



Specialty Human Services

**Moment of Truth – Auto Claims**

## The Moment of Truth: Auto Claims

Social service organizations may spend significant time on the road. As you assign duties that require travel, selecting the right auto policy becomes essential for protecting your employees and volunteers as they carry out your organization's mission. Auto insurance provides financial, medical and personal protection. It can cover bodily injury, vehicular damage, theft and payment of medical bills.

**The moment of truth for an insurance company and its clients comes when a claim is submitted.** Leaders of social service organizations may ask themselves, "Did we choose the right coverages for our organization's risk exposure? Did we purchase insurance from a consistent and reliable insurance company?" **No one wants to question his or her protection in the midst of an emergency.**

In the event of an auto claim, your organization's mission and reputation may be at stake. Consider some potential situations you could experience.

### ***Non-Owned Auto Claim***

A thrift store employee was running an errand on behalf of the thrift store in the employee's personal auto, when she hit the stopped car in front of her at an intersection. The employee was cited for the accident. A filed lawsuit named both the employee and the thrift store as defendants. The employee's personal auto carrier provided defense for her, and the store's Great American Hired and Non-Owned Auto policy provided defense on behalf of the thrift store.

### ***Hired Auto Physical Damage Claim***

A church employee rented a car for a mission trip. While on the trip, a terrible hailstorm damaged the car. The church's auto policy provided hired auto physical damage coverage and the

Employee Hired Autos Endorsement. When the rental car company sought reimbursement for physical damage to the rental car, Great American provided coverage.

### ***Physical Damage Collision Claim***

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 was extensive. The food bank's Great American auto policy included collision coverage and paid for the damage caused by the accident.

### ***Physical Damage Comprehensive Claim***

An employee of a nonprofit meal delivery service parked the organization's owned vehicle and dropped off food to an elderly couple. When the driver returned, he noticed the vehicle had been vandalized. The organization had purchased a physical damage policy from Great American that included comprehensive coverage, which paid for the damage caused by the vandalism.





Specialty Human Services

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

## The Great American Advantage

Great American Specialty Human Services has a dedicated, specialized Claims Department that focuses specifically on social service claims. Our claims personnel are committed to earning your trust and will contact you within 24 hours of reporting a claim.

### Report a New Claim 24/7

Toll Free: 888-317-4828  
Fax: 888-307-3180

Great American also provides a professional Loss Prevention Department, focused on helping you and your organization prevent claims. To learn what our Loss Prevention team can do to help protect you, contact your agent or visit our Loss Prevention website, [GreatAmericanInsurance.com/LossPrevention](http://GreatAmericanInsurance.com/LossPrevention) or call toll free: 800-720-1354.

Great American  
Insurance Company

**110<sup>+</sup>** 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. The above-mentioned claims scenarios are provided to illustrate an exposure you or your client could encounter. 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. 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 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, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5580-SHS (02/22)

[SpecialtyHumanServices.com](http://SpecialtyHumanServices.com)