



Specialty Human Services

Insurance Solutions for Animal Organizations



A Company You Can Count On

For 40 years, Great American Insurance Group 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.

Our GREAT beginnings

In 1872, accidents and natural disasters meant the end for many businesses. When a need for insurance met a few ambitious German immigrants, our company was born. The first customer? A rubber comb factory. Within a few years, we became known for paying claims in a timely manner. In fact, after the 1906 San Francisco earthquake, we paid out more than \$2 million in claims, even to policyholders who didn't have viable coverage.

Nearly 150 years later, we continue to protect specialized businesses in more than 30 niche industries. And, we continue to be recognized for financial stability. Our lead company, Great American Insurance Company, has received an "A" rating or higher from AM Best for more than 110 years. From that rubber comb factory to today, companies turn to us when they need someone who knows their space, shares their priorities and has the freedom to do what's right.

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 110 years

Only **2** are on both lists

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

Animals. Your focus on training, rescuing and caring for animals 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 adopters, members, employees, volunteers or property

Great American's Specialty Human Services understands the risks you face and has the expertise to insure the specialized needs of organizations like yours. For more than 40 years, we have protected *those who improve your community*. Our Animal program offers specific coverages to organizations focused on the therapeutic, rehabilitative and preservative practices that make our community better.

Protect your organization's unique operational exposures

This may include:

- Professional liability including veterinary services
- Foster programs
- Gift shops
- Offsite exposures including therapy dog visits, adoption events or animal education events
- High number of volunteers
- Abuse exposures including children's camps or after school programs
- Special vehicles designed for medical treatment, grooming services or mobile adoption events

Ten 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, contractual obligations

3. Abuse or Molestation coverage that addresses sexual, physical and emotional abuse, including bullying
4. Professional Liability that includes coverage for veterinarians
5. Special events, coverage included under General Liability
6. Owned Auto Liability and Physical Damage
7. Cyber Risk, which includes cyber crisis management services from CyberScout
8. Cyber Liability
9. Accident & Health, which helps protect your volunteers and participants in activities sponsored by your organization
10. Directors' & Officers' and Employment Related Practices coverage
11. Umbrella coverage, which can include Abuse or Molestation and Professional liability

Why you need coverage: loss scenarios

Through the following scenarios, we demonstrate real-world situations where Great American can offer protection for organizations like yours.

Professional coverage

An owner brought his cat, Oliver, to the veterinary clinic fearing the cat's leg was broken. The veterinarian diagnosed the cat with a sprain and treated it as such. When Oliver's leg did not heal properly, the owner sought a second opinion where an x-ray showed a fracture on the leg. The owner filed a claim with the veterinary clinic for property damage. The clinic felt relieved that their Great American policy included coverage caused by a professional veterinarian service act.

General Liability coverage

A dog rescue rented out a storefront in a strip mall to help garner adoption interest. One of the dogs on display bit a young girl, piercing her cheek and lip. Her lacerations required sutures and her family sued the rescue for the injuries she sustained.





The rescue reported the incident and was assigned an adjuster who was well versed in dog bite claims. He was able to settle the claim quickly and allow the rescue to resume business as usual and focus on their mission. The rescue was pleased that Great American had over 40 years of experience serving social service organizations.

Auto coverage

A zoo employee was transporting one of its smaller animals to an offsite event in the organization's owned vehicle. The driver swerved and hit a guardrail after failing to recognize slowing traffic. The vehicle was disabled and towed away. The zoo was glad to count on Great American's Signature Auto Broadening Endorsement, which provided up to \$200 for the towing expenses that the zoo incurred that day.

Prevent loss before it happens

One of the best services we can provide is helping you to prevent a loss before it happens. Claims cost money. They also take a personal and professional toll that can add up to missed opportunities, lost hours and pain and suffering.

To help prevent claims, we pair you with our Safety Professionals, a team of individuals who average 15 years of experience. They start by working with you to evaluate your property, premises and facilities and then develop plans and educational programs to address issues such as driver safety, bullying and employee safety.

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

- **Specialized Nonprofit Risk Management** – Build effective risk management policies, receive unlimited risk management advice by phone or email and provide your employees risk training through live webinars with Nonprofit Risk Management Center's affiliate membership program.
- **Driver Monitoring** – Help reduce losses due to auto accidents and employee turnover, and improve your public image with SafetyFirst's driver monitoring services offered to all policyholders.
- **Anonymous Bully Reporting App** – Report, deter and mitigate inappropriate conduct including bullying, drug and alcohol use, hazing and self-harm with STOPit's anonymous user app.

Schools and other social service organizations can take advantage of this offering.

- **Background Checks** – Help make smart hiring decisions while saving with IntelliCorp's discounted background check package. Specialty Human Services policyholders receive 35% off standard retail price.
- **Unemployment Tax Alternatives** – Consider opting out of the State Unemployment Insurance pool and invest in 501(c) Agencies Trust's alternative unemployment risk management service, which could save you in excess of 30%. You will have access to expert claims management, a customized savings plan and guidance on a variety of HR issues through a professional HR hotline.
- **Virtual Learning** – Train your employees and volunteers through online classes such as Principles of Youth Development, Risk Management Basics and Special Event Safety. Specialty Human Services' proprietary eLearning platform will track progress and reward your staff for their risk management knowledge.

How these services can help your organization

Through the following scenarios, we demonstrate real-world cases where our value-added services could help reduce your organization's risk:

With Cyberscout, an animal hospital was able to formalize a plan for responding to a cyber-breach that that might compromise employee or client information. It addressed assessing damages, consulting with the appropriate professionals and dealing with media and reputation.

A wildlife refuge was able to save on the cost of monitoring the driving activity of their employees with SafetyFirst. With this service, they were able to mitigate the number of risky driving incidents.

Outstanding coverage for youth animal organizations, including:

Animal Control	Guide Dog and Pet Therapy Organizations
Animal Education & Training	Veterinary clinics or Animal Hospitals
Animal Shelters, Humane Societies and Animal Cruelty Prevention Societies	Wildlife Refuges and Animal Sanctuaries
Aquariums	Zoos
Dog Parks	
Pet Daycares	

Note: The loss and service scenarios are provided to illustrate an exposure your client could encounter. The scenarios are hypothetical and may or may not be actual claims. The facts of any situation that may actually arise and the terms, conditions, exclusions and limitations in any policy in effect at the time are unique. Thus, no representation is made that any specific insurance coverage applies to the loss and service scenarios.



Specialty Human Services

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Protecting those who
improve your community.®

Great American
Insurance Company

110⁺ years
with an **A** or better
rating by
AM Best

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