

# Residential Child Care Product

## Why do you need to purchase a Child Care Product?

- ▶ 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 deductible	✓	?
Child Molestation & Abuse limits available up to \$100,000 per occurrence / \$300,000 aggregate - Definition includes Corporal Punishment	✓	?
Child Molestation and Abuse coverage applies off premises	✓	?
Defense Cost reimbursement* can be purchased for alleged acts of Child Molestation or Abuse against the facility owner 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	✓	?
Expanded definition of Bodily Injury to include sickness or disease caused by mental anguish or emotional distress - See L-610	✓	?
Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses	✓	?

\*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 Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.