

## Professional Liability Coverage

Protecting Those Who Improve Your Community®

Professionals are the heart of human and social service organizations. They provide services and advice that require specialized education, judgment and skill. If clients or family members feel harmed by these services or advice, it presents a significant professional liability exposure and could open an organization up to a lawsuit. Because of this, Great American's Specialty Human Services offers Professional Liability coverage designed to protect an organization and the professionals who work for it.

### The Great American Advantage

#### *Industry-leading Coverage*

**Separate coverage limits** – Our Professional Liability limits are separate from the Commercial General Liability and Abuse or Molestation coverage parts. A Professional Liability claim will not reduce the coverage available for Abuse or Molestation or Commercial General Liability losses.

**Defense and expense costs outside limits** – Claims related to accusations of professional acts, errors and omissions can incur high costs, including settlements, judgements and other obligations. Once you add in defense costs, the policy's limit can quickly erode. Therefore, our Professional Liability coverage provides payment for related costs outside of the coverage limits.

**Limits for any size organization** – Primary limits up to \$1 million per occurrence and \$3 million aggregate. Additional excess and umbrella limits of up to \$15 million are available.

**A broad definition of "professional services"** – We define professional services as any service that involves specialized education, knowledge, labor, judgment and skill that is predominately mental or intellectual. We do not limit coverage to professionals who have a degree or license.

**A broad professional coverage grant** – The coverage pays those sums that the insured becomes legally obligated to pay as damages because of any act, error or omission for the rendering or failure to render a professional service.

**Professional Liability Extension Endorsement** – This provides coverage to the named insured for vicarious liability of certain volunteers or independent contractor professionals that provide services for the organization.

**The flexibility of occurrence or claims-made coverage** – Coverage is available on an occurrence or claims-made basis.



### 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.

### We offer Professional Liability coverage to our nearly 200 classes of business, including:

- Community service organizations
- Clubs
- Housing and shelters
- Food distribution and thrift stores
- Religious institutions
- Education or day care centers
- Arts and cultural organizations
- Children and family social services
- Counseling groups
- Recreation and sports clubs



### An extensive approach to prevention

To help prevent loss, we can include Loss Prevention services with clients' policies. Our consultants work with organizations to evaluate their risk, and then develop plans and educational programs to address issues before they happen.

### A dedicated claims team

If a claim occurs, this is the insurance policy's "moment of truth." We believe in fair claims handling and conduct ourselves with integrity in all claims matters. You can trust our expertise. Our claims team members have an average of more than 20 years of experience.

### What are some examples of the claims Great American has seen in the past?

- A claimant alleged that a therapist implanted memories of abuse during therapy sessions.
- When a resident of a homeless shelter struck another resident over the head with a heavy object, causing a skull fracture, the resident alleged that the homeless shelter had a professional obligation to protect its residents.
- A client alleges a breach of confidentiality when a counselor provided certain information to that client's probation officer.

### How do my clients report claims?

- Visit [SpecialtyHumanServices.com](http://SpecialtyHumanServices.com) and select "Report a Claim."
- Call 888-317-4828.

### Our GREAT beginnings

It all started back in 1872 – a time when accidents and natural disasters meant the end of many businesses. When this need for insurance met a few ambitious German immigrants, the company that would become Great American was born. Our first customer? A rubber comb factory. Within a few years, we became known for paying claims in a timely manner. For instance, after the 1906 San Francisco earthquake – when many insurance companies couldn't handle the losses – we paid out more than \$2 million in claims, even to policyholders who didn't have viable coverage.

Nearly 150 years later, we continue that long-standing tradition of financial strength, protecting specialized businesses in more than 100 niche industries around the globe. In fact, Great American Insurance Company has received an "A" rating or higher from A.M. 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®

A.M. Best rating affirmed September 11, 2019. Great American Insurance Group, 301 E. Fourth St., 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. ©2020 Great American Insurance Company. All rights reserved. 4000-SHS (04/20)

