



Speciality Human Services

Insurance Solutions for Art & Cultural 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

Creativity. Your organization depends on it. You need to protect that creativity, along with every other aspect of your operation. This includes your employees and performers, your property and the students you may educate.

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 Arts & Cultural program offers specific coverages to organizations such as museums, theaters, dance studios and art galleries, which are focused on the creative and cultural aspects that enrich our lives and lift our spirits.

Protect your organization's unique operational exposures

This may include:

- Fine art
- Property such as musical instruments, costumes and stage sets
- Fundraising activities and funding sources
- Volunteers

Our extensive coverage will protect you

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

- An inclusive *package policy* offering General Liability, Professional Liability, Abuse or Molestation, Third-Party Crime, Inland Marine and Non-owned and Hired Auto.
- Abuse or Molestation coverage that addresses *sexual, physical and emotional abuse*, as well as bullying.
- Professional Liability that features a *broad definition of professional services*. The policy also covers those with "specialized knowledge," and not just degreed professionals.
- *Special events* are covered by General Liability.
- *Fine arts and valuable papers* are part of the \$250,000 blanket limit in our Signature Property Broadening Endorsement.
- Owned Auto

- Cyber Liability
- Accident & Health insurance that *helps protect your volunteers and participants in activities* sponsored by your organization.
- Directors' & Officers' and Employment Related Practices

Why you need coverage: claims scenarios

The following demonstrate real-world situations where Great American could protect organizations like yours.

Auto coverage

A theater company's employee rented a vehicle to transport theater equipment. While on the trip, the driver was involved in an accident. The resulting loss included both vehicle damage and liability after determining the driver was at fault. Proactively, the theater company's agent had added Hired Auto Physical Damage and Employee-Hired Auto to protect against these types of exposures, which are unique to a theater.

Inland Marine coverage

During an off-premises exhibit, a museum employee locked several valuable relics in a truck overnight. When the employee returned, the relics were missing. After authorities determined the items were stolen, the museum felt some comfort knowing that its valuables were properly appraised and added as a special floater to its policy.

Property coverage

One morning, the manager of a historic preservation organization came in early, only to find the front sign had been vandalized. Quickly, she checked her Great American policy because she remembered it's unique Signature Property Broadening Endorsement provided up to \$50,000 for signs.





Prevent loss before it happens

One of the best services we can provide is working with 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 a claim, you can work 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. Then, they develop plans and educational programs to address issues such as driver safety, bullying, volunteer training and employee safety.

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

- **Background Checks** – To help you make smart hiring decisions, we offer savings on IntelliCorp® services. IntelliCorp's criminal history database provides critical information, while maintaining privacy.
- **Driver Monitoring** – You may have employees or volunteers driving on your organization's behalf. With SafetyFirst™, you can monitor your drivers and identify those who are taking risks while driving, before they are involved in a collision.
- **Specialized Nonprofit Risk Management** – To help you develop safety plans and policies, as well as other risk management solutions, we've formed a relationship with the Nonprofit Risk Management Center. With more than 25 years of experience, the center provides counsel on issues such as employment practices, governance, fraud prevention and legal risk.
- **Virtual Learning** – To help you stay up-to-date on emerging risks, improve safety and reduce losses, we offer interactive training courses geared specifically to your organization.
- **Unemployment Tax Alternatives** – 501(c)3 nonprofit organizations may opt out of paying into a state's unemployment pool. You can benefit from our relationship with 501(c) Agencies Trust, who can administer reimbursing, cost-control programs.

How these services can help your organization

The following scenarios demonstrate real-world cases where our value-added services could help reduce your organization's risk.

With the *Nonprofit Risk Management Center*, a ballet school developed an anti-bullying policy, which helped mitigate the number of bullying instances.

A cultural center developed a weekly children's program. Through *IntelliCorp*, they were able to save on the cost of their background checks, mitigating risk without breaking their budget.

Outstanding coverage for arts & cultural organizations, including:

- Art galleries
- Ballets
- Choral groups
- Cultural centers
- Dance, drama and performing art schools
- Historic preservation organizations
- Museums
- Operas and symphonies
- Planetariums
- Theatres

Note: The claims and service scenarios are provided to illustrate an exposure you 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 above claims 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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