

Since 1887, Cobbs, Allen & Hall, Inc. has been providing insurance and consulting services to the business community. Built upon a tradition of integrity, industry leadership and excellence, we are committed to delivering tailored solutions with thoughtful strategic planning, valuable professional services, and technology-based solutions.

Based in Birmingham, Alabama with 6 branch offices across the country, Cobbs, Allen & Hall Inc. is one of the top 100 providers of Risk Management and Financial Services in the U.S. With a 120 year history in the industry, Cobbs Allen & Hall specializes in helping clients reach their budget goals.

Our staff of experienced professionals can develop risk management and employee benefits programs that make sense for your company and your employees. We have specialists in all areas of risk management, with the experience and knowledge to keep your programs running smoothly and at an optimal cost.

From basic insurance to complex risk management and comprehensive employee-benefits programs, we'll find a better way to protect your company, your people and your investment.



Cobbs, Allen & Hall
Solutions For Progress

115 Office Park Drive • Birmingham, AL 35223

Phone: 205-414-8100 • www.cahins.com

About Great American



HISTORY

Great American's roots go back to the 1800's with the founding of Great American Insurance Company in 1872, based in New York City. The company symbol was an eagle. The company's first policy was written on March 19, 1872. Through the remainder of the 1800's, Great American continued to grow and attract more agents. Great American entered the twentieth century as one of the most respected and financially stable companies in America with an excellent reputation for paying claims.

PURPOSE

Our purpose is to enable individuals and businesses to manage financial risk. We provide insurance products and services tailored to meet the specific and ever-changing financial risk exposures facing our customers. We build value for our investors through the strength of our customers' satisfaction and by consistently producing superior operating results.

VISION

Our vision is to deliver financial solutions that fulfill today's needs and tomorrow's dreams to be a trusted partner delivering long-term value to our customers, employees and investors.

RATINGS

A.M.Best	A
Standard & Poor's	A
Moody's	A
Fitch	A+

www.greatamericaninsurance.com

Career College Association
Insurance Program

Cobbs, Allen & Hall
Solutions For Progress
Since 1887

- **Easy Access—Simply have your broker visit our website at www.cahins.com OR call 205.874.1212!**
- **Reduced Pricing! CCA Members can reduce their insurance costs by as much as 30%**
- **Broadened Coverage—Specialized Endorsements to Better Protect CCA Members**
- **Outstanding service including online risk management documents, access to a national law firm, and experienced claims handling**

Introduction

Many career colleges currently purchase a form of General Liability that has been designed for schools. It has been our experience that these policies are typically designed for non-profit schools, especially high schools and school districts. There are common enhancements added to extend coverage for alleged failure to educate, grant coverage for members of the school boards as Additional Insureds, and schedule coverage for athletic events.

However, these forms do not address many perils experienced by a private business and can often leave substantial gaps in coverage (i.e. no management protection for claims brought by investors, creditors, or regulators). Often, many education clients purchase both this type of General Liability coverage in addition to separate Professional Liability policies. This can lead to duplicate coverage for many claims, which further complicates claims adjusting as each carrier tries to manage the process without establishing who should take the lead role.

The program outlined herein provides broader coverage than is currently available to most schools by offering a Professional Liability solution that encompasses the Directors & Officers Liability, Employment Practices Liability and Educators Legal Liability protections under a common policy.

We have further expanded the effectiveness of this policy by offering specialty legal counsel for CCA members through a toll free hotline for professional liability claims. Our program also makes third party coverage (including students) available for allegations of sexual harassment and discrimination that is typically excluded from a standard General Liability policy.

Coverage Highlights

- **We work with your current broker**
- 10-30% reduced pricing over most current programs
- Broadened coverage on all lines of insurance (especially Educator's Legal Liability)
- Risk Management program available to all policyholders through the outside law firm of Jackson Lewis, including a toll free hotline
- Expansion of coverage to specifically include Educational Wrongful Acts
- Fiduciary Liability Coverage on a shared aggregate basis via endorsement
- Punitive Damages Coverage where insurable, including most favorable venue wording
- Worldwide Coverage
- Third Party Liability coverage (as defined in the policy) at no additional premium
- Broad definition of claim including written demands for monetary or non-monetary relief and fact finding EEOC proceedings
- Broad definition of Insured including the Company, all employees and any leased employees
- Low deductibles and up to \$25,000,000 in limits
- Coverage available for all CCA members regardless of size
- Blanket Waiver of Subrogation
- Broadened Advertising Injury
- Broadened Personal Injury
- Broadened Definition of Bodily Injury to Include Mental Anguish
- Favorable Billing Terms
- Access to free online risk management software that includes free posters, payroll stuffers, safety manuals, legal guidelines and regulatory information
- Easy Access to Underwriters
- A Rated Paper from Great American Insurance Company
- Consolidated Coverage with One Carrier for Easy Claims Handling and Reduced Pricing