



Specialty Human Services

Insurance Solutions for Wellness and Sports 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.

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

Health. Your focus on health in your community 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 members, employees, property and any clients or athletes you may train.

Great American's Specialty Human Services understands the risks you face and insures the specialized needs of organizations like yours. Our Wellness and Sports program offers specific coverages to the organizations focused on the physical and mental practices that enrich our lives and lift our spirits.

Protect your organization's unique operational exposures

This may include:

- Professional liability including coaching, personal training and massage or physical therapy
- Athletic activity participants
- Abuse exposure including gym daycares or one-on-one training sessions
- Spas, swimming pools and hot tubs
- Fundraising and charitable events including 5K runs/walks
- Off premises recreation including activities such as kayaking or paddle boarding

Nine reasons our extensive coverage can 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 and contractual obligations
3. Abuse or Molestation coverage that addresses sexual, physical and emotional abuse, including bullying

4. Professional Liability that includes coverage for athletic trainers, physical therapists, massage therapists and non-degreed professionals
5. Special events coverage included under General Liability
6. Owned Auto Liability and Physical Damage
7. Accident & Health, which helps protect your volunteers and participants in activities sponsored by your organization
8. Directors' & Officers' and Employment Related Practices coverage
9. Umbrella coverage, which can include Abuse or Molestation and Professional Liability

Why you need coverage: claims scenarios

Through the following scenarios, we demonstrate real-world situations where Great American can offer protection for organizations like yours.

Professional coverage

A client sustained a chronic shoulder injury to his right shoulder after several training sessions. He sued his athletic trainer and the gym for neglecting to tell him how to do an exercise properly. After speaking with their designated claims staff, the gym felt protected by their Great American Professional Liability policy, which included coverage for failure to instruct.

Equipment Breakdown coverage

A swim club sustained a power surge that caused electrical damage to equipment in the pool's control room. The swim club had to close its doors for seven days to make repairs. Fortunately, the club had added Equipment Breakdown to their Specialty Human Services policy. Equipment Breakdown provided coverage for the damage caused by the power surge, loss of business income and the communication expense to announce their reopening.





Accident & Health coverage

A participant slipped and fell on her way into spin class and hit her head on the side of a stationary bike. The injury required a visit to the emergency room, which resulted in stitches. The organization was glad they had purchased an Accident & Health policy to accompany their General Liability policy with Great American. The accident policy made payment for the spin participant'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 helping 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 claims, we pair you with our Safety Professionals. They start by working with you to evaluate your property, premises and facilities and then 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 to policyholders:

- **Specialized Nonprofit Risk Management** – Build effective risk management policies, receive unlimited risk management advice by phone or email and provide your employees risk training through live webinars with Nonprofit Risk Management Center's affiliate membership program.
- **Driver Monitoring** – Help reduce losses due to auto accidents and employee turnover, and help improve your public image with SafetyFirst's driver monitoring services.
- **Anonymous Bully Reporting App** – Report, deter and mitigate inappropriate conduct including bullying, drug and alcohol use, hazing and self-harm with STOPit's anonymous user app. Schools and other social service organizations can take advantage of this offering.

- **Background Checks** – Make smart hiring decisions while saving with IntelliCorp's discounted background check package. Specialty Human Services policyholders receive 35% off standard retail price.
- **Virtual Learning** – To help you improve safety and reduce losses, we offer interactive training courses.

How these services can help your organization

Through the following scenarios, we demonstrate real-world cases where our value-added services could help reduce your organization's risk.

A fitness center's daycare 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:

Athletic and Health Clubs	Pilates and Yoga Studios
Dance Studios	Recreation and
Fitness Centers	Community Centers
Martial Arts Studios (non-contact)	Swim and Racquet Clubs

Note: The loss 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 the loss 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

AM Best rating affirmed December 3, 2021. Ward Group®, 2021 Ward's 50 Property and Casualty Companies. 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, authorized insurers in all 50 states and DC, and Great American Protection Insurance Company, an authorized insurer in CA, IN, KY, MS, OH and WA. 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. © 2022 Great American Insurance Company. All rights reserved. 5573-SHS (09/22)