



## Specialty Human Services

Insurance Solutions for Religious Organizations



GREAT AMERICAN  
INSURANCE GROUP

## A Company You Can Count On

For more than 40 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.

### 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.

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### 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 110 years

Only **3** are on both lists

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

Service. Your focus on the community and to your congregation are at the heart of your mission. You need to protect your mission, along with every other aspect of your operation. This may include clergy, church leaders, volunteers, youth groups 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 Religious program offers specific coverages to organizations that are focused on the ministry and community service aspects that enrich our lives and lift our spirits.

### **Protect your organization's unique operational exposures**

This may include:

- Stained glass and murals
- Religious artifacts
- Donated property or vehicles
- Large passenger vans or buses
- Fundraising activities and funding sources
- One-on-one counseling and youth programs
- Volunteers.

### **Our extensive coverage will protect you**

When you purchase insurance, you want to make sure that you are protecting a wide range of exposures. Highlights of our coverage include:

- An inclusive package policy offering Property, General Liability, Professional Liability, Abuse or Molestation, Third-Party Crime, Inland Marine and Non-owned and Hired Auto
- Building coverage extending to stained glass, murals, paintings, mosaics and bells affixed to the building
- Abuse or Molestation coverage that addresses sexual, physical and emotional abuse, as well as bullying
- Professional Liability that includes coverage for pastoral counseling and non-degreed professionals

- Church and clergy members as additional insureds
- Special events are covered by General Liability
- Medical payments for volunteers and church members
- Owned Auto Liability and Physical Damage, including coverage for donated vehicles in our Signature Auto Broadening Endorsement.
- Accident & Health, which helps protect your volunteers and participants in activities sponsored by your organization

### **Why you need coverage: claims scenarios**

The following demonstrate real-world situations where Great American could protect organizations like yours.

**Vehicle coverage** – A church added a brand new 15-passenger van to its fleet but had not yet scheduled it to its insurance policy. While a church employee was driving the new van, the van slipped on an ice patch and hit a tree, causing damage to the bumper and headlight. The employee was relieved to find that the policy included Great American's Signature Auto Endorsement, which affords physical damage coverage to newly acquired owned autos.

**Employee Dishonesty coverage** – A synagogue was collecting charitable funds for community aid. After an audit, the executive director discovered that money was missing. An investigation revealed that only one employee was responsible for collecting, verifying, totaling and depositing the funds. The suspected employee was questioned and admitted to theft of the funds. The synagogue was able to seek reimbursement, knowing that it had added crime coverage to its policy.



**Outstanding coverage for  
religious organizations, including:**

- Churches
- Convents
- Divinity schools
- Missions
- Monasteries
- Retreat houses
- Seminaries
- Shrines
- Synagogues
- Temples
- Templests



### שיר השירים

לשם יחוד קדושה בריך הוא ושכינתיה, בדחילו ורחימו, ורחימו ודחילו, לחנא סם יוד ק"י ק"א ו"ו ק"י ביהודא שלים (יהוה) בשם כל ישראל. הנה אנתנו באים לשורר בקול נעים שיר השירים. לתקן את שרשה במקום עליון, לעשות נחת רוח ליוצרינו ולעשות רצון בוראנו. והי נעם אדני אלהינו עלינו. ומעשה קדשו כוננהו: ומעשה קדשו כוננהו:

**א** שיר השירים אשר לשלמה: ישקני מנשיקות פיהו כי טובים הדיך מין: לרית שמניך טובים שמן תורק שמך על-כן עלמות אהבוד: משכני אחריך נרוצה הביאני המלך חדריו נגילה ונשמחה כך נזכרה הדיך מין משרים אהבוד: שחורה אני ונאווה בנות ירושלים כאהלי קדר שחורות שלמה: אל-תראני שאני שחורת בני בני אמי נחרו-בי שמני נטרה שלי לא נטרתי: הגידה לי תרעה איכה תרביץ בצד



**Property Coverage** – Firemen rushed to extinguish the burning vacant building next door to a church, which saved it from catching fire. Afterwards, a congregant noticed that the beautiful, specially commissioned mural on the church’s exterior was damaged by smoke from the nearby flames. The church quickly notified Great American and was pleased to learn that its building had been properly appraised to include the value of the mural.

**Unmatched Service & Direct Access** – When you and your policyholders have a question, it deserves a quick answer. So, we give you direct access to underwriters, claims professionals and marketing specialists. You will know our employees’ names and direct phone lines, and won’t be funneled through a phone tree.

### Prevent loss before it happens

One of the best services we can provide is working with 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 and pain and suffering.

To help prevent a claim, you will work with our Safety Professionals. They start by working with you to evaluate your property, premises and facilities. Following these evaluations, they develop plans and educational programs to address topics such as driver safety, bullying and employee safety.

Beyond Great American’s dedicated loss prevention services, we also offer these valued benefits:

**Background Checks** – To help you make smart hiring decisions, we offer savings on IntelliCorp® services. IntelliCorp’s criminal history database provides critical information, while maintaining privacy.

**Driver Monitoring** – You may have employees or volunteers driving on your organization’s behalf. With SafetyFirst™, you can monitor your drivers and identify those who are taking risks while driving, before they are involved in a collision.

**Specialized Nonprofit Risk Management** – To help you develop safety plans and policies, as well as other risk management solutions, we’ve formed a relationship with the Nonprofit Risk Management Center. With more than 25 years of experience, the center provides counsel on issues such as employment practices, governance, fraud prevention and legal risk.

**Virtual Learning** – To help you stay up-to-date on emerging risks, improve safety and reduce losses, we offer interactive training courses geared specifically to your organization.

**Anonymous Bully Reporting App** – Bullying is one of the largest risk issues you may face. To help manage this risk, we work with STOPit, a mobile platform that empowers students to anonymously report, prevent and provide follow-up information about bullying and other inappropriate conduct.

### How these services can help your organization

The following scenarios demonstrate real-world cases where our value-added services could help reduce your organization’s risk.

- With *STOPit*, a parochial school curbed bullying and other inappropriate behaviors at an affordable cost.
- A church developed a weekly children’s program. Through *IntelliCorp*, it was able to save on the cost of their background checks, and mitigate risk without breaking its budget.

### A testament of our service

“I consider Great American a hidden gem. My office has been the leading independent provider of synagogue and temple insurance for more than 30 years. We have found Great American’s products, service, responsiveness and passion for working with us and our clients and prospects to be both top-notch and refreshing.” – *Paul E. Felsen, CPCU, Felsen Insurance Services, Inc.*

“My favorite part about working with Great American is that all of the lines of coverage my religious organizations require can be written in one spot. There’s no need to waste time seeking multiple policies from multiple carriers. Great American makes doing business easy.” – *Mitchell Moss, Crutchfield & Graves Insurance Agency, LLC*



Specialty Human Services

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**Protecting** those who  
**improve** your community.®

Great American  
Insurance Company

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

AM Best rating affirmed December 3, 2021. Ward Group®, 2021 Ward's 50 Property and Casualty Companies. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. 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 DC, and Great American Protection Insurance Company, an authorized insurer in CA, IN, KY, MS, OH and WA. 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. 5176-SHS ((09/22))