

Abuse or Molestation Coverage

Human and social service organizations provide care and services to vulnerable clients in settings that include day cares, senior centers or institutions that host youth programs, such as museums. Because an organization's clients can be children, the elderly and those with intellectual and developmental disabilities, an accusation of abuse or molestation can have both a financial and reputational damage. This is why Great American's Specialty Human Services offers a comprehensive approach to prevent abuse or molestation acts and protect the organization if an accusation or actual loss happens.

The Great American Advantage

► Industry-leading Coverage

Separate coverage limits – Our Abuse or Molestation limits are separate from the Professional and Commercial General Liability coverage parts. An Abuse or Molestation claim will not reduce the coverage available for Professional and Commercial General Liability losses.

Defense and expense costs outside limits – Claims related to abuse or molestation acts can incur high costs, including settlements, judgments and other obligations. Once you add in defense costs, the policy's limit can quickly erode. This is especially true if the claim requires special defense experts. Therefore, our Abuse or Molestation coverage provides payment for related costs outside of the coverage limits.

Limits for any size organization – Primary limits up to \$1 million per occurrence and \$3 million aggregate. Additional excess and umbrella limits are available.

A broad definition of abuse – This includes:

- Physical abuse, such as sexual or other bodily harm and non-physical abuse, such as verbal, emotional or mental abuse.
- Any actual, threatened or alleged act
- Errors, omission or misconduct

A broad definition of who is an insured – This includes:

- Employees, including medical directors, acting within the scope of their employment
- Volunteers while performing duties related to the conduct of your business
- Board of Trustee members, Board of Governor members or any other governing body created by an organization's charter
- Any subsidiary the organization controls
- Elders, deacons, vestry people, council people, clergy and teachers

The flexibility of occurrence or claims-made coverage – Coverage is available on an occurrence or claims-made basis.

Free from endorsements that restrict coverage to "vicarious liability" – Coverage extends to both "vicarious liability" and to direct negligence of the insured.





► **An extensive approach to prevention**

To help prevent loss, we can include Loss Prevention services with clients' policies. Our consultants work with organizations to evaluate their risk, and then develop plans and educational programs to address issues before they happen.

Our services specific to Abuse or Molestation include:

- Presentations and workshops on mistreatment
- Staff screening guides and background check services to help ensure sound hiring practices
- A sample vulnerable persons neglect policy for organizations to use with their employees
- A library of safety topics specific to abuse and neglect
- Discount background checks available through IntelliCorp®
- *Stewards of the Children*, an award-winning program that teaches adults to prevent, recognize and react responsibly to child sexual abuse

► **A dedicated claims team**

If a claim occurs, this is the insurance policy's "moment of truth." We believe in fair claims handling and conduct ourselves with integrity in all claims matters. You can trust our expertise. Our claims team members have an average of more than 20 years of experience.

What are examples of claims Great American has seen in the past?

- In a group home setting, a male youth was raped when he was placed with older male youths
- A counselor sexually touched a developmentally challenged adult client
- In a client's facility, one tenant assaulted another tenant

How do my clients report claims?

- Visit SpecialtyHumanServices.com and select "Report a Claim."
- Call 888-317-4828

We offer Abuse or Molestation coverage to our nearly 200 classes of business, including

- Community service organizations
- Clubs
- Foundations
- Religious institutions
- Education or day care centers
- Arts and cultural organizations
- Children and family social services
- Counseling groups
- Recreation and sports clubs

► **You Can Count on Us**

For 35 years, Specialty Human Service has provided insurance solutions to the human and social service marketplace. We were one of the first insurance companies to recognize the special needs of these organizations. Over the years, we have expanded our coverage and services to ensure we are experts who can meet the evolving needs of this marketplace.

Great American Insurance Group's roots go back to 1872 with the founding of its flagship company, Great American Insurance Company. The company is currently rated "A+" (Superior) by A.M. Best, and is currently one of only five companies to receive an "A" (Excellent) or higher rating from the A.M. Best Company for more than 100 years.

800-722-3260

SpecialtyHumanServices.com

A.M. Best rating affirmed August 11, 2017. Great American Insurance Group, 301 E. Fourth Street, Cincinnati OH 45202. The above-mentioned claims scenarios are provided to illustrate an exposure your client could encounter. The facts of any situation that 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 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, Great American Insurance Company of New York and Great American Spirit Insurance Company, authorized insurers in all 50 states and the District of Columbia. 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. © 2017 Great American Insurance Company. All rights reserved. 4017-SHS (9/17)



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