

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, abuse or molestation, defense reimbursement coverage, hired and non-owned auto 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
 - \$1,00,000 in protection class 9 –10
- ▶ 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 or 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 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 as been any sex related or child abuse offenses
 - ▶ Risks where children are left unsupervised at any time (including nap time)
 - ▶ 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 only one means of egress
 - ▶ Risks with prior, existing or pending bankruptcy in the past five years
 - ▶ Risks with more than two losses (excluding closed without payment) in the last three years
 - ▶ Risks located in Alaska, Louisiana and West Virginia
 - ▶ There is a minimum of six inches of loose fill surfacing material (i.e. sand, pea gravel, shredded wood product or shredded rubber) OR a shock absorbing surface material (i.e. rubber tiles, mats or poured in place material) under all permanently installed climbing, rocking, rotating, bouncing or moving equipment
 - ▶ No children enrolled or accepted that require skilled or specialized medical care
 - ▶ The application has not, is not and will not act as a franchise
 - ▶ For any building built prior to 1978, no building with knob and tube or aluminum wiring on premises
 - ▶ For any building built prior to 978, 100% of the wiring is on functioning and operational circuit breakers

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) Coastal Zones: Maximum property values up to \$500,000 per location. Risks having property values up to to \$250,000 for only non-structural (i.e. business personal property and business income) are available with wind in select counties without direct exposures. Wind exclusion applies on all other coastal business.
- ▶ Liability limits up to \$1,000,000 occurrence/\$3,000,000 aggregate
- ▶ Professional included in the general liability limits
- ▶ Abuse or 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:

- ▶ Within 21 days of the inception date of coverage, this account will be subject to the following:
 - Our completed and signed application that accompanies this quote; or
 - Completed and signed ACORD application as long as all underwriting information needed has been provided to us; or
 - Completed and signed application from another company as long as all underwriting information needed has been provided to us.
 - Representation of loss experience for the last three years or as long as applicant has been in business, if less than three years.