

Human and Social Services Property Broadening Endorsement

Human and social service organizations have endless items of valuable property that may not be specifically covered in a package policy and need broadened protection. Because of this, Great American Specialty Human Services is proud to offer its industry-leading Human and Social Services Property Broadening Endorsement.

This endorsement provides a basket blanket limit of insurance for various coverages in addition to a schedule of additional coverages with specified limits.

Coverage Highlights Include:

Limits applied per location: Unless otherwise indicated, coverage limits are applied on a per-location basis. Each scheduled location experiences the full benefit of having its own set of limits for most coverages in this endorsement.

Additional Limits: The limits of this endorsement apply in excess of any separately purchased and scheduled property. A covered occurrence can receive the combined limit of specifically purchased coverage plus the limit provided in this endorsement.

The following is a summary of coverage and limits of insurance provided by this endorsement. Refer to your policy for full terms and conditions.

Blanket Limit of Insurance

- \$250,000 Each Occurrence
- \$250,000 Aggregate Loss Limit

Coverages in the Blanket Limit of Insurance Include:

- Accounts Receivable
- Business Income and Extra Expense
- Business Electronic Systems and Telecommunications
- Fine Arts
- Fire Department Service Charge
- Property of Others including Building Glass (if required in a lease)
- Valuable Papers and Records

Coverages not included in the blanket limit are shown on the second page.

Protecting Those Who
Improve Your Community®



Great American Insurance Group Specialty Human Services

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for all the *great* you do®

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 and Great American Spirit Insurance Company, authorized insurers in all 50 states and 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. © 2020 Great American Insurance Company. All rights reserved. 4202-SHS (09/20)

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Specialty Human Services

| Schedule of Additional Coverages | Limits of Insurance (\$) |
|--|---|
| Arson Reward | 50,000 |
| Appurtenant Buildings | 10,000 |
| Automated External Defibrillators | 5,000 |
| Business Personal Property (within 2,000 feet) | Included |
| Business Personal Property Temporarily in Portable Storage Units | 25,000 |
| Crime Coverage | |
| Employee Theft | 10,000 |
| Forgery or Alteration | 2,500 |
| Inside the Premises – Theft of Money and Securities | 10,000 |
| Outside the Premises – Theft of Money and Securities | 10,000 |
| Computer and Funds Transfer Fraud | 2,500 |
| Money Orders and Counterfeit Money | 2,500 |
| Crisis Communication Expense | |
| Each Occurrence | 12,500 |
| Aggregate Loss Limit | 25,000 |
| Debris Removal | 100,000 |
| Emergency Real Estate Consulting Fee | 50,000 |
| Emergency Vacating Expense | 25,000 |
| Failed Donation Coverage | 50,000 |
| Fire Department Device Recharge | 50,000 |
| Foundations | Included in Building Limit |
| Furs | 10,000 |
| Identity Theft Expense | 50,000 |
| Jewelry | 2,500 |
| Key Individual Replacement Cost | 50,000 |
| Kidnap Expense | 50,000 |
| Lease Cancellation Moving Expense | 5,000 |
| Lessor's Leasehold Interest | 10,000 |
| Lock Replacement | 10,000 |
| Loss Data Preparation | 50,000 |
| Newly Acquired Locations for 90 Days | |
| Building | 1,000,000 |
| Personal Property | 500,000 |
| Ordinance or Law – Loss to the Undamaged Portion of the Building | Included in Building Limit |
| Ordinance or Law – Demolition Cost and Increase Cost of Construction | 25% of Building Limit/ Maximum \$500,000 |
| Outdoor Property (Including Trees, Shrubs, and Plants) | |
| Any One Occurrence | 50,000 |
| Personal Effects - Excluding Theft | |
| Each Occurrence | 50,000 |
| Per One Person | 10,000 |
| Pollutant Clean Up | 50,000 |
| Precious Metals | 25,000 |
| Property in Transit | 100,000 |
| Property Off Premises | 500,000 |
| Property On Exhibition | 100,000 |
| Retaining Walls (Not Part of Building) | 10,000 |
| Signs – Attached or Unattached, Indoor or Outdoor | 50,000 |
| Spoilage | 50,000 |
| Temporary Meeting Space | 25,000 |
| Terrorist Travel Reimbursement | 50,000 |
| Utility Services – Time Element (Overhead Transmission Lines Included) | 50,000 |
| Vacancy Clause (Seasonal Operations) | Included |
| Water Backup of Sewers or Drains | 30,000 |
| Workplace Violence Counseling | 10,000 |