


A Homeowner's Policy just isn't Enough!

HOW DO YOU KNOW IF YOUR HOMEOWNER'S POLICY IS PROVIDING THE NECESSARY COVERAGES TO PROTECT YOUR CHILD CARE BUSINESS?

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- ▶ Does your Homeowner's carrier know that there is a child care center in your home? Is your business exposure covered or excluded?
 - ▶ Are the limits of insurance adequate? Are the limits enough to protect your business and personal assets?
 - ▶ Are the limits of insurance shared between your business and your personal exposure?
 - ▶ Will the loss experience from the business exposure jeopardize your personal liability rates and coverage?
 - ▶ Is the policy providing specialized coverages including Child Molestation & Abuse and Professional coverage?
 - ▶ Is there Defense Cost Reimbursement coverage for if you are accused of abuse?
 - ▶ Does your homeowner's policy provide no fault Medical Payments coverage for accidents covering children in your care?



SOLUTION: THE ANSWER TO THESE IMPORTANT QUESTIONS IS TO OBTAIN A SPECIALIZED COMMERCIAL CHILD CARE POLICY FROM AN A++ RATED CARRIER DESIGNED SPECIFICALLY FOR RESIDENTIAL CHILD CARE PROVIDERS.