

Day Nursery or Preschool Program

A program to grow on.

Offered by our specialty carrier, rated A+XV by A.M. Best

Property and Liability coverages available on monoline or package basis for day care centers, in-home day care, before and after school programs, sick-child day care, and child care associated with other organizations (hotels, clubs, YMCA/YWCA, churches, etc.).

CGL

Coverage available:

- Primary limits up to \$3 million occurrence/aggregate
- Per child premium basis—based on average daily attendance
- Excess or Umbrella limits up to \$25 million
- Included Coverage:

Additional Interests

Errors & Omissions Coverage Part—Policy Limits

Medical Payments—\$5,000 limit

Sexual/Physical Abuse Coverage:

Day Care Centers—\$100,000 per claim, \$300,000 aggregate

In-Home Day Care—\$25,000 per claim, \$50,000 aggregate

(Higher optional limits available)

No deductible required

Loss Prevention Brochure available

Property

Coverage available:

- Building
- Contents
- Business Income
- Basic, Broad, or Special Form
- Replacement Cost or Actual Cash Value
- Equipment Breakdown
- Accounts Receivable
- Computer Equipment
- Outside Signs
- Food Spoilage
- Valuable Papers

Crime

Coverage available:

- Inside the Premises—Theft of Money and Securities
- Inside the Premises—Robbery or Safe Burglary of Other Property
- Outside the Premises

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Contact us for fast, competitive quotes and first-rate service.