

Protecting the People Who Strengthen Your Community

NONPROFIT ACCIDENT & HEALTH COVERAGE



Shelters



Food Pantries



Other

Nonprofit organizations rely on the dedication of volunteers who give their time and energy to support others. Accident & Health (A&H) coverage is designed to help safeguard those individuals with straightforward insurance solutions that offer protection when accidents occur.

Comprehensive Coverage for Nonprofits

We offer flexible plans designed for a wide range of nonprofit organizations and volunteer programs. Each policy is built to help reduce financial exposure and support the well-being of the volunteers and communities you serve.

Common Injuries Covered	Who's Covered	What's Included	Where Coverage Applies
<ul style="list-style-type: none"> • Slips, Trips, Falls • Animal Bites • Cuts + Contusions • Broken Bones • Sprains 	<ul style="list-style-type: none"> • Pet Shelter Volunteers • Food Pantry Volunteers • Community Kitchen Volunteers • General Nonprofit • Volunteers 	<ul style="list-style-type: none"> • Hospital stays • Emergency Room Visits • Diagnostics, Tests + Labs • Crutches, Casts + Braces 	<ul style="list-style-type: none"> • On Premises • Community Events • Fairs, Shows, Misc. • Travel To and From



Learn more about our coverages at [GAIG.com/SHS](https://www.gaic.com/SHS)

Specialty Human Services

Why Accident & Health Coverage Matters

Accidents can happen during volunteer activities, often more frequently — and with greater financial impact—than many organizations anticipate. Volunteers may experience injuries while assisting at events, working in community spaces or supporting program operations. These incidents can result in unexpected medical expenses for individuals and potential liability exposure for nonprofit organizations.

A&H coverage helps address gaps that general liability policies may not fill, offering an added layer of financial protection for both volunteers and the organizations they support.

A Real-World Example

The Situation

While performing routine volunteer duties, an individual slipped on a wet surface and suffered a knee injury, resulting in an ambulance transport and medical expenses totaling \$25,000. After primary health insurance payments, more than \$9,000 remained as out-of-pocket cost.



Without A&H Coverage

Your organization may be responsible for uncovered medical expenses and potential legal costs, which can strain limited operational budgets and affect future liability premiums.

With A&H Coverage

The remaining costs were fully covered — at a fraction of the out-of-pocket amount. The policy also extended protection to all eligible volunteers, helping support the organization's mission and its people.



Contact Us



Underwriting

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Claims

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The claims scenarios in this material are provided to illustrate possible exposures faced by your clients. 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 scenarios. This is an accident only policy with limited benefits and does not pay benefits for diseases, sickness or loss from sickness. Coverage is summarized. Coverage features and product availability may vary by state. This is not a contract for the coverage described herein. Please contact us or your agent/broker for additional information, and refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, authorized insurer in all 50 states and the DC. © 2026 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5815-5-SHS (02/26)



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