

Residential Child Care Product

WHY DO YOU NEED TO PURCHASE A CHILD CARE PRODUCT?

- ▶ A child suffers bodily injury while on your playground equipment
- ▶ The parent of a child enrolled in your program makes a false charge of abuse or molestation against you
- ▶ One of your employees/volunteers trips and spills hot soup onto a child
- ▶ Emotional distress to the parent of a child enrolled in your program is caused when you did not obtain a permission slip to take them on a field trip



Why should you choose our Child Care product?

The following are important features; make sure you have them all:

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Professional liability automatically provided at the general liability limit for no additional charge	✓	?
No liability deductible	✓	?
Child molestation and abuse limits available up to \$100,000 per occurrence/\$300,000 aggregate - Definition includes corporal punishment	✓	?
Child molestation and abuse coverage applies off premises	✓	?
Defense cost reimbursement can be purchased for alleged acts of child molestation or abuse against the facility owner and employees	✓	?
Medical payments coverage automatically provided for no additional charge that includes coverage for enrolled students	✓	?
Hired and non-owned auto liability coverage available	✓	?
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress - See L-610	✓	?