



The Silver Lining[®] Childcare Program PROGRAM

Eligible Operations

Our Childcare Program provides childcare operations with the finest coverages to protect children and teachers. NSI's claims professionals have decades of experience in this area.

LIABILITY COVERAGE

- Policy limits for General Liability are available up to \$1,000,000 / \$3,000,000 occurrence / aggregate.
- Industry-standard BOP coverages are available at policy limits for:
 - Premises & Operations
 - Products & Completed Operations
 - Personal & Advertising Injury
 - Professional Liability Coverage
 - Medical Payments – \$10,000 limit
 - Damage to Premises Rented to You (*Fire Legal*)
 - Employees as Automatic Insureds
 - Volunteers as Automatic Insureds
 - Defense cost outside the limits

Additional coverages included at special limits:

- Medical Payments includes students and volunteers.
- Abduction Coverage – \$50,000 limit

- Professional License Review – \$2,500 per review / \$5,000 aggregate

Other important Liability coverages available:

- Abuse and Molestation provided at full limits
- Water Activities
- Dog / Cat Liability for family centers
- Employee Benefit Liability limits for each claim / aggregate are available up to \$1,000,000 / \$1,000,000.

PROPERTY COVERAGE

- Covering Buildings and Contents
- Special Causes of Loss
- Written as RCV; ACV available
- Automatic Increase on Building Value at 4%
- Equipment Breakdown for electrical and mechanical systems malfunction

INCLUDED Property Coverages

We offer many more important property enhancement coverages to suit your customers' needs, including:

Item	Coverage
Business Income	Actual Loss Sustained (<i>no waiting period or deductible</i>)
Communicable Disease / Water Borne Pathogen (<i>Business Income</i>)	\$50,000
Computers and Media	\$25,000 (<i>higher limits available</i>)
Covered Property in the Open	Up to 1,000 feet from premises
Spoilage	\$10,000
Employee Theft (<i>Including Employee Benefit Plans</i>)	\$5,000 (<i>higher limits available</i>)
Extra Expense	Actual Loss Sustained
Fine Arts	\$25,000
Forgery and Alteration	\$5,000
Money and Securities (<i>inside / outside</i>)	\$15,000 / \$7,000 (<i>higher limits available</i>)
Ordinance or Law Coverage	If RCV coverage applies
Outdoor Fences	Included
Outdoor (<i>attached</i>) Signs	Included
Outdoor (<i>detached</i>) Signs	\$10,000 (<i>higher limits available</i>)
Personal Property of Others	\$25,000; Employee Tools \$2,500
Property at Conventions, Fairs or Exhibitions	\$50,000
Property in Transit	\$25,000
Utility Services Direct Damage, including overhead transmission lines	Full Coverage
Valuable Papers and Records	\$250,000
Water Back Up, Sump Pump Overflow	\$25,000
Workplace Violence	\$100,000

OTHER IMPORTANT COVERAGE OPTIONS

Auto for operating owned, hired, or non-owned vehicles, including transporting children

Employment Practices Liability Insurance covers wrongful acts in employment at \$100,000. Higher limits available.

Not-for-Profit Directors & Officers covers wrongful acts by directors / officers with separate policy with limits for each claim / aggregate at \$1,000,000 / \$1,000,000. Higher limits available.

Commercial Umbrella provides higher limits with occurrence / aggregate limits up to \$10,000,000 / \$10,000,000. Follows Form for Abuse and Professional to full \$10,000,000 limits.

Loss Prevention:

Services include:

- cultureofsafety.com/childcare offers claim-based reality alerts, safety blogs, up-to-date product recall information, safety webinars, and more!
- Employee and volunteer training
- Facility walkthroughs
- Reality alerts – information based on claims we see often and how to avoid them.

Eligible Services: **All childcare operations must be licensed, certified, or registered with the state authorities.**

- 24-hour child care centers
- Before- and after-school programs
- In-home providers
- Drop-in centers
- Group day care centers
- Head Start programs
- Latchkey operations
- Pre-schools

Top Reasons to select West Bend for Childcare insurance:

- You can apply for and rate accounts on West Bend Connect.
- Our experienced service team is dedicated exclusively to childcare.
- NSI / West Bend have long-term commitment to childcare.
- Childcare forms and coverages are designed specifically for the needs of this industry.
- Our claim representatives are highly experienced handling child care losses.
- We constantly develop and adapt our products to meet the needs of this industry.
- The Childcare Advisory Board annually reviews childcare forms and coverages.

