



Residential Child Care Providers Need Your Help

A Homeowner's policy just isn't enough. Protect your child care providers by offering them the coverages that they really need!

How do you know if a Homeowner's policy is providing the necessary coverages for this industry?

- ▶ Does the Homeowner's carrier know that there is a child care center in the home? Is the 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 the business and 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 when the insured themselves the one accused?
- ▶ Does the policy provide Medical Payments coverage for accidents covering children in their 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 the Residential Child Care Provider.

