

# The Silver Lining® Childcare Program



## Eligible Operations

Our Childcare Program provides childcare operations with the finest coverages to protect children and teachers. NSI's claims professionals have decades of experience in this area.

## LIABILITY COVERAGE

- Policy limits for General Liability are available up to \$1,000,000/\$3,000,000 occurrence/aggregate.
- Industry-standard BOP coverages are available at policy limits for:
  - Premises & Operations
  - Products & Completed Operations
  - Personal & Advertising Injury
  - Professional Liability Coverage
  - Medical Payments – \$10,000 limit
  - Damage to Premises Rented to You (Fire Legal) \$200,000 limit
  - Employees as Automatic Insureds
  - Volunteers as Automatic Insureds
  - Defense cost outside the limits

## Other important Liability coverages available:

- Abuse and Molestation provided at full limits
- Water Activities
- Dog/Cat Liability for family centers
- Employee Benefit Liability limits for each claim/aggregate are available up to \$1,000,000/\$1,000,000.

## PROPERTY COVERAGE

- Covering Buildings and Contents
- Special Causes of Loss
- Written as RCV; ACV available
- Automatic Increase on Building Value at 4%
- Equipment Breakdown for electrical and mechanical systems malfunction

## Additional coverages included at special limits:

- Medical Payments includes students and volunteers.
- Abduction Coverage – \$50,000 limit
- Professional License Review - \$2,500 per review/\$5,000 aggregate

## INCLUDED Property Coverages

We offer many more important property enhancement coverages to suit your customers' needs. Here are a few:

Item	Coverage
Business Income	Actual Loss Sustained (no waiting period or deductible)
Communicable Disease/Water Borne Pathogen (Business Income)	\$50,000
Computers and Media	\$25,000 (higher limits available)
Covered Property in the Open	Up to 1,000 feet from premises
Spoilage	\$10,000
Employee Theft (Including Employee Benefit Plans)	\$5,000 (higher limits available)
Extra Expense	Actual Loss Sustained
Fine Arts	\$25,000
Forgery and Alteration	\$5,000
Money and Securities (inside/outside)	\$15,000/\$7,000 (higher limits available)
Ordinance or Law Coverage	If RCV coverage applies
Outdoor Fences	Included
Outdoor (attached) Signs	Included
Outdoor (detached) Signs	\$10,000 (higher limits available)
Personal Property of Others	\$25,000; Employee Tools \$2,500
Property at Conventions, Fairs or Exhibitions	\$50,000
Property in Transit	\$25,000
Utility Services Direct Damage, including overhead transmission lines	Full Coverage
Valuable Papers and Records	\$250,000
Water Back Up, Sump Pump Overflow	\$25,000
Workplace Violence	\$100,000

## OTHER IMPORTANT COVERAGE OPTIONS

**Auto** for operating owned, hired, or non-owned vehicles, including transporting children

**Employment Practices Liability Insurance** covers wrongful acts in employment at \$100,000. Higher limits available.

**Not-for-Profit Directors & Officers** covers wrongful acts by directors/officers with separate policy with limits for each claim/aggregate at \$1,000,000/\$1,000,000. Higher limits available.

**Commercial Umbrella** provides higher limits with occurrence/aggregate limits up to \$10,000,000/\$10,000,000. Follows Form for Abuse and Professional to full \$10,000,000 limits.

### Loss Prevention:

Services include:

- [cultureofsafety.com/childcare](http://cultureofsafety.com/childcare) offers claim-based reality alerts, safety blogs, up-to-date product recall information, safety webinars, and more!
- Employee and volunteer training
- Facility walkthroughs
- Reality alerts – information based on claims we see often and how to avoid them.

**Eligible Services:** All childcare operations must be licensed, certified, or registered with the state authorities.

- 24-hour child care centers
- Before- and after-school programs
- In-home providers
- Drop-in centers
- Group day care centers
- Head Start programs
- Latchkey operations
- Pre-schools

### Top Reasons to select West Bend for Childcare insurance:

- You can apply for and rate accounts on West Bend Connect.
- Our experienced service team is dedicated exclusively to childcare.
- NSI/West Bend have long-term commitment to childcare.
- Childcare forms and coverages are designed specifically for the needs of this industry.
- Our claim representatives are highly experienced handling personal appearance losses.
- We constantly develop and adapt our products to meet the needs of this industry.
- The Childcare Advisory Board annually reviews childcare forms and coverages.



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