

# Child care centers



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## Underwriting appetite

- For-profit commercial child care centers
- Not-for-profit commercial child care centers
- Nursery schools
- Before-and after-school programs
- Montessori schools (Kindergarten and under)

## Ineligible classes

- Unlicensed day care centers
- Drop-off facilities
- Temporary babysitting services in malls, convention centers, etc.

## Program coverage features

### Property

- Building and business personal property
- Business income
- Business income extension endorsement, actual loss sustained
- Systems breakdown

### Liability

- General liability: Limits to \$1 million per occurrence/\$3 million aggregate
- General liability enhancements available
- Child abduction expense reimbursement
- Employee benefits liability
- Medical personnel, including employed and volunteer physicians
- Off premise activities
- Professional liability
- Abuse and molestation: up to umbrella on most risks
- Volunteer and employees as insureds

## Umbrella liability

- Follows form, with limits to \$10 million available

## Auto

## Accident medical

## Crime

## Inland marine

## Workers' compensation

- May be available in selected states.

## Risk management resources

Available to customers at [markelchildcare.com](http://markelchildcare.com)

- Access to safety guides and risk management tips and news alerts via our risk management library
- Discounted background checks, online driver education courses, child abuse risk management services, and online program training courses
- Access to Loss Control Department for questions

## Applications

Available at [markelchildcare.com](http://markelchildcare.com), or log into mPortal at <https://portal.markelinsurance.com> to complete and upload your application

## Underwriting contacts

[markelinsurance.com/contacts](http://markelinsurance.com/contacts)

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Coverage availability varies by state.

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