

Signature General Liability Broadening Endorsement

Some human and social service organizations may provide services that need broadened protection. Because of this, Great American Insurance Group's Specialty Human Services offers the **Signature General Liability Broadening Endorsement**.

This endorsement provides enhanced coverage for 24 general liability-related issues for a reasonable additional premium charge.

Coverage Highlights Include:

Amendment of pollution exclusion (premises): If your clients own or operate pools or spas, they could have a chemical pollution exposure. This enhancement covers your clients if an accidental release of chemicals occurs and causes bodily injuries to those who use the pool or spa.

Automatic additional insured: This enhancement includes provisions that address primary and non-contributory additional insureds, as well as waiver of subrogation insurance requirements.

Fellow employee extension for management employees: This enhancement eliminates the General Liability policy's fellow employee exclusion for those employees who act in a supervisory capacity.

Increased limits

Medical Payments: limits increased to \$20,000

Damage to Premises Rented to You: Provides a \$1 million limit. We also add coverage for additional perils of lightning, explosion, smoke, leakage from an automatic fire protection system and water other than flood.

Limited Property Damage to the Property of Others: \$5,000 limit, which pays for the damage or loss of others' personal property while in the temporary care, custody or control of your client.

Property Damage Extension with Voluntary Payments: \$1,000/occurrence; \$5,000 annual aggregate. At the client's request, we will pay for loss to property of others caused by its business operation. We will make this payment without regard to the client's legal obligation to do so.



Great American Insurance Group, 301 E. Fourth Street, Cincinnati Ohio 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, and 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. © 2015 Great American Insurance Company. All rights reserved. 3867-SHS (05/15)



Coverage	NEW Signature General Liability Broadening Endorsement	Social Service Agency General Liability Broadening Endorsement
Additional Insured - Manager or Lessor of Premises	Included - Automatic Additional Insured coverage for those from whom the insured leases or rents property.	Included - Automatic Additional Insured coverage for those from whom the insured leases or rents property.
Additional Insured - Funding Sources	Included - Automatic Additional Insured coverage for any funding source.	Included - Automatic Additional Insured coverage for any funding source.
Additional Insured - Contractual Obligation/By Contract	Included - Automatic Additional Insured coverage when required by a written contract, written agreement or permit.	Included - Automatic Additional Insured coverage when required by a written "insured contract."
Blanket Waiver of Subrogation	Included - Automatic if required in a written contract or agreement.	Included - Automatic if required in a written "insured contract."
Non-Owned Watercraft	Included - Coverage for watercraft up to 60' in length.	Included - Coverage for watercraft up to 51' in length.
Broadened Personal and Advertising Injury	Included - Mental injury, mental anguish, humiliation or shock included if resulting from advertising or personal injury.	Included - Mental injury, mental anguish, humiliation or shock included if resulting from advertising or personal injury.
Bodily Injury - Mental Injury, Mental Anguish, Humiliation or Shock	Included - Broadened to definition of Bodily Injury.	Included - Broadened to definition of Bodily Injury.
Medical Payments	ENHANCED! \$20,000 Limit	\$10,000 Limit
Damage to Premises Rented To You	ENHANCED! \$1,000,000 Limit - Included are perils of lightning, explosion, smoke, leakage from an automatic fire protection system or water other than flood	\$300,000 Limit
Supplementary Payments - Bail Bonds	ENHANCED! \$3,000 Limit	\$500 Limit
Supplementary Payments - Loss of Earnings	ENHANCED! \$1,000 per day	\$500 per day
Non-Owned Aircraft	Included - We provide coverage if the aircraft is hired, chartered or loaned with a properly licensed pilot and trained paid crew, and it is not used to carry persons or property for charge.	Not Included
Newly Formed or Acquired Organizations	Included - We provide coverage for any organization the insured newly acquires or forms and over which the insured maintains ownership or majority interest. This is available only to the end of the policy period and if there is no other insurance available.	Not Included
Unintentional Failure to Disclose Hazards	Included - Failure of the insured to disclose all hazards existing as of the inception date of the policy shall not prejudice the insurance with respect to the coverage afforded by the policy, provided such failure or omission is not intentional on the part of the insured.	Not Included
Knowledge of Occurrence, Claim or Suit	Included - Knowledge of any occurrence, claim or suit by any agent, servant or employee of the named insured does not in itself constitute knowledge by the insured.	Not Included
Property Damage Liability - Elevators	Included - Property damage resulting from the use of elevators is not excluded.	Not Included
Property Damage Liability - Borrowed Equipment	Included - Provides coverage for borrowed equipment while not being used to perform operations at a job site.	Not Included
Liberalization Clause	Included - If we revise this endorsement to provide more coverage without additional premium charge, the insured's policy will automatically provide the coverage as of the date the revision is effective in the insured's state.	Not Included
Amendment of Pollution Exclusion (Premises)	Included - We amend the commercial general liability pollution exclusion to provide coverage for "bodily injury" or "property damage" arising out of the actual discharge, dispersal, seepage, migration, release or escape of "pollutants" (subject to a number of specific limitations).	Not Included
Limited Property Damage to Property of Others	\$5,000 Limit - We pay for the loss of personal property to others while in the temporary care, custody or control of an insured.	Not Included
Primary and Non-Contributory Additional Insured Extension	Included - provides primary non-contributory additional insured status to any person or organization who qualifies for an additional insured under any form or endorsement under this policy (commercial general liability only).	Not Included
Additional Insureds - Protection of Limits	Included - Eliminates the potential of an insured being unfairly targeted in a claim or suite when other additional insureds may also be liable.	Not Included
Property Damage Extension With Voluntary Payments	\$1,000 per occurrence/\$5,000 aggregate - At the insured's request, we will pay for loss to property of others caused by the insured's business operation. Payment will be made without regard to the insured's legal obligation to do so.	Not Included
Who Is An Insured - Fellow Employee Extension - Management Employees	Included - Eliminates the fellow employee exclusion to any employee who is acting in a supervisory capacity.	Not Included