

Residential Child Care – Commercial Liability & Package

This preferred product targets in home child care services. The premium is calculated using the average daily attendance, with a minimum of 50-75% of the license capacity. We include the coverages Child Care risks need such as General Liability, Professional Liability, Molestation and Abuse, Defense Reimbursement Coverage, Hired & 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 no hired or non-owned autos used to transport children
- 📍 Risks with no operations other than child care services on the premises
- 📍 Risks without physically or mentally challenged children or children with special needs currently enrolled
- 📍 Risks open up to 14 hours

PROPERTY

- 📍 Risks not requiring building coverage
- 📍 Risks with no losses or claims (excluding closed without payment) incurred in the past three years

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

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 accept children on a drop in basis
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

PROPERTY

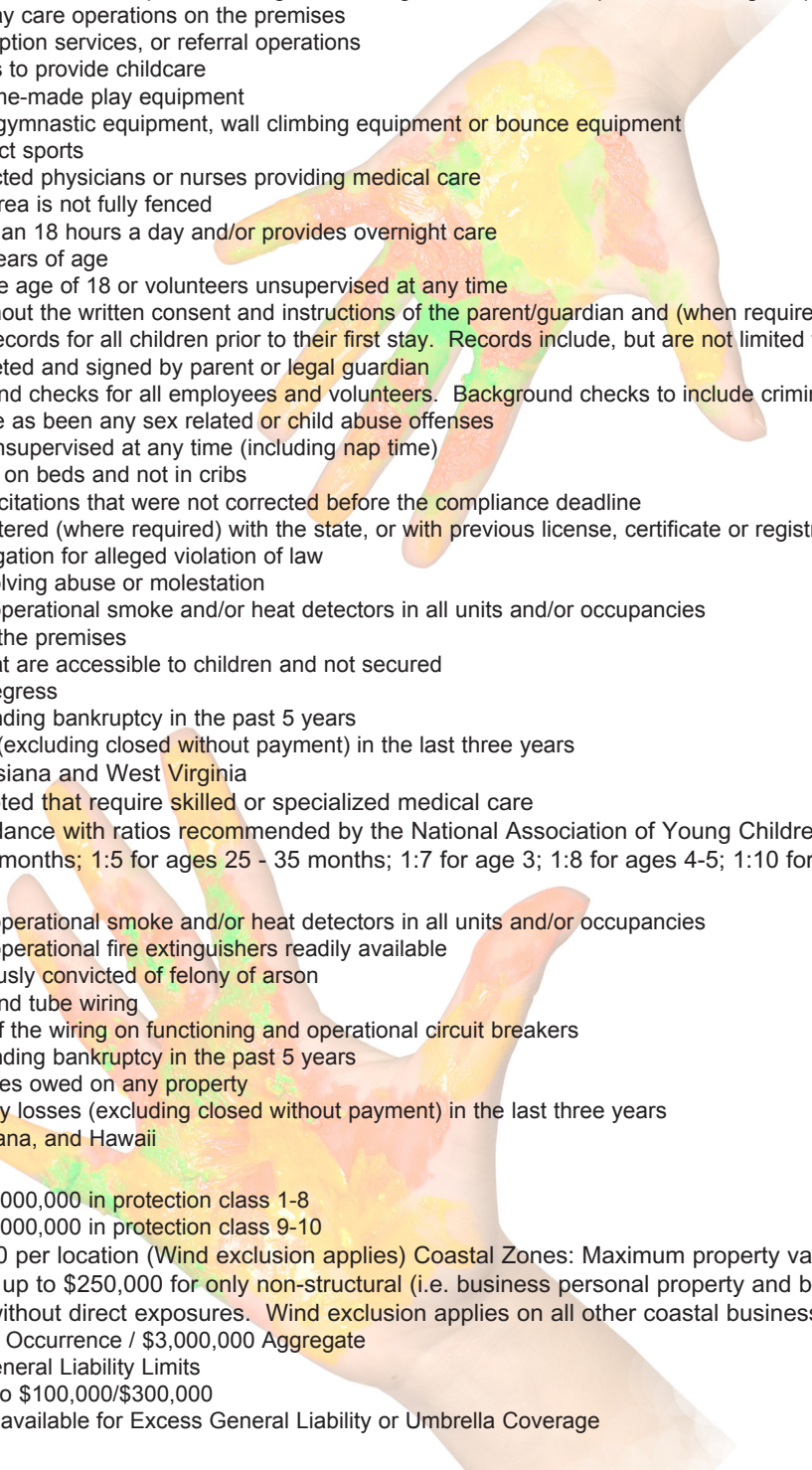
- ▶ No more than two losses or claims (excluding closed without payment) incurred in the past three years

PRODUCT ADVANTAGES

- ▶ No liability deductible
- ▶ Admitted product in many states
- ▶ Ability to provide Defense Reimbursement for alleged acts of the insured including employees
- ▶ 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 pets
- ▶ Inspection costs paid by the United States Liability Insurance Group
- ▶ A.M. Best rated A++ carrier

INELIGIBLE RISKS

GENERAL LIABILITY

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- ▶ Risks with number of children on premises exceeding the license 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 that travel to destinations to provide childcare
 - ▶ Risks with non-standard or home-made play equipment
 - ▶ Risks with ball pit, trampoline, gymnastic equipment, wall climbing equipment or bounce equipment
 - ▶ Risks with martial arts or contact sports
 - ▶ Risks with employed or contracted physicians or nurses providing medical care
 - ▶ Risks where the outside play area is not fully fenced
 - ▶ Risks that are open for more than 18 hours a day and/or provides overnight care
 - ▶ Risks with children above 15 years of age
 - ▶ Risks with employees under the age of 18 or volunteers unsupervised at any time
 - ▶ Risks dispensing medicine 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 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 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, Louisiana and West Virginia
 - ▶ No children enrolled or accepted that require skilled or specialized medical care
 - ▶ Staff to child ratio is in accordance with ratios recommended by the National Association of Young Children and the American Academy of Pediatrics (1:4 for ages 0-24 months; 1:5 for ages 25 - 35 months; 1:7 for age 3; 1:8 for ages 4-5; 1:10 for ages 6-8; 1:12 for ages 9-12)

PROPERTY

- ▶ Risks without functioning and operational smoke and/or heat detectors in all units and/or occupancies
- ▶ Risks without functioning and operational fire extinguishers readily available
- ▶ Risks where owner was previously convicted of felony of arson
- ▶ Risks with aluminum or knob and tube wiring
- ▶ Risks that do not have 100% of the wiring on functioning and operational circuit breakers
- ▶ Risks with prior, existing or pending bankruptcy in the past 5 years
- ▶ Risks with tax liens or back taxes owed on any property
- ▶ Risks with more than 2 Property losses (excluding closed without payment) in the last three years
- ▶ Risks located in Alaska, Louisiana, and Hawaii

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 \$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 & Molestation limits up to \$100,000/\$300,000
- ▶ \$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 & signed application that accompanies this quote; or
 - Completed & signed ACORD application as long as all underwriting information needed has been provided to us; or
 - Completed & signed application from another company as long as all underwriting information needed has been provided to us.
 - Representation of loss experience for the last 3 years or as long as applicant has been in business, if less than 3 years.