

## Zoos, Sanctuaries, Wildlife Rescues

### Why Do You Need Coverage?

Your focus on spreading knowledge, conserving nature, and serving the community is at the heart of your mission. You need to protect that mission, along with every other aspect of your operation, which may include your visitors, members, employees, veterinarians, volunteers and/or property.

### Policy Features

- Abuse or Molestation coverage that addresses sexual, physical and emotional abuse
- Veterinarian Professional Liability
- Special events liability coverage
- Liquor Liability coverage
- Volunteer Medical Payments
- Violent Event Response coverage
- Automatic Additional Insured coverage where required by contract
- Owned Auto Liability and Physical Damage
- Volunteer and participant Accident & Health coverage
- Umbrella coverage, which can include Abuse or Molestation and Professional Liability

### Claim Scenario

A zoo uses trams to give patrons tours within the confines of the park. One day the faulty brakes of one tram caused it to collide with another. There were multiple injuries involved in the accident. The injured patrons brought a bodily injury claim for damages, including pain and suffering and medical costs. The zoo's general liability policy covered the costs of defending the organization as well as the settlement and following subrogation.

### Value Added Services

Beyond Great American's dedicated loss prevention services, we also offer these valued benefits with a policy:

- Great American Loss Control
- SafetyFirst driver monitoring
- Praesidium abuse prevention and response solutions
- Intellicorp discounted background checks
- GreatAcademy<sup>SM</sup> online learning



### Why Choose Great American's Specialty Human Services?

An experienced team and over 40 years of providing insurance solutions to human and social service organizations.

Unmatched service with the timely handling of claims by our expert claims team.

- Rated "A+" (Superior) by AM Best.
- Great American Insurance Group's roots go back to 1872 with the founding of its flagship company, Great American Insurance Company.

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AM Best rating affirmed December 3, 2021. 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 and Great American Insurance Company of New York, 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. © 2022 Great American Insurance Company. All rights reserved. 5701-SHS (09/22)