



Property & Inland Marine

Property

Property coverage you can count on.



Are your clients covered?

Great American Property & Inland Marine has a simple solution – our Select Business Property (SBP) is your go-to property coverage form because it's adaptable to many different types of properties and industries. It offers broad coverage with a wide range of flexible endorsements that allow you to customize each policy.

Built on Relationships. Focused on Solutions.®

Services Minded. Solution Driven. Specialty Focused. That's what we are, and what you can count on to help write more business. We're not your run-of-the-mill insurance company. At Great American Property & Inland Marine Division, we pride ourselves on our dedicated claims service and specialized expertise focused only on property and inland marine coverage. So, you get the solutions you need from the people you trust.

Your single source for broad-ranging,
flexible property insurance.

Customized insurance solutions

Over the years, we've found our best success by focusing on a specific set of industries, allowing us to develop deeper expertise in how they operate. Here are some of the larger industries where we've found the greatest success.

- Apartments
- Office
- Healthcare
- Municipalities
- Hotel/Motel
- Condominiums
- Retail
- Contracting
- Education
- Wholesale Distribution

Advantages

Great American is one of the largest commercial inland marine insurers in the U.S. We're also one of only a small group of carriers that can provide both property and inland marine coverage.

This combined, two-in-one coverage can be a big time-saver as you're sourcing your client's insurance, since you'll avoid multiple calls to different carriers. It's also good to know that Great American writes policies in all 50 states and DC.

Why so many agents choose SBP

SBP is a versatile policy that's become a top choice of many agents. It offers broad standard coverages as well as many unique features tailor-made for the industries we serve. Our SBP rate filing gives us the flexibility to apply the right rate to the right risk. And because of our in-depth industry expertise, we can do a better job of helping you precisely craft the right coverage for your clients – so they never pay for coverage they don't need.

SBP policies are built one at a time for your client's specific situation and include significant benefits like:

- Protection for buildings, personal property and loss of business income.
- Additional coverages that are industry focused.
- Endorsements available for green coverage upgrades, and errors and omissions.
- Optional crime coverage for employee dishonesty, and theft or destruction of money and securities.
- Optional Equipment Breakdown and Data Compromise Coverage.

Competitive terms

- Limit options available.
- Flexible rating structure makes your pricing more competitive for your clients.
- No coinsurance/agreed amount form helps reduce your E&O exposure and removes potential coinsurance penalties for your clients.
- Building & Business Personal Property Valuation options allow you to tailor policy terms to meet your clients' specific needs.
- Business Income/Extra Expense on an actual loss sustained (ALS) basis up to the Limit of Insurance selected assures that coverage matches the fluctuation in time element losses, with no monthly limitation.
- 90-day grace period provides peace of mind that newly acquired or constructed locations are covered.

Additional coverages included at newly acquired locations

- \$500,000 Building Coverage
- \$250,000 Business Personal Property
- \$100,000 Business Income
- \$5,000 for property in transit

Optional coverages available

- Flood and Earthquake Coverage for eligible locations – will provide coverage if it fits criteria
- Equipment Breakdown Coverage
- Data Compromise



GREATpolicy® Online Issuance Tool

You can quote and issue Property policies in just minutes, receive priority processing on referrals and receive instant eligibility feedback. The bottom line for you? Less time shuffling paper and more time selling!

Easier access

- Access everything you need right from the Agent Portal.
- E-mail your underwriter direct from the system.
- Quote, bind, and issue your policy all in one place.
- Save and print quotes, applications and reports.

Faster processing

- User-friendly system walks you through the process step by step.
- Do-it-yourself system for faster results to your Insured.
- Running out of time? Start a quote, save it and finish it later without having to re-enter the information.

Increased accuracy

- Automatic detection and notification of missing required fields.
- Instant premium calculations for coverage limits.

Competitive Advantage

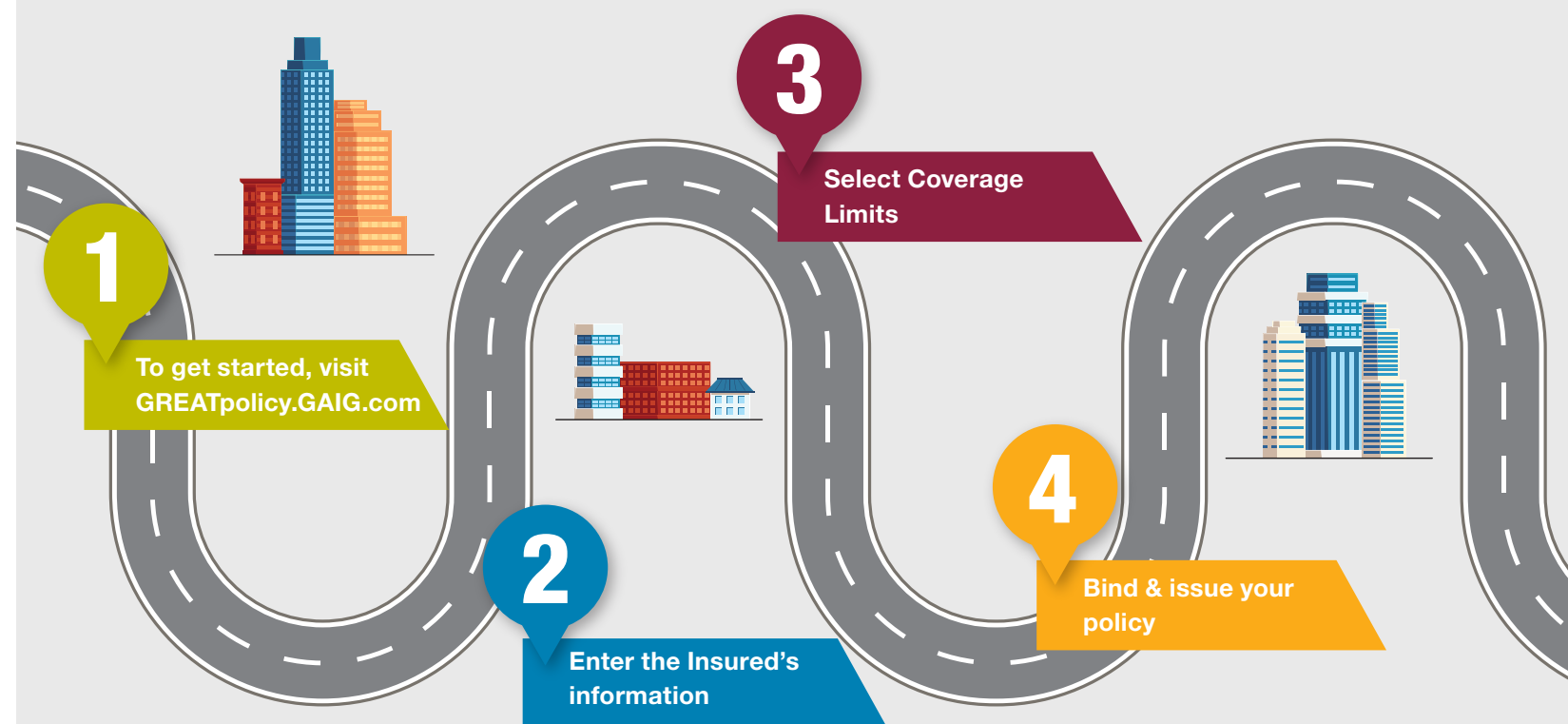
- Insure schedules up to \$20 million in values
- Provides coverage for up to five buildings
- \$2,500 minimum premium, \$1,000 minimum deductible
- With our Select Business Policy, the following coverages are included:
 - Improvements and Betterments
 - Back Up of Sewers and Drains
 - Signs and Glass
 - Stock
 - Leased Personal Property

Target operation types: auto repair, car washes, condominiums, contractor's shops or offices, gas stations, offices, parking garages, movie theaters, day spas/nail salons, retail and shopping centers.

Ineligible Occupancy (including but not limited to): apartments, body shops, clubs, bars and lounges.

4 easy steps to bind a policy with GREATpolicy®

Receiving **a quote and issuing a policy** for your next Property policy has never been so easy!



Log in to our Agent Portal at AgentPortal.GAIG.com to issue your next Property policy.



Property & Inland Marine

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

for all the *great* you do®

Great American
Insurance Company

110⁺ years with an **A** or better
rating by A.M. Best

Online quote and agent portal may not be available at all times. Coverage is subject to underwriting. 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 and Great American Insurance Company of New York, authorized insurers in all 50 states and the DC. © 2018-2020 Great American Insurance Company. All rights reserved. A.M. Best rating of "A+" (Superior) affirmed September 11, 2019. 5687-PIM (07/20)