As the preeminent insurer of child care risks, CapSpecialty℠ 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 COVERAGE
- 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 COVERAGE
- 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
## PREMIER ENDORSEMENT

Provides the following limits for each coverage:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts Receivable</td>
<td>$25,000</td>
</tr>
<tr>
<td>Valuable Papers and Records</td>
<td>$25,000</td>
</tr>
<tr>
<td>Electronic Data Processing Equipment</td>
<td>$25,000</td>
</tr>
<tr>
<td>Fine Arts</td>
<td>$25,000</td>
</tr>
<tr>
<td>Personal Effects</td>
<td>$10,000</td>
</tr>
<tr>
<td>Property In-Transit</td>
<td>$5,000</td>
</tr>
<tr>
<td>Demolition Cost</td>
<td>$5,000</td>
</tr>
<tr>
<td>Water Back-Up and Slump Overflow</td>
<td>$5,000</td>
</tr>
<tr>
<td>Crisis Counseling</td>
<td>$5,000</td>
</tr>
<tr>
<td>Money and Securities</td>
<td>$5,000</td>
</tr>
<tr>
<td>Employee Dishonesty</td>
<td>$5,000</td>
</tr>
<tr>
<td>Outdoor Signs</td>
<td>$2,500</td>
</tr>
<tr>
<td>Spoilage</td>
<td>$1,500</td>
</tr>
</tbody>
</table>

## PLUS ENDORSEMENT (BOP ONLY)

Provides the following limits for each coverage:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Key Individual Expenses</td>
<td>$50,000</td>
</tr>
<tr>
<td>Image Restoration and Consulting</td>
<td>$25,000</td>
</tr>
<tr>
<td>Conference Cancellation</td>
<td>$20,000</td>
</tr>
<tr>
<td>Emergency Real Estate Consulting Fee</td>
<td>$20,000</td>
</tr>
<tr>
<td>Temporary Meeting Space Reimbursement</td>
<td>$20,000</td>
</tr>
<tr>
<td>Terrorism Travel Reimbursement</td>
<td>$20,000</td>
</tr>
<tr>
<td>Business Travel Accident</td>
<td>$10,000</td>
</tr>
<tr>
<td>Donation Assurance</td>
<td>$10,000</td>
</tr>
<tr>
<td>Fundraising Event Blackout</td>
<td>$10,000</td>
</tr>
<tr>
<td>Political Unrest</td>
<td>$10,000</td>
</tr>
<tr>
<td>Professional License Review Expense</td>
<td>$5,000</td>
</tr>
<tr>
<td>Workplace Violence Counseling</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

## ADDITIONAL COVERAGE 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

### CONTACT US

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Insurance policies are underwritten by Capitol Indemnity Corporation and Capitol Specialty Insurance Corporation. Given space limitations, we cannot list every provision, condition or exclusion in the policy related to the described coverage and/or policy. These materials are subject to the terms of the actual policy issued. In all cases the language of the policy controls. Please read your entire policy carefully immediately after you receive it and contact your agent in the event that you have any questions. Some products may not be available in all jurisdictions.