



**COMMERCIAL CHILD CARE INSURANCE**

# A Bright Future for Today's Children and Your Business with the Commercial Child Care Product

## Specifically Designed for Child Care Centers Operating at a Commercial Level

### Why Coverage is Important:

- ▶ Abuse and molestation coverage is available in the event a claim is brought against one of your employees
- ▶ Defense cost reimbursement is available for false allegations of abuse and molestation
- ▶ Professional liability coverage is provided at the general liability limit for no additional charge
- ▶ Medical payments coverage is automatically provided for no additional charge

The most important part of running a commercial child care center is ensuring the safety and wellbeing of children. While providing care for children is a selfless business, the child care industry is one in which you can never be too safe. Accidents can happen in any industry; therefore, we want to help you become well-versed in potential claims, which could wind up costing your business thousands of dollars, as well as the various features and coverages offered through our product.

### Additional Advantages:

- ▶ A Berkshire Hathaway Co.
- ▶ Fast service
- ▶ A++ rating by A.M. Best

Coverage for

# Child Care Centers Operating at a Commercial Level

## Why Coverage is Necessary:

- ▶ A student fell off of a swing at the child care playground. His front two teeth were knocked out, incurring \$2,000 in dental work. The student's mother filed a claim for the dental expenses and an additional \$5,000 alleging emotional distress.
- ▶ An insured child care center was accused of failing to run a school that prevents bullying, and three children were afraid to go to school in fear of being bullied. Their parents filed suit against the school, saying the school failed to follow its own policy relative to preventing bullying. The parents demanded \$100,000 per child for emotional distress damages to their children. The lawsuit resulted in a defense verdict, and the defense totaled more than \$75,000.
- ▶ An insured caregiver was accused of pinching and grabbing children to get them to comply with her demands. The children claim they have sustained bruises and mental anguish, and the lawsuit was filed against the child care center as well as the caregiver. It was alleged that the insured condoned corporal punishment. After investigation, the caregiver's description of events was not consistent with the school's policy regarding discipline of children. The school did not have any prior notice of these problems and after learning of the issues, terminated the caregiver. The claim was settled for an undisclosed amount.

## Eligible Risks:

- ▶ New ventures
- ▶ Before/After school programs
- ▶ Nursery, pre-school or Montessori schools
- ▶ Extended hours
- ▶ 100 percent drop in centers
- ▶ Any licensed capacity as long as it meets state minimum requirements for staff-to-child ratios

## Most Common Ineligible Risk Characteristics:

- ▶ Outside play area is not fully fenced
- ▶ Children are left unsupervised at any time (including nap time)
- ▶ Swimming pools or wading pools deeper than 24 inches on the premises
- ▶ Does not comply with established staff-to-student ratios nor conducts background checks for all employees and volunteers