



Specialty Human Services

Insurance Solutions for Food Distribution Organizations



GREAT AMERICAN
INSURANCE GROUP

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

Eradicating hunger and creating a sense of self-reliance and stability are at the heart of your mission. You need to protect that mission, along with every other aspect of your operation, which may include clients, members, employees, volunteers or property

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 Food Distribution 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:

- Warehouses
- Heavy traffic on premises
- Vocational training
- Auto fleets for food distribution
- Multiple operational entities
- Donated items and product liability
- Forklifts and other special equipment

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. Equipment breakdown coverage for your refrigeration systems, heating and air, electrical system and office equipment
5. Special events coverage included under General Liability
6. Owned Auto Liability and Physical Damage
7. Signature Property Broadening Endorsement that includes coverage for spoilage, employee theft and crisis communications expense
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

Consider the following scenarios that demonstrate situations in which Great American can offer protection for organizations like yours:

Equipment Breakdown coverage

A car strikes the electrical pole adjacent to a food pantry. The resulting power surge damaged the electronics controlling the pantry's refrigeration unit, which knocked out its cooling capacity. The perishable food spoiled and an employee discarded it. The pantry was glad it purchased an Equipment Breakdown policy through Great American, which covered the cost to repair the damaged control electronics and spoiled foods.*

General Liability coverage

A soup kitchen volunteer quickly mopped up an area where a guest had accidentally spilled his drink, but failed to put up the proper signage to warn others of the wet floor. Another guest entering the area slipped and fell, and broke her leg. The guest brought a bodily injury claim for damages, including pain and suffering and medical costs. The soup kitchen's general liability policy covered the costs of defending the organization as well as the settlement.*



VOLUNTEER

**Food
Donations**



Auto coverage

A food bank added a brand new van to its fleet. On its first trip out, an employee slid off the road and hit a tree while making a delivery. Fortunately, the driver was unharmed, but the damage to the vehicle was extensive. The food bank's Great American auto policy included collision coverage and paid for the damage caused by the accident.*

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, pain and suffering.

To help prevent claims, we pair you with our Safety Professionals. They work with you to evaluate your property, premises and facilities to develop plans and educational programs that address potential risks such as driver safety, bullying and employee safety.

Beyond Great American's dedicated loss prevention services, we also offer these valued benefits:

- **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 improve your public image with SafetyFirst's driver monitoring services offered to all policyholders.
- **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** – Help 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

These cases demonstrate how our value-added services could help reduce your organization's risk:

After coordinating an onsite visit with a Great American Loss Prevention representative, who assessed the premises for potential risks, a food bank was able to develop a maintenance and risk management plan to reduce hazards and losses.*

A meal delivery organization was able to save on the cost of monitoring the driving activity of their employees with SafetyFirst. Once implemented, the service mitigated the number of risky driving incidents.*

Outstanding coverage for food service organizations, including:

Congregate Meals
Food Banks
Food Distribution
Food Pantries

Meal Delivery
Nutrition Programs
Soup Kitchens
Nonprofit Culinary Training

*Note: The claims scenarios in this brochure are provided to illustrate possible exposures faced by your clients. The facts of any situation which may actually arise, and the terms, conditions, exclusions, and limitations in any policy in effect at that time, are unique. Thus, no representation is made that any specific insurance coverage applies to the above claims 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)