



Deluxe Child Care Packages

For eligible risks, we offer all these coverages with discounted rates up to 40 percent!

COMPREHENSIVE PACKAGE QUOTES INCLUDE:

- ▶ General liability including professional liability up to a \$1,000,000/\$2,000,000 limit
- ▶ Medical payments including children enrolled in the center at a \$5,000 limit
- ▶ Child molestation and abuse (coverage applies off premises) at a \$25,000/\$50,000 limit
- ▶ Defense cost reimbursement* at a \$50,000/\$100,000 limit for the falsely accused insured, including employees
- ▶ Incidental hired and non-owned auto coverage** at the general liability limit
- ▶ No liability deductible
- ▶ Employee benefits at a \$25,000/\$50,000 limit
- ▶ Business personal property*** coverage including theft for \$25,000 with special perils and replacement cost
- ▶ Business income with extra expense*** for \$20,000 at a one fourth monthly limit

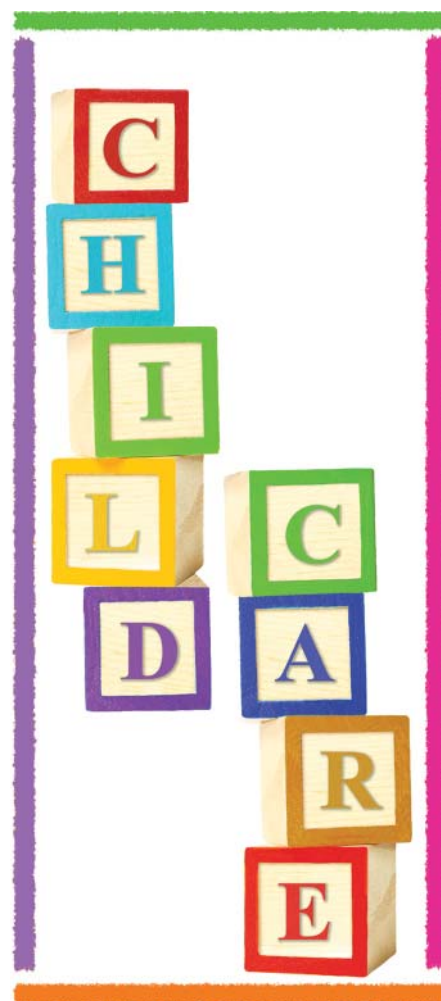
ADDITIONAL CHARGES FOR OPTIONAL COVERAGES INCLUDE:

- ▶ Increased child molestation and abuse limits
- ▶ Terrorism
- ▶ Wading pools
- ▶ Additional insureds
- ▶ Employee benefits
- ▶ Property enhancement coverages including:
 - Water backup at sewer, drain or pump at a \$5,000 limit
 - Employee dishonesty at a \$5,000 limit
 - Outdoor property at a \$10,000 limit

ELIGIBLE RISKS:

- ▶ Can be residential or commercial
- ▶ Are licensed for 20 or less children
- ▶ Are loss free for the past five years
- ▶ Do not transport children
- ▶ Do not have special needs children currently enrolled

If a child care center does not meet the eligibility requirements for our deluxe package, they may still qualify for our standard coverage and pricing.



*Not available in New York; ** Not available in Arizona, Georgia, Illinois, Mississippi, Vermont and Wisconsin; ***Not available in California

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.