

# COMMERCIAL CHILD CARE PRODUCT

- Center Based Facilities including nursery, pre-school, full-service child care centers, Montessori schools and before-and-after school programs



## PRODUCT ADVANTAGES

- ▶ Ability to consider centers with certain special needs children enrolled
- ▶ Broadest commercial molestation and abuse form in the industry
- ▶ Ability to offer certain civil/criminal defense cost reimbursement
- ▶ Children are always included under medical payments (most carriers do not offer or will exclude children) – eliminates the need for an accident and health policy
- ▶ Theft coverage is always included on a child care center – does not require a central station alarm
- ▶ Broad definition of professional liability is automatically included

## AVAILABLE LIMITS

- ▶ Property values up to \$3 million in protection classes 1–8 and \$1 million in protection classes 9–10
- ▶ \$1 million in coastal zones (excluding wind and hail coverage)
- ▶ General liability up to \$1 million/\$2 million
- ▶ Professional liability included in the general liability limits
- ▶ Abuse and molestation limits up to \$1 million/\$1 million
- ▶ Medical payments up to \$5,000 (extends coverage to enrolled children)
- ▶ Certain Civil/Criminal Proceeding Defense Cost Reimbursement Coverage \$50,000 per “insured”/\$100,000 aggregate
- ▶ Umbrella limits up to \$1 million

## DEDUCTIBLES

- ▶ General liability deductible is \$0
- ▶ Property deductible starts at \$1,000

## BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See [www.bizresourcecenter.com](http://www.bizresourcecenter.com) for a full list of available business solutions



## **MOST COMMON INELIGIBLE RISK CHARACTERISTICS**

- ▶ Located in AK, LA or WV
- ▶ Does not comply with established staff-to-student ratios and/or fails to conduct background checks for all employees and volunteers
- ▶ Outside play area is not fully fenced
- ▶ Swimming pools or wading pools deeper than 6 inches on the premises
- ▶ Children are left unsupervised at any time (including nap time)
- ▶ Children above 15 years of age permitted
- ▶ Employees or care providers under the age of 18 or volunteers unsupervised at any time
- ▶ Actual incidents involving abuse or molestation

**CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.**

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