

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 & Securities, Employee Dishonesty, Accounts Receivable coverage and much more

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Quick quote turnaround
- ▶ Superior policy issuance
- ▶ Low minimum premium
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses

