



STANDARD UNDERWRITERS
NETWORK

Specialized Coverage for Child Care Needs



SIU offers specialized insurance protection for **child care target markets**, including family, drop-in, group, latch key, and 24-hour child care centers. Coverage options are **uniquely designed for child care markets**.

Acceptable:

- Must be licensed, if required by state
- Children being cared for must be under age of 13

Target Market:

- Family child care centers
- Drop-in centers
- Group child care centers
- Latch key operations
- 24 hour child care centers

Child Care Specific Guidelines:

- Less than 35,000 square feet in building area
- Less than \$6,000,000 in annual sales
- Limits less than \$2M occurrence and \$4M aggregate
- Less than 1 liability loss in past 3 years
- Must have procedures for:
 - Dispensing medication
 - Handling emergencies/illnesses
 - Discipline & abuse issues

Family Child Care Centers:

- Abuse & molestation and professional coverage unavailable if overnight stays are permitted
- Dogs must be separated from children
- Dogs must be acceptable breed, and/or be a dog without vicious tendencies

Group Child Care Centers:

- No dogs on premises
- If overnight stays are allowed:
 - Building must be locked after 7 pm
 - At least two staff members are required to be awake all night
- Maximum abuse & molestation limit of \$100K/\$200K if:
 - Open for more than 13 hours
 - Overnight stays are allowed

Product Highlights:

- Professional liability coverage
- Admitted product in most states
- Abuse & molestation sub-limits on most risks
- Equipment breakdown coverage
- No liability deductible
- Medical payments coverage included