

Fraternal Organizations

Why Do You Need Coverage?

Fraternal society members have potential General Liability and Property exposures as a part of their daily operations. General Liability will provide coverage for damages you may be ordered to pay as a result of a bodily injury to a visitor, member or volunteer. Great American will also provide coverage for property, such as buildings, signs and shrubs for perils such as fire, lightning, smoke damage and vandalism.

Policy Features

- Inclusive package policy offering Commercial General Liability, Property, Inland Marine, Crime & Fidelity and Hired and Non-Owned Auto
- Owned Auto Liability
- Umbrella and Excess with a \$15 million capacity
- Accident & Health
- Unlimited defense costs for General Liability and Professional Liability
- Zero deductible on liability coverage
- Service clubs, such as Masons, Shriners, Knights of Columbus, etc., are eligible

When Might You Need Coverage: A Claims Scenario

A fraternal society member rented out its hall to an organization holding a fundraiser dinner. During the event, someone spilled a beverage on the floor leaving the ground slick. Shortly after, one of the guests slipped and fell, fracturing his wrist. The guest later brought suit against the fraternal society. Luckily, the contract in place with the renter required adding the fraternal society as an additional insured on a primary basis with an indemnity and defense provision. Their claims team was able to tender the defense and indemnity of the fraternal society to the renter's insurance carrier.

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.

for all the *great* you do®

AM Best rating affirmed December 3, 2021. 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. © 2022 Great American Insurance Company. All rights reserved. 5608-SHS (04/22)

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You Can Count on Us

For 40 years, Specialty Human Services 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.



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