



Childcare & Nursery School Product

We provide a comprehensive product for both commercial and residential child care facilities.

- ▶ **Broadest Coverage**
- ▶ **Priced to Sell**

Policy Features may include:

- ▶ Professional Liability at no additional charge
- ▶ Child Molestation or Abuse limits up to the General Liability Limit with No Liability Deductible (Commercial)
- ▶ \$5,000 of Medical Payments Coverage at no charge
- ▶ Defense Cost Reimbursement Coverage for filed Child Molestation and/or Abuse allegations against the facility owner
- ▶ Employees including Directors and Assistant Directors as insureds under Child Molestation and/or Abuse Coverage (commercial)
- ▶ Non-Owned and Hired Auto Coverage
- ▶ Coverage for facilities with pets and field trips
- ▶ Coverage for extended hour and overnight commercial child care facilities
- ▶ Value Plus Endorsement is available on accounts eligible for Special form offering 14 optional coverages for one low flat charge, including: Signs, Money & Securities, Employee Dishonesty, Accounts Receivable coverage and more
- ▶ Special form and Replacement Cost coverage
- ▶ Equipment Breakdown Coverage

Marketing Advantages:

- ▶ A. M. Best rated A++ Carrier
- ▶ Quick Quote Turnaround
- ▶ Superior Policy Issuance
- ▶ Low Minimum Premium



Contact us today! We're here to write all of your risks!

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