

CHILD CARE

ABOUT THIS COVERAGE

No matter how safe an environment you provide, accidents will happen. Child Care Insurance puts you in a better position to avoid lawsuits and protects each child when accidental injuries occur during supervised and sponsored activities including group travel.

COMMERCIAL CENTERS

Rating basis the greater of the following:

- 50% of their license capacity or their maximum daily attendance

RESIDENTIAL CENTERS

- License capacity

ELIGIBLE OPERATIONS

Commercial Centers

- Schools up to grade 3
- Preschools
- Nursery School

Residential Centers

- No nanny service or babysitters

LIABILITY COVERAGES

General Liability

- Comprehensive General Liability—Limits to \$1M per occurrence/\$3M aggregate

Professional Liability

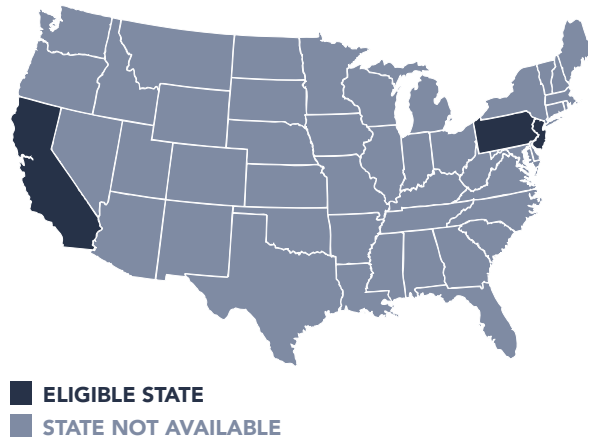
- Included at equal limits to the General Liability, or available with separate limits

Child Molestation & Abuse

- Commercial Form
 - Limits up to \$1M are available (may not exceed GL limit)
- Residential Form
 - Limit of \$100K/\$300K included in the package

SUBMISSION REQUIREMENTS

- ACORD Application, fully completed and signed
- Supplemental Application
- 3-5 Years of Loss Runs
- Copy of current facility license
- Send submissions to quotes@ospreyuw.com



ADDITIONAL COVERAGE OPTIONS

- Criminal and Civil Defense Cost Reimbursement
- Limit of \$50K/\$100K automatically included if they purchase abuse coverage
- Hired and/or Non Owned Automobile Liability
 - Limits up to \$1/\$2 Million available (may not exceed GL limit)
 - No transportation of children other than emergencies and field trips
- Corporal Punishment coverage available
- Umbrella/Excess Liability
 - Large Excess Limits Available
- Crime and Fidelity
 - Money and Securities
 - Money Orders and Counterfeit Paper Currency
 - Employee Dishonesty
- Payment Terms
 - Interest-free installments available for accounts that generate at least \$2,000 in premium

OSPREY RELATED PRODUCTS

CrossFit Gyms • Health & Wellness Facilities
Personal Improvement/Enrichment Schools • Tutoring • Yoga Studios



EXPERIENCE THE OSPREY DIFFERENCE

203.489.3400 | OSPREYUW.COM