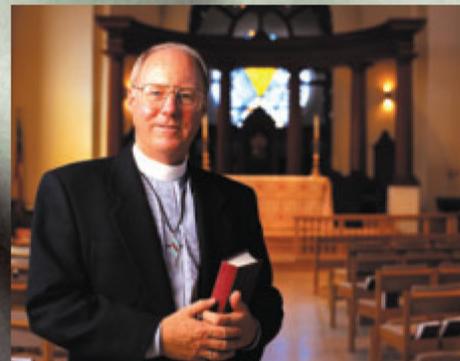




The Heart of Partnership



SPECIALTY HUMAN SERVICES

Insurance Program for Social Service
Agencies & Non-Profit Organizations


GREAT AMERICAN
INSURANCE GROUP

*Marshall
& Sterling*
INSURANCE

CINCINNATI

1(800) 722-3260
1(888) 513-5593 fax

49 East Fourth Street
Dixie Terminal South, 4th Floor
Cincinnati, OH 45202

CHICAGO

1(800) 542-4245
1(888) 665-7801 fax

300 South Wacker Drive,
Suite 1200
Chicago, IL 60606

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The Great American Story

Great American Insurance Group is one of the most respected property and casualty insurance groups in the country. We have been insuring commercial risks since the founding of our lead insurer, Great American Insurance Company, in 1872.

Our strong premium-to-surplus position and long tradition of financial strength and stability make Great American the choice of thousands of independent agents and customers who know they can count on us for excellent insurance products and services.





Specialty Human Services
www.hsd.gaic.com

The Heart





Introduction

of Partnership



Since 1980, Great American's Specialty Human Services Division has been partnering with agents active in the social and human services sector. Our Division's Claim, Loss Prevention, Underwriting and Marketing specialists are dedicated to working hand-in-hand with agents who serve more than 5,000 social service and non-profit organizations across the country. Our entire Program is built upon providing our producer partners with the products, services, tools and compensation necessary to succeed in the world of non-profit insurance. Agents have come to rely on us for:

- Exemplary service
- Competitive compensation
- Willingness to insure broad risks
- Extensive and innovative product portfolio, extending to various property, liability and professional coverages
- Great American's financial strength and commitment to long-term partnerships
- Cooperation in the pursuit of a common goal



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Our Mission

Who we are

What we believe in

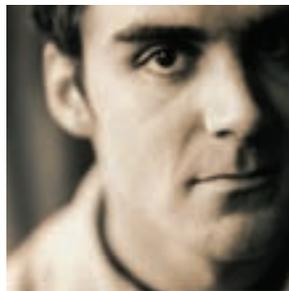
Where we are going

We provide financial protection via specialized commercial insurance products and superior customer service to select non-profit and human service organizations through our independent agent partners.





on Statement



The World of Non-Profits

Twenty-seven categories of organizations have been granted tax-exempt status by the Internal Revenue Service under IRS Code 501(c). This group represents over 1,000,000 organizations in the United States. Annual property/casualty insurance premium estimates for this group range as high as five billion dollars.

Non-Profit organizations are often required by funding services or others to purchase insurance, and they tend to have unique and diverse coverage needs. While few insurance companies specialize in coverages for non-profit organizations, SHS has established itself as a leader in this area.



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Underwriting Focus

Some of O





Great American's Specialty Human Services Division is a specialist in underwriting a broad spectrum of human and social service agencies (including for-profit) and non-profit 501(c) organizations. Our focus is on 501(c) 3 through 501(c) 7 organizations.

ur Clients



ELIGIBLE ORGANIZATIONS

The following are examples of types of organizations that may be eligible for insurance through our Program:

Arts & Cultural

- Art, Cultural and Ethnic Organizations
- Visual Art Organizations
- Museums and Planetariums
- Performing Arts
- Botanical / Horticultural

Education

- Private Elementary Schools
- Vocational
- Adult Education
- Special Education
- Student Services and Organizations
- Headstart Programs

Health

- Counseling Services
- Vocational Rehabilitation
- Programs for the Developmentally Disabled
- Substance Abuse Programs (Post-Detox)

Housing Support & Services

- Independent Living
- Halfway Home / Transitional Living
- Group Residential

Affinity Groups and Associations

- As a multi-faceted solution provider, we are ideally suited for agents with a core competency centered on homogeneous affinity groups or associations. From nature centers to historic properties and religious institutions to education, we work with producers and policyholder groups to deliver innovative and timely solutions in the areas of on-going education, marketing strategies, group specific coverages, claims analytics and loss prevention.

Youth Programs

- After School Programs
- Youth Recreation Centers
- Child and Youth Services
- Daycare

Religious

- Convents
- Religious Schools
- Churches and Synagogues

Family Service

- Battered Victim Shelters
- Temporary Housing
- Rescue Missions

Multi-Purpose

- YMCAs and YWCAs
- Thrift Stores
- Humane Societies / SPCAs
- Community Action Programs
- Grant Making Organizations / Foundations
- Social Clubs
- Food Programs



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Underwriting Discipline

As specialists, we cannot underwrite every risk and exposure. To maintain our required underwriting profitability, we carefully choose those risks that may be eligible for our Program. This disciplined approach has enabled us to provide long-term stability in our prices while remaining competitive in today's marketplace. In addition, it allows our producer partners to participate as stakeholders in the profitability of our Program.

INELIGIBLE RISKS

The following are examples of types of risks that *may not* be eligible for insurance through our Program:

Education

- Schools with contact sports
- Secondary Boarding Schools

Family Services

- Adoptions
- Foster Placements
- In-Home Daycare Centers
- "Meals on Wheels"—meals delivered in volunteer autos
- In-Home Assistance

Youth Programs

- Community Youth Athletic Programs (i.e. Leagues)
- Adult / Youth Individual Mentoring Programs

Health

- Substance Abuse—Detox
- Hospitals
- In-Home Healthcare

Housing Support & Services

- Housing Projects—Public
- Nursing Homes
- Residential Facilities for individuals with violent or difficult-to-control behaviors
- Residential Facilities with non-ambulatory residents
- Residential Facilities for individuals with severe mental or physical disabilities

Miscellaneous

- Builders' Risk, Course of Construction or Renovation
- Transportation Organizations
- Prisons
- Vacant or Unoccupied Buildings
- Referral Agencies
- Activist Organizations



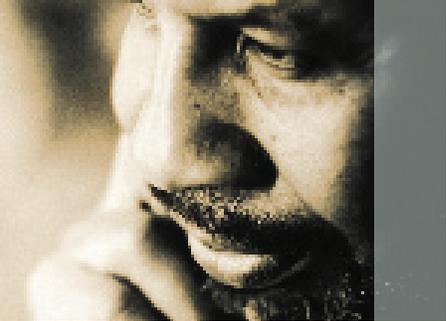


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We make it easy





to do business with us!

Our Team Approach

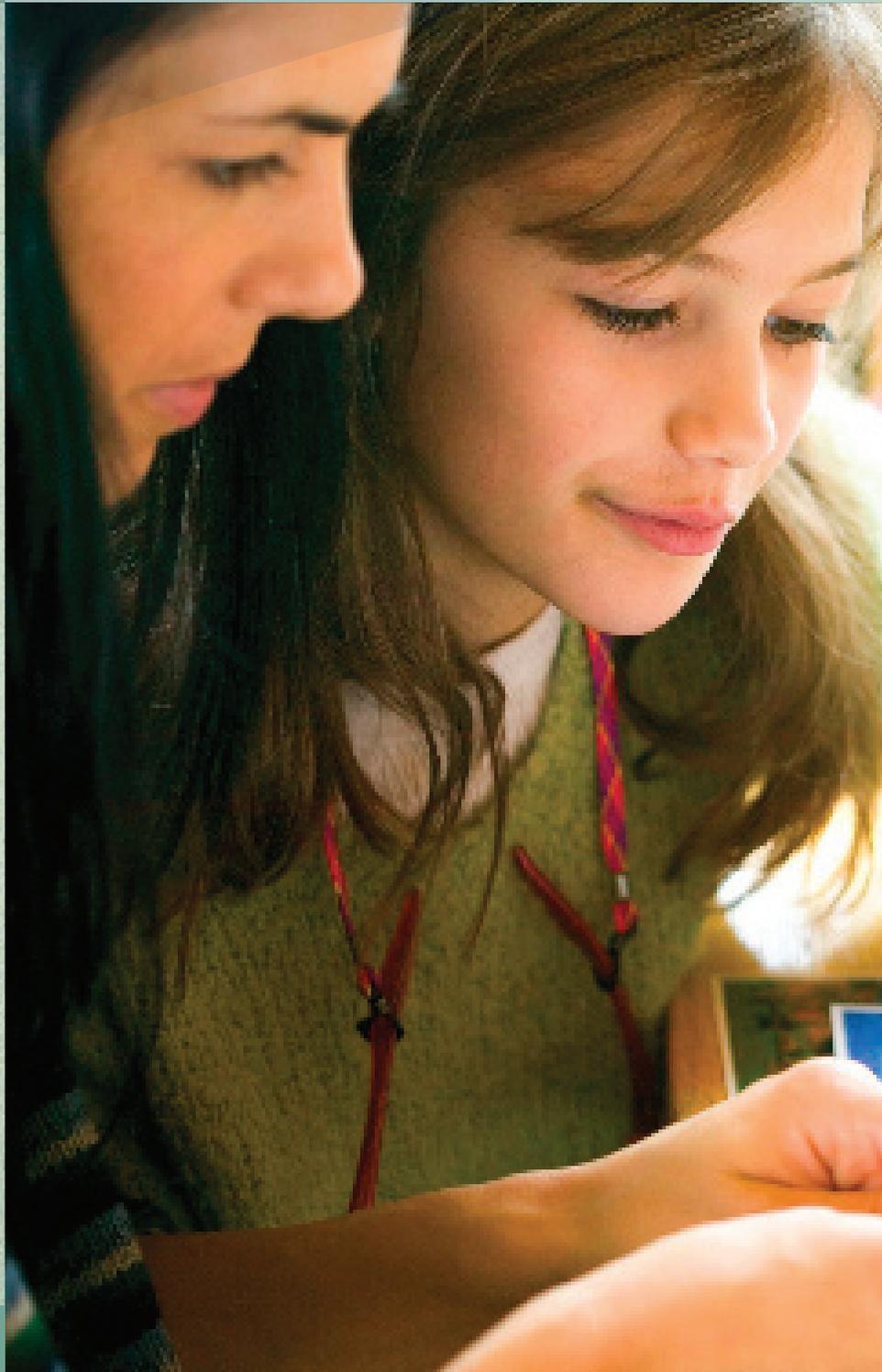
Our two branch offices have full-time Territory Managers, Business Developers, Marketing Representatives and Underwriters dedicated to helping our agency partners with their social service and non-profit clientele. We maintain and monitor high standards for issuing quotes, policies, endorsements and renewals—all within a matter of days, not months. You will benefit from experts with over 15 years of underwriting experience who understand your account.





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Broad Coverages Provided



Great American Insurance Company provides one of the broadest and most comprehensive product portfolios in today's marketplace. Our Program is fully admitted on a national basis (excluding FL, HI, LA, MS, OK & TX) and is accessible directly by our retail producer partners.

Contracted agents do not have to deal with wholesalers, surplus lines companies or MGAs. You'll be able to consolidate your efforts with one dedicated carrier with whom you can develop a solid, long-term relationship.

Coverages Provided

- Standard Package Policy – ISO-based Property and GL forms
- Variety of Professional Liability coverages including D&O
- Automobile – owned, non-owned and hired
- Umbrella/Excess – written over Great American's primary General Liability: limits to \$10,000,000 available*
- Numerous ancillary coverages including EDP, Crime, Boiler & Machinery (Equipment Breakdown), two Property Broadening Endorsements, Inland Marine, a Social Service Agency General Liability Broadening Endorsement and a Commercial Auto Broadening Endorsement

**Higher limits may be available on a case by case basis. Check with your Underwriter.*



Coverage Features

General Liability / Professional Coverages

- Abuse and Molestation Coverage:
 - Silent – included in GL limits; or
 - Explicit – separate sub-limit
- General Liability Broadening endorsement
- Social Service Agency Professional Liability Coverage – Social Workers and Counselors
- Health Care Services Professional – nurses, therapists and audiologists
- Pastoral Professional
- Cemetery Professional
- Educators' Professional
- Veterinarian Professional
- Non-Owned Auto Hired
- Special Events
- Automatic Additional Insured – funding sources, managers or lessors of premises, contractual obligations and volunteers

Property Coverages

- Plus Property Broadening Endorsement
- Social Service Agency Property Broadening Endorsement
- Church Plus Property Broadening Endorsement
- Replacement Cost and Functional Replacement Cost
- Blanket Building and/or Personal Property
- Agreed Amount
- Food Spoilage
- Building Ordinance or Law – Coverages A, B & C
- Guardian Property Broadening Endorsement
- Automobile Coverages



Abuse & Molestation

Great American Insurance Company can provide producer partners and policyholders with one of the broadest possible coverages in the industry today. We carefully underwrite accounts with these exposures. Our abuse and molestation coverage can include the following features:

- Occurrence trigger
- Full policy limits
- Defense in addition to limits
- Broad persons insured protection
- Not restricted to certain types of abuse or molestation, clientele or third party limitation
- Following form in Great American Insurance Company's umbrella
- Experienced Loss Prevention personnel available to assist your client in setting up staff screening procedures
- Optional explicit abuse and molestation endorsement
- Sub-limited approach where warranted

Professional Liability

Great American Insurance Company's 501(c) organizations have a growing number of professional liability exposures. Our Program is designed to protect a wide variety of these in the broadest possible way. Our Social Service Agency Professional Liability coverage includes the following features:

- Occurrence trigger
- Limits up to \$1,000,000 each claim and \$3,000,000 aggregate
- Defense in addition to limits
- Following form in Great American Insurance Company's umbrella

Ancillary Coverages

- Inland Marine
- Crime, including employee dishonesty
- Extra expense / business income
- Boiler & Machinery (equipment breakdown)



Directors' and Officers' Liability

The Non-Profit Organization Executive Protection and Employment Practices Liability Policy blends traditional non-profit D&O with very broad Employment Practices Liability and extensive entity coverage to produce a state-of-the-art policy.

Non-Profit *ExecPro* Policy features:

- Duty to defend coverage with the option for the insured to control their own defense
- Defense costs in addition to the limit of liability
- Free 90-day automatic discovery period
- Either/or discovery option
- Definition of claim includes EEOC proceedings and written demands
- No individual insured vs. insured exclusion
- Automatic Non-Profit subsidiary coverage
- For-Profit subsidiary coverage is available
- Notice of claim "as soon as practicable"
- Mental anguish / emotional distress exclusions do not apply to EPL
- EPL coverage includes wrongful termination, harassment, discrimination and many other employment exposures





The Non-Profit ExecPro Policy now contains the Elite Coverage Enhancement Endorsement*, which includes, but is not limited to, the following benefits:

- With respect to a settlement recommended by the Insurer but rejected by the Insured, the policy has been modified to provide coverage for a pre-determined percentage of Loss, including Costs of Defense, incurred subsequent to the Insured's refusal to settle
- Amends the personal profit and fraud exclusions to "final adjudication" wording vs. "in fact" wording
- The policy is only cancelable for non-payment of premium

**The Elite Endorsement may not be available in all states.*

Executive Liability Division

1515 Woodfield Road, Suite 500

Schaumburg, IL 60173

Phone: 847.330.6750

Fax: 847.330.6890

Email: ExecPro@gaic.com

www.GreatAmericanELD.com



Specialty Human Services

www.hsd.gaic.com

We are here

Claims Management

We are one of the few insurance companies that has a dedicated Non-Profit Claims Unit. Every one of our full-time property and liability claim handlers is a non-profit specialist that is highly educated, experienced and committed to continuing education.

Our claims specialists help manage the expenses of our Program and to protect our agents' stakeholder interest. We settle meritorious claims quickly, and tenaciously resist non-meritorious claims.





re for you



Claims Philosophy

It is the philosophy of the Great American Claims Department to:

- Provide quality claims handling and excellent claim service second-to-none in the non-profit sector
- Attempt to contact all claimants and policyholders within 24 hours of the time the claim is reported to the Company
- Provide toll-free incoming fax and telephone numbers. A toll-free 1-888 number for claim related inquiries and our claim specific policy brochure, "What to do Before and After a Loss," has been adapted to reference the appropriate reporting procedures and telephone numbers:

1(888) 317-4828
1(888) 307-3180 fax

- Available after business hours and weekend number
- Provide computerized loss reports
- Provide customized claims services including access to Great American Insurance Company's Claim Data Warehouse
- Be available for meetings with current or prospective clients

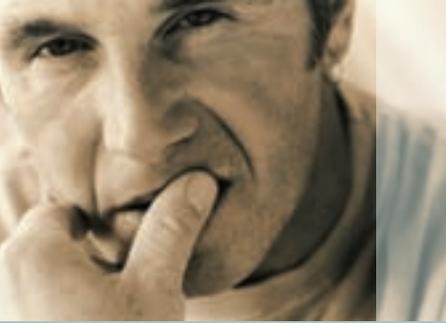


Loss Prevention Risk Management

As further evidence of our commitment and dedication to serving the world of non-profits, we help our agents help their insureds control their long-term insurance costs.

Our nationwide network of 30 Loss Prevention Specialists are located in the territory closest to our agents and insureds— all with the goal of providing localized knowledge and service. These full-time, experienced Specialists can assist our producer partners and their current or prospective clients in the following areas:

- Establish loss prevention safety programs
- Evaluate premises conditions, hazards / controls
- Institute abuse and molestation controls
- Provide driver screening / driver training programs and safety training sessions
- Assess property exposures including sprinkler and detection systems
- Employee dishonesty and theft
- Safeguarding computer systems
- Provide loss prevention services guides
- Provide building valuations / insurance to value
- Provide computerized loss analysis reports
- Provide brochures, videos, pamphlets and technical data guides
- Accident investigations
- Fire protection engineering
- Sales presentations
- Access to library of resources on safety topics
- Provide Staff Screening Guide and other loss prevention tools
- Educational seminars on a variety of safety topics
- Seminars that may potentially lead to CE credits for license continuation



National Loss Prevention Hotline



Program insureds and agents requiring assistance with any loss prevention need may contact our Program LP Hotline:

1(800) 720-1354

Inquiries will be acted on by Cincinnati-based Loss Prevention Department personnel. More complex needs are referred to the nearest Great American Insurance Company Loss Prevention Specialist for contact within one business day.

Similar to other Great American Insurance Company Loss Prevention services, the LP Hotline is provided at no cost to agents and policyholders.



Co-operative Marketing

We assist

We assist our producer partners with the marketing, identification and screening of prospective clients. A variety of educational and marketing materials are available to agents and policyholders. These materials are provided at no cost. Agent uses include:

- For direct mail
- For prospecting / cold calling
- At conferences / seminars
- At conventions
- At exhibitor booths
- To accompany quotes
- To deliver policies
- At sales presentations
- For customized co-op sales and marketing campaigns

Available brochures include the following topics:

- Non-Profit Organizations
- Religious Organizations
- Educational Organizations
- Youth Programs
- Community Services & Development Organizations
- Animal Related
- Arts & Cultural
- Child Daycare
- Controlling Loss Dollars
- What to do Before & After a Loss
- Social Service Agency General Liability Broadening Endorsement Coverage Comparison
- Social Service Agency Professional Liability Coverage Comparison
- Social Service Agency Property Broadening Endorsement Coverage
- Staff Screening Guide



Marketing Representatives

our Agents



Our national team of dedicated Territory Managers, Business Developers and Marketing Representatives work hand-in-hand with our producer partner network to provide assistance in the following areas:

- Defining target markets
- Prospecting / lead generation sources
- Promotional items
- Direct Mail campaigns
- Telemarketing services
- Attending conventions
- Co-operative advertising
- Sales presentations

Please contact your Underwriter or Marketing Representative to discuss how we can co-operatively partner with you.



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Payment





Policy Premium and Payment Plans

Options

We make it easy for our contracted agents to do business with us. Not everyone can represent us, but if you do, your clients will enjoy low minimum premiums and a wide variety of billing options.

Minimum Premium:

- \$1,000 per policy for all lines of insurance

Agency Bill:

- Annual, monthly, quarterly or semi-annual

Direct Bill:

- Annual, monthly (25% down + nine equals) or 12 equals—subject to a \$5,000 account premium
- Service fees apply per account

Payment Terms:

- Company prepared statements
- 45-day terms

Great Pay:

- Now available for Great American's Specialty Human Services Producers at <https://partners.gaic.com/greatpay>



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Applications



Our contracted agent network can obtain quotations from us through a combination of ACORD® applications supplemented by our customized set of questionnaires.

Questionnaires:

- Abuse
- Animal Shelter / Humane Society
- Arts & Cultural
- Athletic Club
- Auto
- Camps
- Childcare, Headstart or Latchkey
- Church
- Commercial Cooking
- Group Residential Facility - Continued
- Media
- Pool / Hot Tub / Sauna
- Professional Liability
- School
- Secondhand or Thrift Stores
- Social Club
- Special Event
- Special Event Addendum
- Theatre
- Vocational

For additional information, please visit us at www.hsd.gaic.com.



Specialty Human Services

www.hsd.gaic.com

Underwriting and Processing

Underwriting and processing is done in both of our offices:

CINCINNATI

49 East Fourth Street
Dixie Terminal South, 4th Floor
Cincinnati, OH 45202

1(800) 722-3260
1(888) 513-5593 fax

CHICAGO

300 South Wacker Drive, Suite 1200
Chicago, IL 60606

1(800) 542-4245
1(800) 665-7801 fax

We look forward to working with you on your social service agencies and non-profit business.

For additional information, please visit us at
www.hsd.gaic.com.

Visit our "agents-only" section for financial information on our parent holding company or visit www.AFGinc.com.



This brochure contains generalized descriptions of available insurance coverage and is not intended as an offer to issue the described insurance. Issuance of any policy of insurance described in this brochure is subject to satisfying underwriting criteria filed with the insurance department of the applicable jurisdiction. The precise coverage afforded is subject to the terms, conditions and exclusions stated in the actual policy as issued and may vary from the general coverage descriptions in this brochure. The insurance services described are provided by Great American Insurance Company. The insurance products described are underwritten by one or more of Great American Insurance Company, Great American Alliance Insurance Company, Great American Assurance Company and Great American Insurance Company of New York. The licensing authority of each company varies by state. Not all products are available in all states. The following service marks are the property of Great American Insurance Company: Great American®, Great American Insurance Group®, GreatPay®, and The Heart of Partnership®. © 2007 Great American Insurance Company. All rights reserved. GAIC 124B (1/07)