



## **Specialty Human Services**

Insurance Solutions for Youth Recreation Organizations







## 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 service to youth development is at the heart of your mission. You need to protect that mission, along with every other aspect of your operation. This may include your club members, employees, volunteers, property and the campers or athletes you may counsel.

Great American's Specialty Human Services understands the risks you face and insures the specialized needs of organizations like yours. For more than 40 years, we have protected *those who improve your community*. Our Youth Recreation program offers specific coverages to the organizations focused on the early learning and social development aspects that enrich our lives and lift our spirits.

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

This may include:

- Abuse and molestation
- After-school programs
- Athletic activity participants
- Camps, including canoes or rowboats
- Fundraising activities and funding sources
- Field trips
- Swimming pools
- Volunteers

### **Ten ways 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:

1. An inclusive package policy offering:
  - Property
  - General Liability
  - Professional Liability
  - Abuse or Molestation
  - Third-Party Crime
  - Inland Marine
  - Non-owned and Hired Auto
2. An Automatic Additional Insured endorsement that *extends coverage* to funding sources, managers or lessors of premises, contractual obligations and club members who are part of an organized club

3. Abuse or Molestation coverage that addresses sexual, physical and emotional abuse, including bullying
4. Professional Liability that includes coverage for athletic trainers and non-degreed professionals
5. Special events, which General Liability covers
6. Medical payments for volunteers
7. Owned Auto Liability and Physical Damage including coverage for buses and 15-passenger vans
8. Accident & Health, which helps protect your volunteers and participants in activities sponsored by your organization
9. Directors' & Officers' and Employment Related Practices coverage
10. Umbrella coverage, which can include Abuse or Molestation and Professional liability

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

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

#### ***Abuse or Molestation coverage***

During a group activity, a counselor noticed that one eight-year-old boy was verbally assaulting another. The counselor took immediate action to separate the children and reported the incident in accordance with the organization's abuse reporting policy. The verbally assaulted child's parents later sued the organization and named the counselor for the mental distress their child experienced. The organization's agent was well versed on Great American's abuse coverage and felt confident in the policy's ability to provide protection for any actual, threatened or alleged act. The agent knew the policy covered both employee-on-client abuse and client-on-client abuse, and addressed sexual, physical and emotional abuse.











### Volunteer Medical Payments coverage

While painting the gym at a youth recreation center, a volunteer fell off a ladder and broke his wrist. Because the organization had medical payments coverage extending to volunteers, the volunteer

### Accident & Health coverage

A camper made her way to the canoe on the riverbank. Suddenly, she slipped and fell on the mud, hitting her head on the side of the canoe. The injury required a visit to the emergency room resulting in stitches. The organization was glad it had purchased an Accident & Health policy to accompany its Great American General Liability policy. The accident policy made payment for the camper's medical bills, and did not affect the limits of the organization's General Liability policy.

### 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. Then, they develop plans and educational programs to address issues 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 youth club was able to curb bullying and other inappropriate behaviors while protecting the anonymity of their members.
- A children's camp was able to save on the cost of their background checks, and mitigate risk without breaking their budget using IntelliCorp background check services.

Outstanding coverage for youth development organizations, including:

Boys & Girls Clubs	Scouting Youth Centers	YMCAs YWCAs
Camps	Youth Clubs	
JCCs	Youth Sports	

**Note:** The claim and service scenarios are provided to illustrate an exposure your client could encounter. The scenarios are hypothetical and may or may not be actual claims. The facts of any situation that may actually arise and the terms, conditions, exclusions and limitations in any policy in effect at the time are unique. Thus, no representation is made that any specific insurance coverage applies to these claims and service scenarios.



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

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