



# 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	✓	?
Expanded definition of Bodily Injury to include sickness or disease caused by mental anguish or emotional distress - See L-610	✓	?



# FREE and Substantially Discounted Background Check Services Provided to all Child Care policyholders

As a United States Liability Policyholder, your first background check is FREE and subsequent background checks offered for a charge for \$9.95 through our alliance with IntelliCorp Records. This charge represents an 80% discount off the normal price!

## OUR COMPREHENSIVE BACKGROUND CHECK INCLUDES:

- ▶ Sex Offender Registry for 50 States
- ▶ Criminal Super Search
- ▶ One Single-County Criminal Search
- ▶ Social Security Number Verification
- ▶ Address History Check
- ▶ Terrorist Search
- ▶ Child and Abuse Report

## RISK MANAGEMENT BENEFITS:

- ▶ Access to the most comprehensive, accurate reliable background check database available
- ▶ Avoid costly hiring and recruiting mistakes
- ▶ Properly screen employees and volunteers working for your child care organization
- ▶ A consistent background screening policy will position an organization to exercise due diligence, which ultimately will help it avoid the consequences of being out of compliance

We are excited to provide this added value service to our Child Care policyholders.

