

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. © 2021 Great American Insurance Company. All rights reserved. 4202-SHS (07/21)

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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	50,000