



Property & Inland Marine  
**Product Overview**

Built on Relationships. Focused on Solutions.®





Commercial Property Coverage



Inland Marine Coverage



Builder's Risk



Contractor's Equipment



Motor Truck Cargo



Residential Construction

# Service Minded. Solution Driven. Specialty Focused.

If you are looking for off-the-rack policies, we may not be the carrier for you. But, if you are interested in providing the best solutions to your client's commercial property and inland marine insurance needs, call our specialists any time.

We're one of the few carriers with a dedicated Property & Inland Marine Division, and in the industry segments we cover, we believe our expertise is second to none. Our team has an average of 19 years of industry experience, so you'll work with individuals who only write these coverages and know them inside and out.

From our underwriters to our claims representatives, they focus on property and inland marine coverages, which means they are exceptionally qualified to help you provide the right coverage at a competitive price.



## Commercial Property Coverage

Most clients need some type of property insurance. We developed our Select Business Policy (SBP) to be your go-to property coverage form because it's adaptable to many different types of properties and industries. The wide range of flexible endorsement options allows you to customize each policy so the coverage protects what your client feels is most important or most at risk. Nothing more. Nothing less.

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

- Protection for buildings, personal property and loss of business income.
- Blanket additional coverages that are industry focused.
- We can also round out your policy with crime coverage for employee dishonesty, theft or destruction of money and securities; equipment or machinery breakdown; and data compromise.



## A Great Choice For So Many Industries

Over the years, we've found our best success by focusing on specific industries, allowing us to develop a deeper understanding of the risks and operations. Because of that knowledge, you can count on our expertise to help you provide just the right coverage.

Some of the target industries we cover include:

- Condominiums
- Healthcare
- Hotel/Motel
- Office/Administration
- Wholesale/Retail Distribution
- Manufacturing

## Competitive Terms

- Limit options available
- Flexible rating structure for competitive pricing
- Coverage, valuation and coinsurance options available

■ Did you know 40% of our Property & Inland Marine staff have professional designations.





## Inland Marine Coverage

Great American is one of the largest commercial inland marine insurers in the U.S. That means we can help you offer your clients more comprehensive coverage from a single source, and save you time. Our major areas of focus are Builder's Risk, Contractor's Equipment and Cargo Liability.

## Builder's Risk

Each building project has special needs and risks. There's a lot happening at each site, and your client's reputation and livelihood are on the line. This coverage is built specifically to protect contractors and owners against property losses. Will the site be covered if there are changes to the job? What about coverage to meet regulatory code requirements if a building is damaged?

We will take the time to work with you in analyzing each project, so we protect even the unique features for your client in their commercial, residential or renovation projects.

## Competitive Terms

- Broad definition of covered property.
- Coverage provided for temporary structures and forms, scaffolding, falsework and temporary fences; fire department service charges; and plants, trees and shrubs.
- Replacement cost valuation includes your reasonable overhead and profit.
- Hot and Cold Testing for mechanical and electrical machinery being installed.
- Multiple-year policy terms allow you to write one policy for the full duration of the job.
- Flexible cancellation terms if the project is completed before the end of the policy term.







### Available Endorsements\*

*Contingent Coverage Endorsement* – What if your client experiences a loss for property that was supposed to be covered by another entity, only to find out it was not insured or was under insured? This endorsement can protect your clients from that unknown and help them complete projects on time without suffering a huge financial loss.

*General Building Contractor Plus Endorsement* – What if the building's completed value is higher than the original value due to change orders? As changes happen during a build, ending property values and investments can be more than what was anticipated. This endorsement protects your client for up to a 15% (\$1 million maximum) increase in completed value, giving them peace of mind. As their agent, you'll appreciate the extra protection. Endorsement also includes:

- Contract Damages for Delay
- Pollutant Clean Up and Removal
- Crime Reward

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\*Several other optional coverages available to customize the policy to meet the client's needs.





## Contractor's Equipment

Look around your construction site and do some quick calculations. You could have millions of dollars of equipment that you own or lease on your site at one time. You could face significant losses due to theft, accidents, vandalism, fire or other causes. Would you be covered?

Our Contractor's Equipment policy allows maximum flexibility for equipment that is owned or under long-term lease. Our equipment floater coverage form can be provided either on a scheduled basis or on an automatic acquisition basis.

We also offer specific coverages for Oil and Gas Equipment and Oil Lease Property.

## Competitive Terms

- Insured property covered wherever located within the U.S. and Canada.
- Automatic Acquisition Coverage Form eliminates the need to endorse the policy for schedule changes, which lowers servicing expenses and ensures that even your newest property is covered (subject to a newly acquired limit).
- Policy includes coverages for expenses often overlooked, such as Debris Removal, Pollution Clean-up, Fire Department Service and Crime Reward.



## Motor Truck Cargo

With billions of dollars of cargo transported on our nation's highways each year, motor carriers and owner-operators face financial risks on every run. Anything from an accident to theft or a refrigeration breakdown could result in a serious financial loss.

Great American helps protect motor carriers with our Motor Truck Cargo Carrier's Liability Coverage. It offers broad terms based on real-world needs, and outstanding protection against cargo losses. A variety of additional coverages can be added on, including a Diminishing Deductible Endorsement, Pollutant Clean Up and Removal Charge, and more.

Additionally, we offer Cargo Plus Endorsements for Towing, Traffic Control & Security, Fire Department Services Charges, Reward, and Loss Data Preparation.

## Competitive Terms

- All policies include earned Freight Charges, Debris Removal, and Reloading Expenses, and are separate from other Limits of Insurance.
- "Transit" is defined to include ordinary, reasonable and necessary stops, interruptions, delays or transfers incidental to the route and method of shipment.
- "Loading" and "Unloading" is included when immediately adjacent to the transporting conveyance.
- Endorsements that address a number of specialized operations, including Auto Haulers, Couriers and others.







## We're More Than Just a Policy

### Prevention is the Best Protection

We're all in this together, and we take great pride in the steps we take to help you prevent a claim. Our staff of loss control experts will work with you to help improve the safety and security of your clients' operations for better risk management and potential cost savings.

Our team will visit an insured's location and help alleviate the risks that they might not even think about. Plus, you and your clients will have access to a variety of Loss Prevention tip sheets that outline simple steps that can better protect each investment.

- An office building? We offer thermal imaging technology to detect loose connections and help reduce the risk of fire.
- A construction site? We'll help your client make small changes like correctly disposing of oily rags to help alleviate fires.
- A business? A loss prevention specialist can help protect even the smallest business against cyber security threats.

### Prompt, Fair Claims Service

In the unfortunate case of a loss, our claims team is ready to jump into action knowing that each day costs your client valuable time and money. We have a team dedicated to property and inland marine claims, so when they get the call, they know exactly how to investigate, handle and settle these specialty claims. Our claims team takes pride in providing the best service possible, and stays on top of the latest industry trends through continued education.

- You'll always reach someone knowledgeable and able to answer your questions.



## Making it Easy to do Business With Us

We know you aren't making money if you're sitting in the office completing paperwork. You need to be out selling and visiting your insureds. That's why we continuously work to improve the technology and services we provide to you to make managing your business as easy as possible.

### Agent Portal

Our Agent Portal gives you access to your business information 24/7\*. You can view your agency's book of business, access policy documents, check the status of bills and payments, retrieve loss runs, access forms and marketing materials, communicate quickly with your underwriter, and more.

### Quote, Bind and Issue with GREATpolicy

Save time and money with GREATpolicy! Receiving your next inland marine policy has never been easier. With GREATpolicy, you can quote, bind and issue your next commercial Builder's Risk, Motor Truck Cargo or Contractor's Equipment policy online—all in a matter of minutes. Visit [GREATpolicy.GAIG.com](http://GREATpolicy.GAIG.com) to get started.

### Billing

Our flexible billing options are set up to be convenient for you and your clients. Our MyBilling site gives you easy access and the choice to offer either agency bill or direct bill for clients. One convenient site ensures that payments are processed easily, with little headache for you or your clients.

- Agency Bill – You can easily execute monthly Agency Bill payments and authorize Great American to initiate electronic transfers. This makes it easy for you, and offers added security, savings and accuracy.
- Direct Bill – Set your clients up for direct bill, and we take care of the rest. Customers can easily and securely process downpayments with electronic checks or credit cards. No need to wonder if a payment got lost in the mail.

\*The Agent Portal is not guaranteed to be available 24/7. Use of the Agent Portal may be subject to minimum system requirements and agent's agreement to terms of use.







## Why Great American?

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 A.M. Best for more than 100 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.

A.M. Best rating affirmed as of September 11, 2019.





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INSURANCE GROUP

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for all the *great* you do<sup>SM</sup>

Great American  
Insurance Company

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

Great American Insurance Group, 301 E. Fourth Street, Cincinnati, OH 45202. Coverage is summarized. Refer to the actual policy for a full description of applicable terms, conditions and exclusions. Coverage is underwritten by Great American Alliance Insurance Company, Great American Assurance Company, Great American Insurance Company and Great American Insurance Company of New York, authorized insurers in 50 states and DC. The Great American Insurance Group eagle logo and the word marks Great American®, Great American Insurance Group® and Built on Relationships. Focused on Solutions® are registered marks of Great American Insurance Company®. © 2017 Great American Insurance Company. All rights reserved. 1265A-PIM (01/20)