

Day Nursery or Preschool Program

A program to grow on

Property and liability coverage 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.).

Program features

CGL

Coverage available:

- Primary limits up to \$3,000,000 occurrence/\$5,000,000 aggregate
- Per child premium basis — based on average daily attendance
- Excess or umbrella limits up to \$25 million
- Included coverage:
 - Errors and omissions coverage part — policy limits
 - Medical payments coverage — \$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 | • Equipment breakdown |
| • Business personal property | • Accounts receivable |
| • Business income | • Computer equipment |
| • Basic, broad or special form | • Outside signs |
| • Replacement cost or actual cash value | • 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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