

Specialty Human Services

Protection for YMCAs/YWCAs





Your mission includes promoting healthy spirit, mind and body. Our purpose is to enable you to manage your risk by providing tailored coverage and specialized risk management for your unique exposures so you can carry out your mission.

Exposures unique to you:

- Childcare
- Fitness centers
- Afterschool programs
- Swimming pools
- One-on-one counseling
- Training and coaching
- Youth athletic activities
- Fundraising events
- Camps
- Auto fleets
- Field trips

Great American Specialty Human services has provided specialized solutions to human and social service organizations for more than 40 years. Our experienced team is dedicated to protecting those who improve your community.



Eleven reasons our extensive coverage options can help protect you:

1. **Automatic additional insured status** for funding sources, lessors of your premises, contractual obligations and club members
2. **Abuse or Molestation** coverage that addresses sexual, physical and emotional abuse, which includes bullying
3. **Professional Liability** coverage that includes protection for your teachers, athletic trainers and non-degreed professionals
4. Coverage for your employees and volunteers for the **administration of Naloxone**
5. **Violent Event Response** coverage that offers prompt protection for expenses that could include evacuation, transportation and more
6. Coverage for **Medical Payments** for volunteers (up to \$20,000)
7. **Owned Auto Liability** and **Physical Damage** coverage including buses and 15-passenger vans
8. Customizable **Accident & Health** coverage, which helps protect volunteers and participants of activities sponsored by your organization
9. **Pollution** coverage for the accidental release of chemicals from your pool or spa which could cause bodily injury
10. **Crisis Communication Expense** and **Workplace Violence Counseling** coverage
11. **Umbrella** and **Excess Liability** limit options available that can include following form over Abuse and Professional Liability

Why You Need Coverage – A Claim Scenario

Abuse or Molestation coverage

During a group activity, a counselor noticed that an eight-year-old boy was verbally assaulting another. The counselor took immediate action to separate the children and reported the incident in accordance with the organization's abuse reporting policy. The verbally assaulted child's parents later sued the organization and named the counselor responsible for the mental distress their child experienced. The organization's agent was well versed on Great American's abuse coverage and felt confident in the policy's ability to provide protection for any actual, threatened or alleged act. The agent knew the policy covered both employee-on-client abuse and client-on-client abuse, and addressed sexual, physical and verbal abuse.

Risk Management Services – Help Prevent Loss Before it Happens

Great American can offer risk management services included with the purchase of your policy:

- SafetyFirst driver monitoring
- StopIt! anonymous anti-bully reporting app
- Great American Loss Prevention surveys and learning
- Virtual learning training courses
- Aquatic safety consultants

It's never the right time to experience a difficult loss, which is why filing a claim with us is simple and always available – **365 days a year, 7 days a week, 24 hours a day.**

A Testament to Our Service

"Great American has been a longtime trusted partner of the Atlanta Y, providing exceptional services, tailored broad coverage, professional claims handling, competitive pricing, and always there to guide and assist. I can honestly say that they have been 'the best fit' for the Atlanta Y!"

- Executive Director of Purchasing & Risk Management, YMCA of Metro Atlanta

Report Claims with Ease

Online

SpecialtyHumanServices.com

Phone

Toll Free: 888-317-4828

Fax: 888-307-3180

Our specialized team knows just how to care for your nonprofit or social services agency claim. Once your claim is submitted, we will contact you within 24 hours and you can rest assured we will take it from there.

MyGreatAmerican.GAIG.com – Get Your Policy Details with the Click of a Button

All you need is a policy number and its billing zip code to get started!

- Access policy documents
- Check billing status
- Make direct bill payments
- Submit a claim and view claim details

MyBilling.gaic.com – Payment Plans are Easy with Us

- Setup paperless billing with notifications of an invoice
- Flexible payment plan options
- Auto pay available

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 115 years.

Only **3** are on both lists.

Great American Insurance Company is **1** of the three.





GREATAMERICAN[®]
INSURANCE GROUP

Specialty Human Services

301 E. Fourth St.
Cincinnati, OH 45202
Phone: 800-643-7882
GAIG.com

Protecting those who
improve your community.[®]

Great American
Insurance Company

115⁺ years
with an **A** or better
rating by
AM Best

Great American is not endorsed by YMCA of the USA or YWCA USA. Online portal may not be available at all times. The claim scenario in this material is provided to illustrate a potential exposure faced by you or your client. The facts of any situation which may actually arise, and the terms, conditions, exclusions and limitations in any policy in effect at any 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, authorized insurers in all 50 states and the DC. 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, 301 E. Fourth St., Cincinnati, OH 45202. © 2024 Great American Insurance Company. All rights reserved. 5573-SHS (02/24)