

# CHILD CARE

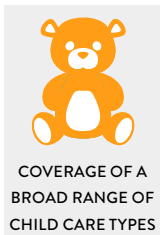
As the preeminent insurer of child care risks, CapSpecialty<sup>SM</sup> understands the importance for these businesses to have comprehensive coverage that safeguards the unique needs of this industry. Our broad coverages are specifically tailored to meet the needs of both for-profit and not-for-profit child care risks.

## ADVANTAGES INCLUDE

### ELIGIBLE CHILD CARE TYPES

Licensed, certified or registered:

- ▶ In-Home Child Care
- ▶ Group Child Care Centers, including:



- Commercial
- Head Start
- Preschool
- Nursery School
- Pre-K
- Montessori

- ▶ 24 Hour Child Care
- ▶ Drop-In Child Care
- ▶ Latch Key Child Care

### ELIGIBLE INCIDENTAL EXPOSURES

- ▶ Dogs on premises (some restrictions apply)
- ▶ Wading pools and other water activities
- ▶ Field trips away from the premises
- ▶ Overnight stays (some restrictions apply)



## BUSINESSOWNERS POLICY

### LIABILITY COVERAGES

- ▶ Limits up to \$1M each occurrence/ \$3M aggregate available
- ▶ Abuse and molestation sublimits available up to the Liability limits
- ▶ Professional Liability coverage available
- ▶ Coverage for dog bites is available as a sublimit for eligible dog exposures
- ▶ A water activities sublimit is available for eligible water exposures
- ▶ Damage to Premises Rented to You - \$100,000

### AUTOMOBILE LIABILITY

- ▶ Subject to state availability
- ▶ 12 passenger vans will be considered
- ▶ Multi-function school activity busses will be considered up to 17 passengers

### PROPERTY COVERAGES

- ▶ Direct physical loss covered unless excluded (subject to policy terms)
- ▶ Business Income – Actual Loss Sustained is included
- ▶ Extra Expense included
- ▶ Equipment Breakdown included
- ▶ Newly Acquired or Constructed Buildings - \$250,000
- ▶ Increased Cost of Construction - \$10,000
- ▶ Electronic Data - \$10,000
- ▶ Pollutant Clean-up and Removal - \$10,000
- ▶ Personal Property Off-premises - \$10,000
- ▶ Accounts Receivable - \$10,000
- ▶ Valuable Papers and Records - \$10,000
- ▶ Coverage for Fungi, Wet Rot or Dry Rot - \$15,000

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## PREMIER ENDORSEMENT

Provides the following limits for each coverage:

Accounts Receivable	\$ 25,000
Valuable Papers and Records	\$ 25,000
Electronic Data Processing Equipment	\$ 25,000
Fine Arts	\$ 25,000
Personal Effects	\$ 10,000
Property In-Transit	\$ 5,000
Demolition Cost	\$ 5,000
Water Back-Up and Slump Overflow	\$ 5,000
Crisis Counseling	\$ 5,000
Money and Securities	\$ 5,000
Employee Dishonesty	\$ 5,000
Outdoor Signs	\$ 2,500
Spoilage	\$ 1,500

## PLUS ENDORSEMENT (BOP ONLY)

Provides the following limits for each coverage:

Key Individual Expenses	\$ 50,000
Image Restoration and Consulting	\$ 25,000
Conference Cancellation	\$ 20,000
Emergency Real Estate Consulting Fee	\$ 20,000
Temporary Meeting Space Reimbursement	\$ 20,000
Terrorism Travel Reimbursement	\$ 20,000
Business Travel Accident	\$ 10,000
Donation Assurance	\$ 10,000
Fundraising Event Blackout	\$ 10,000
Political Unrest	\$ 10,000
Professional License Review Expense	\$ 5,000
Workplace Violence Counseling	\$ 5,000

## ADDITIONAL COVERAGES AVAILABLE



- ▶ Commercial Auto (certain states only)
- ▶ Crime
- ▶ Hired and Non-Owned Auto (all states)
- ▶ Identity Theft
- ▶ Employee Benefit Liability
- ▶ Package General Liability and Property
- ▶ Umbrella limits up to \$5M

## OTHER CONSIDERATIONS

- ▶ Admitted and Non-Admitted available
- ▶ BOP Minimum premiums of \$350 Admitted; \$500 Non-Admitted
- ▶ BOP rating basis is per child
- ▶ BOP policy is not auditable

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