

THE EDGE

Your connection to *protecting those who improve your community.*



New! Actual Loss Sustained Endorsements

Help Your Clients Recover from Disaster

Almost 40 percent of small businesses never reopen their doors following a disaster, according to the Federal Emergency Management Agency. Unforeseen catastrophes can happen and when disaster strikes, Great American Specialty Human Services has your clients covered. We are proud to introduce brand-new, industry-leading **Actual Loss Sustained Endorsements**.

Social service organizations often rely on their physical premises or other property to generate the income necessary to sustain their operations. To continue providing vital services and receive funding, organizations need to quickly rebuild, repair or replace property and may need to find an alternative location if theirs is rendered unusable.

Our four new Actual Loss Sustained Endorsements provide the flexibility to customize coverage and meet your clients' needs. Endorsement features include:

- Actual, time-based limitations. No monetary cap
- No co-insurance penalty
- No waiting period
- Option for a 12-month limit with 120 days of extended business income or 18- and 24-month limits with 180 days of extended business income
- Adjustment for tuition losses included for educational institutions

Ensure your clients are able to reopen their doors after a disaster with the help of these new endorsements. You can also include complementary coverage available through our **Signature Property Broadening Endorsement**, which includes a \$50,000 limit for a suspension of operations caused by an interruption in utility service.

We continue to strive to provide the best coverage to help protect your clients' missions to serve. For additional information or to request a quote, contact your Underwriter or Marketing Specialist.