organizations Include:

Early Childhood Education

Private & Charter Schools: Kindergarten through Twelfth Grade

Performing Arts, Fine Arts and Music Schools

College Preparatory, Vocational and Technical Institutions

Adult Learning and Continuing Education

Schools and Job Training for Developmentally Disabled

Community and Junior Colleges, Liberal Arts Colleges

Seminary and Divinity Schools

Educational Support and Tutoring Services

Parent-Teacher Organizations and Student Service Organizations

Your mission includes promoting individual development through fostering a motivational and creative environment. Our purpose is to enable you to manage risk by providing tailored coverage and specialized risk management for your unique exposures so you can carry out your mission.

12 Exposures Unique to You:

1. Vulnerable Students Exposed to Bullying and Teasing
2. Professional Educators, Counselors, Coaches and Nurses
3. School Board Legal Risk
4. Recurring Tuition Fees
5. Summer School, Before and After School Programs
6. Frequent Volunteers
7. Child Transportation
8. Special Events, Playgrounds, Sports Activities and Field Trips
9. Personally Identifiable Information Security
10. Violent Event Occurrence
11. Cafeteria and Food Service
12. Severity Risks

Great American Specialty Human Services has provided specialized solutions to educational organizations for 40 years. Our experienced team is dedicated to protecting those who improve your community.



Twelve Reasons Our Extensive Coverage Options Can Help Protect You:

1. **Abuse or Molestation coverage** addresses sexual, physical and emotional abuse, which includes bullying
2. **Professional Liability coverage** includes protection for your teachers, counselors, nurses and non-degreed professionals including coaches and student teachers
3. **Directors' & Officers' and Educators' Legal Liability provides coverage** for your principals, directors, board members and educators
4. **Business Income and Extra Expense coverage** includes loss of tuition and fees
5. **Coverage for expenses for the Cleanup of Accidental Chemical Spills** in the classroom
6. **Coverage for Medical Payments** for volunteers (up to \$20,000)
7. **Owned Auto Liability and Physical Damage coverage** includes buses and 15 passenger mini-vans
8. Customizable **Accident & Health coverage**, which helps protect volunteers and participants of activities sponsored by your organization
9. Comprehensive **Cyber Risk coverage** protects your website publishing liability, network security liability and more
10. **Violent Event Response coverage** offers prompt protection for expenses that could include evacuation, professional counseling and public relations assistance
11. **Spoilage coverage** for a covered loss of perishable food and stock stored on premises
12. **Large Umbrella and Excess Liability** limit options available with following form over Abuse and Professional

Why You Need Coverage – A Claim Scenario

Abuse or Molestation coverage

During a field trip, a teacher noticed that an eight-year-old boy was verbally assaulting another. The teacher took immediate action to separate the children and reported the incident in accordance with the school's abuse reporting policy. The verbally assaulted child's parents later sued the school and named the teacher responsible for the mental distress their child experienced. The school's agent was well-versed on Great American's abuse coverage and felt confident in the policy's ability to provide protection for any actual, threatened or alleged act. The agent knew the policy covered both employee-on-client abuse and child-on-child abuse, and addressed sexual, physical and verbal abuse.

Risk Management Services – Help Prevent Loss Before It Happens

Great American can offer risk management services included with the purchase of your policy:

- **SafetyFirst** driver monitoring
- **StopIt** smart phone app for anonymously reporting inappropriate behavior
- **Great American Loss Prevention** assessments and learning including onsite active assailant training and child abuse prevention
- Virtual learning training courses
- **Intellicorp** discounted background checks
- **eRiskHub** virtual defense
- Aquatic safety consultants

Reduce Your Organization's Risk – A Service Scenario

With StopIt, a latchkey program was able to curb bullying and other inappropriate behaviors while protecting the anonymity of the reporting students.



Report Claims with Ease

It is never the right time to experience a difficult loss, which is why filing a claim with us is simple and always available – 365 days a year, 7 days a week, 24 hours a day.

Online

SpecialtyHumanServices.com

Phone

Toll Free: 888-317-4828

Fax: 888-307-3180

With an average of nearly 20 years of experience, our specialized team knows just how to care for educational organizations in the event of a claim. Once a claim is submitted, we will contact you within 24 hours, and you can rest assured we will take it from there.

Insured Portal – Get Your Policy Details with the Click of a Button on MyGreatAmerican.gaig.com

All you need is a policy number and its billing zip code to get started!

- Access policy documents
- Check billing status
- Make direct bill payments
- Submit a claim and view claim details

Billing – Easy-to-Use Payment Plans at MyBilling.gaic.com

- Set-up paperless billing with notifications of an invoice
- Flexible payment plan options



The Numbers Tell The Story

3,000

Property and casualty insurance companies in the United States

50

Companies on the Ward's 50 List for safety, consistency and performance

5

Rated "A" or better by AM Best for more than 110 years

2

On both lists

1

Great American Insurance Company is 1 of the two



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Protecting those who improve your community[®]

Great American
Insurance Company
110+ years with an **A** or better
rating by AM Best

AM Best rating affirmed October 28, 2020. Ward Group[®], 2020 Ward's 50 Property and Casualty Companies. Online portal may not be available at all times. The claims scenario in this material is provided to illustrate a potential exposure faced by you or your client. The facts of any situation which 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 claims 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 DC. The Great American Insurance Group eagle logo and the word marks Great American[®], Great American Insurance Group[®] and Protecting Those Who Improve Your Community[®] are registered service marks of Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. © 2020 Great American Insurance Company. All rights reserved. 5573-SHS (12/20)