

Child Care and Nursery School Product

We provide a comprehensive product for both commercial and residential Child Care facilities.

- ▶ **Broadest Coverage**
- ▶ **Priced to Sell**

POLICY FEATURES MAY INCLUDE:

- ▶ Professional Liability for no additional charge
- ▶ Child Molestation and Abuse limits up to the General Liability Limit with no Liability Deductible (Commercial)
- ▶ Our definition of abuse includes corporal punishment
- ▶ Medical Payments coverage automatically provided for no additional charge for enrolled students
- ▶ Defense Cost Reimbursement coverage for false Child Molestation and/or Abuse allegations against the facility owner, operators and employees
- ▶ Employees including Directors and Assistant Directors are insureds under Child Molestation and/or Abuse Coverage (Commercial)
- ▶ Hired and Non-Owned Auto coverage
- ▶ Coverage for facilities that care for children with special needs
- ▶ Coverage for facilities with pets and field trips
- ▶ Coverage for extended hour and overnight commercial Child Care facilities and/or "drop in" centers
- ▶ Special Form including Theft and Replacement Cost coverage available
- ▶ Equipment Breakdown coverage including spoilage of perishable items
- ▶ Value Plus Endorsement is available on accounts eligible for Special form offering 14 optional coverages for one low flat charge including: Signs, Money & Securities, Employee Dishonesty, Accounts Receivable coverage and much more

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Superior policy issuance
- ▶ Low minimum premium



Child Molestation & Abuse Coverage

Not All Forms Are Equal!

Why settle for limiting forms when you have access to the broadest coverage in the industry?

Statistics show that over 90% of Molestation and Abuse allegations against Child Care Providers are false! However, providers spend thousands of dollars defending their good names and clearing their reputations.

COMMERCIAL COVERAGE FEATURES INCLUDE:

- ▶ Limits up to \$1,000,000/\$1,000,000 are available
- ▶ No Deductible
- ▶ Coverage applies off premises (including field trips)
- ▶ Broadened definition includes not just Sexual, but Corporal Punishment/Physical and Mental Abuse
- ▶ Coverage is triggered by acts of any individual on the premises
- ▶ Employees including Directors and Assistants are included as insureds. This coverage protects the center's employees!
- ▶ Unlimited Defense Costs available

RESIDENTIAL COVERAGE FEATURES INCLUDE:

- ▶ Limits up to \$100,000/\$300,000 are available
- ▶ No Deductible
- ▶ Coverage applies off premises (including field trips)
- ▶ Broadened Definition includes not just Sexual, but Corporal Punishment/Physical and Mental Abuse
- ▶ Coverage is triggered by acts of employees

DEFENSE COST REIMBURSEMENT:

- ▶ Filed lawsuits will extend beyond the vicarious liability of the center to name the actual individual accused of the act
- ▶ In the event that criminal and/or civil charges are filed against individuals, we offer a unique coverage that will reimburse the alleged perpetrator for their defense costs once they are acquitted or charges are dropped
- ▶ Employees including Directors and Assistants are included as insureds. This coverage protects the center's employees!



Commercial Child Care and Nursery School Product

This preferred product targets commercially licensed Child Care centers. The premium is calculated using the average daily attendance, with a minimum of 50-75% of the license capacity. We include the crucial coverages that Child Care risks need, such as General Liability, Professional Liability, Molestation and Abuse, Defense Reimbursement Coverage, Hired & Non-Owned Auto Liability, Personal Liability and Property Coverage.



The HIT ZONE – Our highest hit ratio

GENERAL LIABILITY

- Ⓜ Risks with no losses or claims (excluding closed without payment) incurred in the past three years
- Ⓜ Risks with up to 20 children
- Ⓜ Risks with no hired or non-owned autos used to transport children
- Ⓜ Risks with no operations other than child care services
- Ⓜ Risks without physically or mentally challenged children or children with special needs currently enrolled
- Ⓜ Risks open up to 14 hours

PROPERTY

- Ⓜ Risks with no losses or claims (excluding closed without payment) incurred in the past three years

ELIGIBLE RISKS –

GENERAL LIABILITY

- ▶ Risks with pets
- ▶ Risks with off premise swimming activities at public pools
- ▶ Risks with wading pools 24 inches in depth or less
- ▶ Risks with special needs children
- ▶ Risks that are 100% drop in centers
- ▶ Risks with extended hours or overnight care
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

- ▶ Risks with property limits of up to
 - \$3,000,000 in protection class 1-8
 - \$1,000,000 in protection class 9 –10
 - \$500,000 in coastal zones (Wind exclusion applies)
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

PRODUCT ADVANTAGES

- ▶ No liability deductible
- ▶ Admitted product in many states
- ▶ Ability to provide Defense Reimbursement for alleged acts of owners and employees
- ▶ Ability to include Directors, Assistant Directors and Teachers as insureds under Abuse and Molestation coverage
- ▶ Medical Payment Coverage is provided on a primary basis for children enrolled at center for no additional premium
- ▶ Ability to consider risks with special needs children
- ▶ Ability to consider risks with drop-in exposures
- ▶ Ability to consider risks with pets
- ▶ Ability to consider risks with overnight exposures
- ▶ Inspection costs paid by the United States Liability Insurance Group
- ▶ A.M. Best rated A++ carrier

Commercial Child Care and Nursery School Product

INELIGIBLE RISKS

- ▶ Risks with number of children on premises exceeding the licensed capacity
- ▶ Risks where any one student's stay is more than 12 hours
- ▶ Risks not complying with established staff to student ratios
- ▶ Risks not obtaining permission slips from parent/guardian for all field trips
- ▶ Risks with field trips to lakes, beaches, water parks, skating rinks, skiing areas, residential pools or overnight trips
- ▶ Risks with exposure to adult day care operations on the premises
- ▶ Risks with nanny services, adoption services, or referral operations
- ▶ Risks with non-standard or home-made play equipment
- ▶ Risks with ball pit, trampoline, gymnastic equipment, wall climbing equipment or bounce equipment
- ▶ Risks with gymnastics (not tumbling), martial arts or contact sports
- ▶ Risks with kitchen facilities and heating appliances that are not physically separated from children
- ▶ Risks with employed or contracted physicians or nurses providing medical care
- ▶ Risks where the outside play area is not fully fenced
- ▶ Risks with children above 15 years of age
- ▶ Risks with employees or care providers under the age of 18 or volunteers unsupervised at any time
- ▶ Risks dispensing medicine without documentation in a written log and without the written consent and instructions of the parent/guardian and (when required) by physician
- ▶ Risks not obtaining complete records for all children prior to their first stay. Records include, but are not limited to, complete medical, emergency and contact information completed and signed by parent or legal guardian
- ▶ Risks not conducting background checks for all employees and volunteers. Background checks to include criminal background checks as required by state and inquiry into if there has been any sex related or child abuse offenses
- ▶ Risks where children are left unsupervised at any time (including nap time)
- ▶ Risks where infants are placed on beds and not in cribs
- ▶ Risks with previous inspection citations that were not corrected before the compliance deadline
- ▶ Risks not licensed and/or registered (where required) with the state, or with previous license, certificate or registration suspensions/ revocations, or if risk is currently under investigation for alleged violation of law
- ▶ Risks that travel to destinations to provide childcare
- ▶ Risks with actual incidents involving abuse or molestation
- ▶ Risks without functioning and operational smoke and/or heat detectors in all units and/or occupancies
- ▶ Risks with swimming pools on the premises
- ▶ Risks with spas or Jacuzzis that are accessible to children and not secured
- ▶ Risks with only one means of egress
- ▶ Risks with prior, existing or pending bankruptcy in the past 5 years
- ▶ Risks with more than 2 losses (excluding closed without payment) in the last three years
- ▶ Risks located in Alaska and Louisiana

AVAILABLE LIMITS:

- ▶ Maximum property value of \$3,000,000 in Protection class 1-8
- ▶ Maximum property value of \$1,000,000 in protection class 9 –10
- ▶ Coastal Zones up to \$500,000 per location (wind exclusion applies)
- ▶ Liability limits up to \$1,000,000 Occurrence / \$3,000,000 Aggregate
- ▶ Professional included in the General Liability Limits
- ▶ Abuse & Molestation limits up to \$1,000,000/\$2,000,000
- ▶ \$5,000,000 additional capacity available for Excess General Liability or Umbrella Coverage

SUBMISSION REQUIREMENTS:

- ▶ Completed Acord Application or our Childcare Application signed by the insured within 21 days of inception or
- ▶ Completed system produced application signed by insured within 21 days of inception or
- ▶ Completed application from another company as long as all underwriting information requested has been obtained. Application must be signed within 21 days of binding
- ▶ Representation of incurred loss history for the past three years

Commercial Child Care Product

WHY DO CHILD CARE CENTERS NEED TO PURCHASE INSURANCE?

- ▶ A child suffers bodily injury while on your playground equipment
- ▶ The parent of a child enrolled in your program makes a false charge of abuse or molestation against you
- ▶ One of your employees / volunteers trips and spills hot soup onto a child
- ▶ Emotional distress to the parent of a child enrolled in your program caused when you did not obtain a permission slip to take them on a field trip



Why should you choose our Child Care Product?

The following are important features; make sure you have them all:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Professional Liability automatically provided at the General Liability limit for no additional charge	✓	?
No liability deductibles	✓	?
Child Molestation & Abuse limits available up to General Liability limit - Definition includes Corporal Punishment	✓	?
Employees including Directors and Assistant Directors are included as Insureds under Child Molestation and Abuse Coverage.	✓	?
Child Molestation and Abuse coverage applies off premise	✓	?
Child Molestation and Abuse Defense Cost coverage available outside the limit of Liability	✓	?
Child Molestation and abuse coverage applies to the act of any individual	✓	?
Defense Cost reimbursement available for false allegations of Child Molestation or Abuse against the facility owner operators, and employees	✓	?
Medical Payments coverage automatically provided for no additional charge that includes coverage for enrolled students	✓	?
Hired and Non-owned Auto Liability coverage available	✓	?
Expanded definition of Bodily Injury to include sickness or disease caused by mental anguish or emotional distress - See L-610	✓	?

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.