

# Commercial Child Care Product

## Why do Child Care Centers need to purchase Insurance?

- ▶ 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 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 deductibles	✓	?
Child Molestation & Abuse limits available up to General Liability limit - Definition includes Corporal Punishment	✓	?
Employees including Directors and Assistant Directors are included as Insureds under Child Molestation and Abuse Coverage.	✓	?
Child Molestation and Abuse coverage applies off premise	✓	?
Child Molestation and Abuse Defense Cost coverage available outside the limit of Liability	✓	?
Child Molestation and abuse coverage applies to the act of any individual	✓	?
Defense Cost reimbursement* available for false allegations of Child Molestation or Abuse against the facility owner operators, 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	✓	?

\*Not available in New York

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.