

Child Day Cares

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This product is designed provide comprehensive coverage for residential and commercial child care centers. Policies can be written as a complete package or monoline liability.

Product Features

- General liability coverage includes mental anguish or emotional distress
- No liability deductible
- Professional liability is provided up to general liability limit for no additional charge
- Medical payments coverage applicable to children in care
- Molestation coverage
- Coverage available for 24-hour commercial child care facilities and drop-in centers
- Coverage is available for risks with children with special needs, pets, and field trips.

Limits:

- Child Abuse or Molestation coverage is available up to a \$1,000,000 limit for Commercial centers and \$300,000 limit for Residential centers
- Property values up to \$3,000,000 in protection class 1-8
- Property values up to \$1,000,000 in protection class 9-10
- General liability limits up to \$1,000,000 per occurrence \$3,000,000 aggregate
- Professional liability up to general liability limit
- Child Abuse or Molestation limits up to \$1,000,000 occurrence, \$1,000,000 aggregate – defense costs can be inside or outside the limit

Optional Coverages Available

- Hired and non-owned auto
- Employee benefits coverage
- Equipment breakdown
- Employers liability (OH, ND, WA, WY)
- Business income coverage
- Value Plus – Property enhancement endorsement including water/sewage back up, valuable papers, money and securities, employee dishonesty, sign and much more



Ideal Child Day Care Risks

- Nursery Schools
- Head Start Programs
- Montessori Schools
- Before and After School Care



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