

INSURANCE COVERAGE QUESTIONNAIRE

These questions are based on claims made against family childcare providers. Get the answers!
After a claim is the worst time to be surprised!

What is LIABILITY INSURANCE? If someone sues you, it will pay for investigation, attorney fees and judgments for covered losses.

DOES THIS POLICY COVER:

Professional Liability (Negligent Supervision)? yes ___no

Am I, my employees and volunteers all covered? yes ___no

Are residents of my household who are **not** employed in my business covered? yes ___no

Many policies cover only the licensed provider. All residents should be covered because in a home childcare, many people come in contact with the children and are often sued. Be sure you follow all regulations, such as fingerprinting.

Child Abuse

Am I, my employees and volunteers all covered yes ___no

Are residents of my household who are not employed in my business covered? yes ___no

This is important for the same reasons as shown above.

Is there a separate limit for Child Abuse claims?..... yes ___no

If yes, what amount? \$ 100,000

Administrative Hearings (related to Child Abuse)

Will the liability insurance company provide an attorney? Yes ___no

If not, will the company pay for an attorney? yes ___no

Providers often underestimate the importance of these hearing, go unprepared and provide inappropriate information.

*Company approval required.

Attorney fees, investigative costs?

Are all defense expenses, including those for child abuse, paid in addition to the policy liability limits? yes ___no

If they are not, then your coverage goes down every time a bill is paid.

Auto Coverage

Is there coverage if parents sue because their child is injured while riding in a car being driven by myself or an employee?... yes ___no

All companies exclude this. DCI offers optional coverage. Ask about the "Transportation" and Non-Owned auto endorsements.

Place an X if coverage is included .

swimming pools ON/OFF the premises field trips food preparation dispensing medication libel, slander

infants(no minimum age) open after normal business hours (other than emergencies) animals *(list any excluded animals)

Many companies impose restrictions or exclude claims arising from these activities/exposures.

*Excluded: owned Akitas, Dobermans, German Shepherds, Bull Mastiffs, Pit-bulls and Rottweilers

TERM:

If I go out of business or change insurance companies, is there coverage if a claim is filed years later?..... yes ___no

Some companies only cover claims reported during the time the policy is in force or within 90 days of expiration.

ACCIDENT MEDICAL COVERAGE pays the medical bills for an enrolled child, no matter who is at fault.

Does the plan include Accident Medical coverage? yes ___no

Having this coverage can sometimes prevent an "owie" from becoming a lawsuit.

How much would it pay for accident medical expenses for each injured child? \$ 20,000

Does the accident insurance **pay first** (primary) for my clients' children? yes ___no

If not, the child's parents/guardians will have to submit bills to their insurance company first.

Does the policy pay medical bills if a child is injured on field trips? yes ___no

Does the policy pay medical bills if a child is injured while riding in my (or any employee's)car..... yes ___no

Deductibles:

Liability Policy \$ _____per _____ Accident Policy \$ _____per _____

You have to add the deductible amount to your overall insurance budget. It's part of your cost.

Completed by: Taj O'Toole Company D C Insurance, Inc. (DCI)

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Call us at (800) 624-0912 or visit our website: www.DCINS.com

Coverages outlined are a partial description only. As with all insurance policies, some exclusions apply. This outline does not alter, nor it is intended to alter, the terms and conditions of these policies. The policy language shall control in the event of any discrepancy between the language of this outline and the policies. Sample policies are available upon written request.