



Child Care Center directors and owners know that a great deal of time and effort goes into developing a professional child care operation. So, naturally, it's important that you protect the various components of your program as you would the children under your supervision.

The companies of the Utica National Insurance Group and our independent agents have combined resources to offer a complete insurance program that provides the protection needed for today's modern child care center.

risk management/loss control

We are risk management specialists who understand the risks involved when dealing with children on a day-to-day basis.

Utica National provides protection for hundreds of child care centers and nursery schools. Our risk management program helps you identify exposures to loss faced by your operation. Once identified, we will work with you to control and reduce risks and potential problems before a loss occurs.

We also have tools available to assist you in emergency/disaster planning.



insurance coverages

Property protection

Replacement cost coverage for your center's Building and Business Personal Property is available.

Care Pak and Care Pak Plus Endorsements

Among the most comprehensive endorsements available, the Property, Inland Marine and Crime sections provide many extensions of coverage, including:

- Business Income/Extra Expense for Actual Loss Sustained up to 12 consecutive months
- Outdoor Fences and Playground Equipment
- Data Processing Coverage
- Employee Dishonesty
- Valuable Papers and records

General Liability

Provides protection on an "occurrence basis" for bodily injury, property damage, personal injury, advertising injury, products and completed operations. The General Liability Coverage Enhancement:

- Clarifies coverage to include professional liability for Child Care Centers
- Adds volunteers as insureds
- Adds Child Care Providers, Health Care Providers and Teachers as insureds, while performing professional services for the insured child care center.

Child Care Legal Liability

Covers the child care center and its employees, volunteers and board members for legal liability that stems from acts, errors or omissions in the course of child care duties. The Child Care Legal Liability Coverage Form Enhancement Endorsement:

- Eliminates the discrimination exclusion
- Includes coverage for punitive damages where insurable by law

Molestation Coverage

The child care center is protected for allegations of abuse or misconduct. The individual(s) charged with abuse are excluded. For those wrongfully accused of sexual misconduct or molestation, **Added Defense Costs**

Coverage can be added for a nominal charge.

This coverage provides reimbursement of defense expense incurred by owners and employees in respect to civil and criminal actions, investigations and proceedings for sexual molestation and sexual misconduct. However, we will reimburse defense costs only when a court having competent jurisdiction finds the alleged perpetrator not guilty and not liable by reason of verdict and/or judgment.

Commercial Automobile

Our new Child Care Auto Extension Plus Endorsement provides several enhancements. For example: Limited Physical Damage Coverage for personal autos of employees or volunteers, Automatic Hired Physical Damage Coverage, limited coverage for personal property of the insured, Towing/Service Call Charge... to name a few.

Employment Related Practices Liability

Provides broad coverage and defense for Discrimination, Wrongful Termination, Sexual Harassment and associated exposures.



Umbrella Policy

At least \$1 million coverage for all qualifying accounts, with higher limits available. Our Umbrella Policy can also be extended to include CC Legal Liability/Abuse or Molestation Coverage.

This brochure offers only a summary of the coverages available under Utica's Child Care Centers Program. For a detailed description of coverages, refer to your policy and consult your Utica National Independent Insurance Agent.

claims

Utica's convenient claims offices are staffed with experts who know your needs and are on call 24 hours a day, seven days a week to serve you promptly and efficiently.

We also have expertise in handling legal liability/abuse and molestation claims.

Examples of potential claims covered under this program:

- A child falls and the child care center is sued, claiming negligence for lack of supervision.
- Children are injured while on a field trip.
- An allegation of child molestation is made against one of the center's employees. The center is protected for damages as well as defense costs.
- The child care center has a fire in the kitchen area. The building repair, smoke damage and clean-up are covered. There is also coverage for the fire department service charge.



stability

Utica has been providing innovative insurance protection for over 90 years. Our professional staff and our independent agents stand ready to assist you in finding the right insurance coverage. Although Utica National is a major insurer, our company remains accessible to its policyholders. In fact, many unique features of this program were suggested by educational facilities and our independent agents, who provide you with professional insurance advice and prompt local service.

convenience

An added convenience of this program is the UNIBILL interest-free payment plan. It combines all of your eligible policies on a single bill that lets you choose your own payment schedule.

**If printing out copies in your office,
add your agency information here.
Otherwise order through
Print on Demand at no charge.**



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Insurance that starts with you.®

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