Insurance Solutions for
Food Distribution
Eradicating hunger and creating a sense of self-reliance and stability are at the heart of your mission. You need to protect that mission, along with every other aspect of your operation, which may include clients, members, employees, volunteers or property.

Great American’s Specialty Human Services understands the risks you face and insures the specialized needs of organizations like yours. For more than 35 years, we have protected those who improve your community. Our Food Distribution program offers specific coverages to organizations focused on enhancing quality of life and empowering individuals and families to achieve independence.

Protect your organization’s unique operational exposures

This may include:
- Warehouses
- Heavy traffic on premises
- Vocational training
- Auto fleets for food distribution
- Multiple operational entities
- Donated items and product liability
- Forklifts and other special equipment

Ten reasons our extensive coverage can 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 may 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 and contractual obligations

3. Abuse or Molestation coverage that addresses sexual, physical and emotional abuse, including bullying

4. Equipment breakdown coverage for your refrigeration systems, heating and air, electrical system and office equipment

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. Signature Property Broadening Endorsement that includes coverage for spoilage, employment theft and crisis communications expense

9. Directors’ & Officers’ and Employment Related Practices coverage

10. Umbrella coverage, which can include Abuse or Molestation and Professional Liability

Why you need coverage – loss scenarios

Consider the following scenarios that demonstrate situations in which Great American can offer protection for organizations like yours:

**Equipment Breakdown coverage**
A car strikes the electrical pole adjacent to a food pantry. The resulting power surge damaged the electronics controlling the pantry’s refrigeration unit, which knocked out its cooling capacity. The perishable food spoiled and an employee discarded it. The pantry was glad it purchased an Equipment Breakdown policy through Great American, which covered the cost to repair the damaged control electronics and spoiled foods.*

**General Liability coverage**
A soup kitchen volunteer quickly mopped up an area where a guest had accidentally spilled his drink, but failed to put up the proper signage to warn others of the wet floor. Another guest entering the area slipped and fell, and broke her leg. The guest brought a bodily injury claim for damages, including pain and suffering and medical costs. The soup kitchen’s general liability policy covered the costs of defending the organization as well as the settlement.*

**Auto coverage**
A food bank added a brand new van to its fleet. On its first trip out, an employee slid off the road and hit a tree while making a delivery. Fortunately, the driver was unharmed, but the damage to the vehicle
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, pain and suffering.

To help prevent claims, we pair you with our Safety Professionals, a team of individuals who average 15 years of loss prevention experience. They work with you to evaluate your property, premises and facilities to develop plans and educational programs that address potential risks 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.

- **eLearning** – 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

These cases demonstrate how our value-added services could help reduce your organization’s risk:

After coordinating an onsite visit with a Great American Loss Prevention representative, who assessed the premises for potential risks, a food bank was able to develop a maintenance and risk management plan to reduce hazards and losses.*

A meal delivery organization was able to save on the cost of monitoring the driving activity of their employees with SafetyFirst. Once implemented, the service mitigated the number of risky driving incidents.*

---

*Note: The claims scenarios in this brochure are provided to illustrate possible exposures faced by your clients. The facts of any situation which 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 claims scenarios.
A Company You Can Count On

For more than 35 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.

Great American Insurance Group’s roots go back to 1872 with the founding of its flagship company, Great American Insurance Company. Based in Cincinnati, Ohio, the operations of Great American Insurance Group are engaged primarily in property and casualty insurance, focusing on specialty commercial products for businesses, and in the sale of traditional fixed and indexed annuities.

Great American Insurance Company is currently rated “A+” (Superior) by A.M. Best, and has received an “A” (Excellent) or higher rating from the A.M. Best Company for more than 100 years. The members of Great American Insurance Group are subsidiaries of American Financial Group, Inc. AFG’s common stock is listed and traded on the New York Stock Exchange under the symbol “AFG”.

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 5 have been rated “A” or better by A.M. Best for over 100 years

Only 2 are on both lists

Great American Insurance Company is 1 of the two