

Signature Education General Liability Broadening Endorsement

Schools are exposed to unique risks that require custom liability protection from an experienced carrier. Great American Specialty Human Services understands the distinctive needs of educational organizations and specializes in offering tailored coverage solutions to fit your needs.

The **Signature Education General Liability Broadening Endorsement** provides 34 important education coverage enhancements to your general liability policy. This endorsement can apply to your private school, charter school, preschool or afterschool program.

Coverage Highlights

Pollution Exception for Classroom Activities: Includes a \$100,000 limit for “bodily injury” or “property damage” that is caused by activities usual to classroom instruction on premises you own or rent.

Who Is An Insured: Coverage is expanded to include school administrators and student or substitute teachers, including supervised internships and parent-teacher organizations (PTO/PTA) as Insureds under General Liability.

Automatic Additional Insured: Coverage provides contractual obligations, managers or lessors of premises, funding sources and athletic activity participants automatic additional insured status; also includes provisions, which address primary and non-contributory needs, as well as waiver of subrogation insurance requirements.

Educational Broadcasting and Publication: Endorsement includes Personal and Advertising Injury coverage for advertising, broadcasting, publishing and telecasting activities.

Limited Contractual Liability Coverage for Personal and Advertising Injury: Provides coverage for third parties for Personal and Advertising Injury including false arrest or wrongful detention where contractually obligated.

New or Increased Limits Highlights

Per Campus – General Aggregate: A separate aggregate applies to each campus.

Medical Payments: Limits increased to \$20,000.

Limited Fungi or Bacteria: Includes a new \$30,000 limit.

Damage to Premises Rented to You: Provides a \$1 million limit and adds coverage for additional perils including lightning, explosion, smoke, leakage from an automatic fire protection system and water other than flood.

Protecting Those Who
Improve Your Community®



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for all the *great* you do®

Policies are underwritten by Great American Insurance Company, Great American Assurance Company, and Great American Alliance Insurance Company, Great American Insurance Company of New York, 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. Coverage is summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. 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. © 2022 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5592-SHS (07/22)

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Specialty Human Services

Schedule of Coverage	Limit of Insurance
Who Is An Insured — Fellow Employee Extension — Management Employees	Included — Eliminates the fellow employee exclusion and extends coverage to any employee who is acting in a supervisory capacity
Who Is An Insured — Educators	Included — Who Is An Insured is expanded to include school administrators, student teachers, teaching assistants, supervised internships and parent-teacher organizations
Per Campus — General Aggregate	Included — A separate aggregate applies to each "campus"
Additional Insured — Manager or Lessor of Premises	Included — Automatic Additional Insured coverage for those from whom the insured leases or rents property
Additional Insured — Funding Sources	Included — Automatic Additional Insured coverage for any funding source
Additional Insured — Contractual Obligation/By Contract	Included — Automatic Additional Insured coverage when required by a written contract, written agreement or permit
Additional Insured — Athletic Activity Participants	Included — Automatic Additional Insured coverage for any person representing you while participating in amateur athletic activities that you sponsor
Blanket Waiver of Subrogation	Included — Automatic if required in a written contract or agreement
Primary and Non-Contributory Additional Insured Extension	Included — Automatic to any person who qualifies for additional insured status under any form or endorsement on this policy (commercial general liability only)
Additional Insureds — Protection of Limits	Included — Eliminates the potential of an insured being unfairly targeted in a claim or suit when other additional insureds may also be liable
Corporal Punishment	Included — Adds coverage, if permitted by law
Non-Owned Watercraft	Included — Coverage for watercraft up to 60' in length
Broadened Personal and Advertising Injury	Included — Mental injury, mental anguish, humiliation or shock included if resulting from advertising or personal injury
Educational Broadcasting and Publication — Personal and Advertising Injury	Included — Eliminates the exclusion for advertising, broadcasting, publishing, or telecasting
Bodily Injury — Mental Injury, Mental Anguish, Humiliation or Shock	Included — Broadened definition of Bodily Injury
Medical Payments	\$20,000
Damage to Premises Rented to You	\$1,000,000 — Broadened perils included
Extended Liquor Liability	Included — Coverage included at any specific function or activity held for less than 16 consecutive days for which you are required to maintain an alcoholic beverage permit
Supplementary Payments — Bail Bonds	\$3,000
Supplementary Payments — Loss of Earnings	\$1,000 a day
Non-Owned Aircraft	Included — Coverage for aircraft that is hired, chartered or loaned with a properly licensed pilot and trained paid crew, and is not used to carry persons or property for a charge Included — Coverage for any organization the insured newly acquires or forms and over which the insured maintains ownership or majority interest. This is available only to the end of the policy period and if there is no other insurance available
Newly Formed or Acquired Organizations	
Unintentional Failure to Disclose Hazards	Included — Failure of the insured to disclose all hazards existing as of the inception date of the policy shall not prejudice the insurance with respect to the coverage afforded by the policy, provided such failure or omission is not intentional on the part of the insured
Knowledge of Occurrence, Claim or Suit	Included — Knowledge of any occurrence, claim or suit by any agent, servant or employee of the named insured does not in itself constitute knowledge by the insured
Property Damage Liability — Elevators	Included — Property damage resulting from the use of elevators is not excluded
Property Damage Liability — Borrowed Equipment	Included — Provides coverage for borrowed equipment while not being used to perform operations at a job site
Liberalization Clause	Included — If we revise this endorsement to provide more coverage without additional premium charge, the insured's policy will automatically provide the coverage as of the date the revision is effective in the insured's state
Amendment of Pollution Exclusion (Premises)	Included — The pollution exclusion is amended to provide coverage for "bodily injury" or "property damage" arising out of the actual discharge, dispersal, seepage, migration, release or escape of "pollutants" (subject to a number of specific limitations)
Pollution Exception for Classroom Activities	\$1,000,000
Limited Contractual Liability Coverage for Personal and Advertising Injury	Included — Provides coverage for third parties for certain personal and advertising injury loss
Limited Property Damage to Property of Others	\$5,000
Property Damage Extension with Voluntary Payments	\$1,000 per occurrence/\$5,000 aggregate — At the insured's request, coverage is provided for loss to property of others caused by the insured's business operation. Payment will be made without regard to the insured's legal obligation to do so
Limited Fungi or Bacteria Coverage	\$30,000