



Child Care and Nursery School Product

We provide a comprehensive product for both commercial and residential child care facilities.

- ▶ ***Broadest coverage***
- ▶ ***Priced to sell***

POLICY FEATURES MAY INCLUDE:

- ▶ Professional liability for no additional charge
- ▶ Child molestation and abuse limits up to the general liability limit with no liability deductible (commercial)
- ▶ Our definition of abuse includes corporal punishment
- ▶ Medical payments coverage automatically provided for no additional charge for enrolled students
- ▶ Defense cost reimbursement coverage for false child molestation and/or abuse allegations against the facility owner, operators and employees
- ▶ Employees including directors and assistant directors are insureds under child molestation and/or abuse coverage (commercial)
- ▶ Hired and non-owned auto coverage
- ▶ Coverage for facilities that care for children with special needs
- ▶ Coverage for facilities with pets and field trips
- ▶ Coverage for extended hour and overnight commercial child care facilities and/or "drop in" centers
- ▶ Special form including theft and replacement cost coverage available
- ▶ Equipment breakdown coverage including spoilage of perishable items
- ▶ Value plus endorsement is available on accounts eligible for special form offering 14 optional coverages for one low flat charge including: signs, money and securities, employee dishonesty, accounts receivable coverage and much more
- ▶ Background checks with preferred pricing

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Superior policy issuance
- ▶ Low minimum premium

