

Daycare Center-Home Insurance



Coverage customized for you based on your particular business needs

As a day care provider, parents trust you to protect and care for their most valuable assets. Our program provides you with the special coverage your in-home daycare or childcare center needs.

Call today to discuss your insurance needs

(855) 773-1100

7800 University Blvd Suite A1
La Mesa, CA 92041

www.cbwins.com

- ✓ *Advice you can count on*
- ✓ *Technology and Innovation*
- ✓ *Lower Insurance Rates*
- ✓ *Satisfaction Guarantee*
- ✓ *Attention to Details*



Your Liability as a Daycare Provider

When you own or operate an in-home or commercial childcare center, parents trust you to protect their most precious assets. But how can you protect your business' financial assets without commercial daycare insurance or home daycare insurance?

You must prepare today for the worst possible outcome. Don't wait until a situation occurs that makes you wish you had daycare insurance. Get our superior insurance today so you don't have to wonder "what if!"

If you operate an in-home day care business, please note that all homeowner insurance policies specifically exclude coverage for any business operation so it is imperative to find insurance protection for your child care business under a separate policy.

Our Childcare Center / Home Daycare Policies Include:

- General liability. This covers bodily injury or property damage that occurs on your premises. For example, if a child falls off a jungle gym and breaks his arm and his parents sue the daycare center for the medical bills, general liability will cover the costs.
- Sexual abuse/molestation liability. This is a must for anyone who works closely with children and covers legal defense costs as well as any judgments or settlements.
- Corporal punishment liability. This is frequently not covered and difficult to find. However, it's not a bad idea to protect your center's employees against allegations of corporal punishment, which could result in damage to your center's reputation as well as high defense costs.
- Child abduction liability. In the event a child is kidnapped from your daycare's premises, this will cover costs associated with recovery efforts.
- Special events liability. Some commercial daycare insurance policies don't cover accidents that occur off the daycare's premises. If you plan on taking kids on field trips or other events, this will cover injuries that may occur during the event.
- Vehicle liability. Many daycares offer transportation to and from school. If you have a commercial vehicle, you will need vehicle liability insurance.

ACORD CERTIFICATE OF LIABILITY INSURANCE

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT APPLICABLY OR NEARLYLY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER, AUTHORIZED REPRESENTATIVE OR PROVIDER, AND THE CERTIFICATE HOLDER.

INSURED: Expert Appliance Repair, 24 Vint St, Beverly Hills, CA 90212

AGENCY: ACORD, (800) 995-1714, (972) 390-8484

COVERAGES:

TYPE OF COVERAGE	DESCRIPTION	POLICY NUMBER	ISSUE DATE	EXPIRES	LIMIT
GENERAL LIABILITY	COMMERCIAL GENERAL LIABILITY	4630400004	10/1/2014	10/1/2015	\$1,000,000
	PRODUCTS AND COMPLETED OPERATIONS				\$1,000,000
	PERSONAL AND ADJUTANT LIABILITY				\$1,000,000
	ADVERTISING AND PROMOTIONAL LIABILITY				\$1,000,000
	DEFENSE COSTS				\$1,000,000
	PERSONAL AND ADJUTANT LIABILITY				\$1,000,000
	ADVERTISING AND PROMOTIONAL LIABILITY				\$1,000,000
	DEFENSE COSTS				\$1,000,000
	PERSONAL AND ADJUTANT LIABILITY				\$1,000,000
	ADVERTISING AND PROMOTIONAL LIABILITY				\$1,000,000
	DEFENSE COSTS				\$1,000,000

CERTIFICATE HOLDER: Insured's Copy

CANCELLATION: SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

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How You Are Billed

In most cases, you will receive a bill directly from your insurance carrier for the following insurance policies:

- General Liability
- Commercial Auto
- Workers' Comp
- Property Insurance
- Fidelity Bond
- etc

The carrier will typically send an invoice four to six weeks after your coverage starts.