

# Insurance Solutions for Foundations and Grant-Making Organizations









## **Financial Support.**

Your focus on monetarily supporting the service organizations in your community is at the heart of your mission. You need to protect that mission, along with every other aspect of your operation. This can include your assets, board members, and volunteers.

Great American's Specialty Human Services understands the risks you face and insures the specialized needs of organizations like yours. For more than 40 years, we have protected those who improve your community. Our Foundations and Grant-Making program offers specific coverages to the organizations focused on the initiatives and activities that support the nonprofits that depend on it.

### **Help Protect Your Organization's Unique Exposures**

This may include:

- Fundraising and charitable events including 5K runs/walks, galas, and more
- Professional liability
- Abuse exposure
- Auto liability and physical damage Personal property
- Crime including employee theft

Great American Specialty Human services has provided specialized solutions to human and social service organizations for more than 40 years. Our experienced team is dedicated to protecting those who improve your community.

# 8 Reasons Our Extensive Coverage Will Protect You

When you purchase insurance, you want to make sure that you are protected from a wide range of exposures. Highlights of our coverage include:

1

An *inclusive package* policy offering:

- Property
- General Liability
- Professional Liability
- Abuse or Molestation
- Third-Party Crime
- Inland Marine
- Non-owned and Hired Auto



2

An Automatic Additional Insured endorsement that *extends coverage* to funding sources, managers or lessors of premises and contractual obligations.

3

Abuse or Molestation coverage that addresses *sexual, physical and emotional* abuse, including bullying.

4

Professional Liability that includes coverage for both degreed and non-degreed professionals.

5

*Special events* coverage included under General Liability

6

Owned Auto Liability and Physical Damage

7

Directors' & Officers' and Employment Related Practices coverage

8

Umbrella coverage, which can include Abuse or Molestation and Professional Liability



## A CLAIM SCENARIO

### Why You Need Coverage

You host a 5K race to raise funds for a local charitable organization. You've signed a contract with the town to hold the race there, whereby you agree to hold the city harmless of any liability resulting from the event. One of the racers is seriously injured when they fall during the race. Great American's General Liability policy provides coverage for bodily injury claims brought against your organization. Coverage for medical payments and lost wages would be considered under this policy. If the claim goes to suit, then defense expense is provided in addition to policy limits.



**POLICY COVERS BODILY INJURY, MEDICAL PAYMENTS, LOST WAGES, DEFENSE EXPENSE**





## 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 anonymous anti-bully reporting app
- Great American Loss Prevention surveys and learning
- Virtual Learning training courses
- Intellicorp discounted background checks

Its 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.**

## Report Claims with Ease



### Online

SpecialtyHumanServices.com



### Phone

Toll Free: 888-317-4828

Fax: 888-307-3180

Our specialized team knows just how to care for your nonprofit or social services agency claim. Once your claim is submitted, we will contact you within 24 hours and you can rest assured we will take it from there.

## MyGreatAmerican.GAIG.com

### Get Your Policy Details with the Click of a Button

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

## MyBilling.GAIG.com

### Payment Plans are Easy with Us

- Setup paperless billing with notifications of an invoice
- Flexible payment plan options
- Auto pay available



**Outstanding coverage for foundation and grant-making organizations, including:**

- Charitable Organizations
- Funding and Fundraising Organizations
- Grant-making Organizations
- Private Foundations
- United Fund Councils
- United Way



301 E. Fourth St.  
Cincinnati, OH 45202  
800-722-3260  
SpecialtyHumanServices.com

## The Numbers Tell The Story

There are over **3,000** property and casualty insurance companies in the United States

Only **50** are included on the Ward's 50 List for safety, consistency and performance

Only **4** have been rated "A" or better by AM Best for over 115 years

Only **3** are on both lists

Great American Insurance Company is **1** of the three

Great American  
Insurance Company

**115<sup>+</sup>** years  
with an **A** or better  
rating by  
AM Best

Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. Online portal may not be available at all times. The claim 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 any 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 and 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. 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. © 2024 Great American Insurance Company. All rights reserved. 5750-SHS (02/24)