

Childcare Application

Agency Name _____ # _____ Quote Only Issue Policy
 Producer _____ Effective Date _____
 Additional Coverages*: Auto Workers Comp.** Umbrella EPLI(Stand Alone) D&O None

*Note: A separate ACORD or NSI application must be completed for each of these coverages.

**Note: Workers Compensation is not applicable in Indiana and Ohio.

APPLICANT INFORMATION:

Applicant's Name _____ County _____
 Mailing Address: _____ City _____ State _____ ZIP _____
 Contact Person _____ Phone # _____
 Applicant is a: Individual Partnership Corporation LLC Other (specify) _____

PREMISES INFORMATION

Location # Building # Street, City, County, State, ZIP

GENERAL INFORMATION – Explain all “Yes” responses below.

1. **(NOT APPLICABLE IN MISSOURI)** Has any policy or coverage been declined, cancelled or non-renewed in the past 3 years? Yes No
2. Any past losses or claims relating to sexual abuse or molestation allegations, discrimination, or negligent hiring? Yes No
3. Has there ever been an allegation of sexual abuse made against the applicant? Yes No
4. Does the operation have liability insurance with NSI or West Bend Mutual Insurance Company? Yes No
5. Does the applicant own any buildings with more than 2 apartments at any one covered location? Yes No
6. In the last 3 years, has the operation had any losses or claims? Yes No
7. States in which the operation does business: IA IL IN KS KY MI MN MO NC OH*
 TN VA WI
 * A signed Ohio Fraud statement is required for applications.
8. Does the applicant perform any operations, childcare or non-childcare, outside of Iowa, Illinois, Indiana, Kansas, Kentucky, Michigan, Minnesota, Missouri, North Carolina, Ohio, Tennessee, Virginia and Wisconsin? Yes No
9. Does the applicant perform any non-childcare operations? Yes No
10. Any Commercial Automobile coverage being quoted or issued by NSI or another carrier? Yes No

Explain all “Yes” responses: _____

Prior Insurance Information

Prior Carrier	Eff./Exp. Date	Policy Number	Policy Premium

Loss History Check here if there are no prior claims.

Date of Occurrence	Description of Claim	Amount Paid	Claim Status (Check One)
			<input type="checkbox"/> Open <input type="checkbox"/> Closed
			<input type="checkbox"/> Open <input type="checkbox"/> Closed
			<input type="checkbox"/> Open <input type="checkbox"/> Closed
			<input type="checkbox"/> Open <input type="checkbox"/> Closed

LIABILITY SECTION

1. ANSWER ALL OF THE FOLLOWING QUESTIONS:

A. GENERAL QUESTIONS: NOTE - Center MUST be licensed or certified to be considered for coverage. (Or 'Registered' for Iowa only)

1. Is the center : Licensed Certified Registered (Iowa Only) None (Note: Attach a copy of state license with application)
2. How many years in business? _____
3. Yes No In the past 12 months, have any complaints been filed with the Licensing Board against applicant's facility?
If Yes, explain and provide documentation _____
4. Yes No In the past three years, has any of the applicant's licenses been revoked, suspended, or placed under probation?
If Yes, explain and provide documentation _____
5. How many children is the applicant licensed to care for? Loc #1 _____ Loc #2 _____ Loc #3 _____
(Note: The GL exposure is based on the number of children shown on state license/certificate or registration.)
6. Is applicant licensed/certified for: Note - Grades 1- 12 & Home schools are not eligible
 Infant care 24hour care Sick child care Before/After School care K4/K5 Foster Care Other _____
7. What are the center's hours of operation? _____ a.m to _____ p.m.
8. Yes No Does the applicant perform a criminal background investigation, including sexual abuse or child abuse related offenses on prospective employees? (If no, Abuse and Molestation coverage is not available)
If yes, how often? _____
9. Yes No Does the applicant perform a criminal background investigation, including sexual abuse or child abuse related offenses on prospective volunteers? (If no, Abuse and Molestation coverage is not available)
If yes, how often? _____
10. Yes No Does applicant have a Student Accident Insurance Policy in effect?

B. EMPLOYEE OPERATIONS

If the applicant has any employees or volunteers, please complete all of the following questions. If the applicant is the only employee, please move on to Section C.

1. Indicate the number of employees: _____ Full-time _____ Part-time
2. Indicate the number of volunteers: _____ Full-time _____ Part-time
3. Yes No Has there ever been an allegation of sexual abuse made against the employee or volunteer?
If yes, please explain: _____

C. OTHER OCCUPANCIES

1. Is the center located in a: private home commercial bldg. school church other (describe) _____
 - a. If located in a private home, provide the name of the homeowner's insurance company: _____
 - b. If located in a commercial building, please answer all of the following:
 1. Yes No Are there any other occupants in this building?
If yes, please list all other occupants: _____
 2. Yes No Does the applicant own the building?
 - a. Yes No Does the insured lease any space to other tenants?
If yes, what is the square footage of the area leased out? _____
If yes, copies of the Lease Agreements must be attached.
 - b. Yes No Are any residential apartments located within this building?
NOTE: If there are more than 2 apartments, you must contact the NSI Underwriter before submitting.
If yes, how many apartments: _____ You must attach a copy of tenant's HO4 & Lease Agreement .

D. TRANSPORTATION:

1. Yes No Does the applicant provide any transportation of registrants? If yes, please answer the following:
 - a. Do you transport children in: private vehicles hired vehicles public transportation other _____
 - b. What is the youngest age of any driver: _____
 - c. Yes No Do you have a Commercial Auto policy? If yes, provide name of company: _____

E. WATER ACTIVITIES:

1. Yes No Does the applicant provide any on or off premises water activities? If yes, answer the following questions:
- a. Describe any water activities on the premises:
 pool wading pool (2 ft. or less) other (explain) _____
- b. Yes No If there is a pool or wading pool, is it fenced?
- c. Yes No Is there a diving board? If yes, please contact NSI Underwriting Department.
- d. Yes No Is there a slide? If yes, please contact NSI Underwriting Department.
- e. Yes No Is there a certified life-guard on staff at the premise where the water activities are held? *If
 no, maximum available limit for Water Activities Liability is \$150,000 per occurrence/\$150,000 aggregate.
- f. Yes No Are children allowed to participate in off-premises water activities?
 If yes, please describe: _____
- g. Yes No Is written permission obtained from parents for any water activities?
 If yes, please describe: _____

F. OTHER ACTIVITIES

1. Yes No Is there a trampoline on the premises?
2. Yes No Is there any gymnastic equipment on the premises?
 If yes, please describe: _____
3. Yes No Are there any dogs on the premises?
 If yes, please list the breed and any previous biting history: _____
4. Yes No Are there any other pets or animals on the premises?
 If yes, please describe: _____
5. Yes No Are the children allowed contact with any animals?
 If yes, please describe: _____

2. PER OCCURRENCE/AGGREGATE LIMITS

- \$300,000/600,000 \$500,000/1,000,000 \$1,000,000/2,000,000 \$1,000,000/3,000,000
- \$10,000 Medical Payment (Included) \$300,000 Fire Legal (Included)

3. ANY ADDITIONAL INSURED Yes No

- Managers or Lessors _____ Managers or Lessors _____
- Other _____ Other _____

4. OPTIONAL LIABILITY COVERAGES

Check "Yes" if you would like us to include the following coverages in our quote. Check "No" if you do not want to include the coverage.

<p>Abuse & Molestation Coverage - Optional Optional coverage is available for Physical Abuse or Sexual Molestation excluding the perpetrator. Multiple incidents to one person shall be deemed to be one occurrence and subject to coverage limits in effect at the time of the first incident. Coverage is limited within the General Liability Limits. Prior to providing coverage, Childcare operators must conduct personal background checks on all employees and volunteers (and all residents 18 years and older at in-home operations) or have signed affidavits as required by state statute. Background checks must be done regularly & maintained in file for all current & past employees including in-home residents (18 and older).</p>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<p>Dog & Cat Liability Coverage (In-home centers only) - This endorsement provides a \$50,000 Per Occurrence and \$50,000 General Aggregate Limit of liability for bodily injury or property damage arising out of the insured's ownership, or care, custody, or control of any dog and/or cat. It is only available for in-home operations. (Damages arising out of the insured's ownership, or care, custody, or control of any dog and/or cat are otherwise excluded from coverage).</p>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<p>Hired & Non-owned Auto Liability - Hired Auto Liability covers bodily injury and property damage arising out of the maintenance or use of a hired auto by you or your employees in the course of your business. Hired auto means any auto you lease, hire, rent, or borrow. Non-Owned Liability covers bodily injury and property damage arising out of the use of any non-owned auto in your business, by any person other than you, in the course of your business. Non-owned auto means any auto you do not own, lease, hire, rent, or borrow which is used in connection with your business.</p>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<p>Water Activities - \$150,000/\$150,000 Limit - This is an optional coverage to pay for bodily injury claims that arise out of the use, ownership, or maintenance of any body of water or pool whether the childcare water activities are on or off premises. This endorsement provides a \$150,000 per occurrence, \$150,000 general aggregate limit of coverage.</p> <p><input type="checkbox"/> Pool <input type="checkbox"/> Wading Pool (2 feet or less)</p>	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Childcare Application

Water Activities On & Off Premises - Policy Limit		
The limit of liability for water activities is the same as, and included within, the General Liability policy limit. This is an optional coverage to pay for bodily injury claims that arise out of the use, ownership, or maintenance of any body of water or pool whether the childcare water activities are on or off premises. (Certified lifeguard is required on premises for policy limits).	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Roll-on EPLI		
<input type="checkbox"/> \$100,000 Limit <input type="checkbox"/> \$250,000 Limit (only available if 19 or less employees)	Provide number of employees. _____	
Coverage for any actual or alleged act of discrimination, harassment, wrongful discipline, and many other employee related practices that you become legally obligated to pay.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Employee Benefit Liability		
This is an optional coverage to pay for damages that are caused by any negligent act, error, or omission by you or any other person in connection with the administration of your "employee benefits program".	<input type="checkbox"/> Yes	<input type="checkbox"/> No

PROPERTY COVERAGES/BUILDING INFORMATION: Property coverage desired? Yes No

1. **Location #** _____ **Building #** _____

1. Construction:

Frame Joisted Masonry NonCombustible Masonry NonCombustible Fire Resistive

2. Building Information:

Total Square Feet of Building _____ No. Stories _____ Prot. Class _____
 Total Square Feet Leased Out _____ % Occupied _____ Age of Bldg. _____

3. Building Improvements:

Wiring Year _____ Roofing Year _____ Plumbing Year _____ Heating Year _____

4. Yes No Is building sprinklered?

5. Yes No Automatic Commercial Cooking Exhaust and Extinguishing System?

6. Feet to hydrant _____ Miles to Fire Station _____

7. Roof Surfacing Coverage Limitations: ACV (Wind/Hail) Exclude Cosmetic Damage (Wind/Hail) **Doesn't apply to IN*
 N/A Both

LIMITS/VALUATION:

Building: \$ _____ RC ACV Contents: \$ _____ RC ACV Improvements & Betterments: \$ _____ RC ACV

PROPERTY DEDUCTIBLE: \$250 \$500 \$1,000 \$2,500

Location # _____ **Building #** _____

1. Construction:

Frame Joisted Masonry NonCombustible Masonry NonCombustible Fire Resistive

2. Building Information:

Total Square Feet of Building _____ No. Stories _____ Prot. Class _____
 Total Square Feet Leased Out _____ % Occupied _____ Age of Bldg. _____

3. Building Improvements:

Wiring Year _____ Roofing Year _____ Plumbing Year _____ Heating Year _____

4. Yes No Is building sprinklered?

5. Yes No Automatic Commercial Cooking Exhaust and Extinguishing System?

6. Feet to hydrant _____ Miles to Fire Station _____

7. Roof Surfacing Coverage Limitations: ACV (Wind/Hail) Exclude Cosmetic Damage (Wind/Hail) **Doesn't apply to IN*
 N/A Both

LIMITS/VALUATION:

Building \$ _____ RC ACV Contents: \$ _____ RC ACV Improvements & Betterments: \$ _____ RC ACV

2. ANY OPTIONAL PROPERTY COVERAGES: Yes No

A. Yes No Computer Coverage in excess of \$25,000? Excess limit \$ _____

B. Yes No Condominium Unit – Owners Coverage

C. Yes No Earthquake – Building Yes No Earthquake – Personal Property

D. Yes No Food Contamination

1. Food Contamination Limit \$10,000 / Advertising Expense Limit \$3,000

2. Food Contamination Limit \$15,000 / Advertising Expense Limit \$5,000

3. Food Contamination Limit \$20,000 / Advertising Expense Limit \$7,500

4. Food Contamination Limit \$25,000 / Advertising Expense Limit \$10,000

5. Food Contamination Limit \$50,000 / Advertising Expense Limit \$15,000

6. Food Contamination Limit \$75,000 / Advertising Expense Limit \$20,000

E. Yes No Legal Liability Building Limit \$ _____

- F. Yes No Outdoor Detached Signs in Excess of \$20,000. Excess Limit \$ _____
- G. Yes No Money and Securities (Note: \$15,000/\$7,000 inside/outside is automatically included)
 - 1. Inside Premises in Excess of \$15,000. Excess Limit \$ _____
 - 2. Outside Premises in Excess of \$7,000. Excess Limit \$ _____
- H. Yes No Employee Dishonesty (\$10,000 included)
 - 1. Number of Employees _____
 - 2. Limit: \$25,000 _____ (Contact Company for Higher Limits)

3. ANY ADDITIONAL INTERESTS: Yes No
- Mortgagee _____ Mortgagee _____
 - Loss Payee _____ Loss Payee _____

WORKER'S COMPENSATION (Where applicable)

IF A QUOTE FOR WORKER'S COMPENSATION COVERAGE IS BEING REQUESTED
PLEASE COMPLETE AN ACORD WORKER'S COMPENSATION APPLICATION.

STOP GAP LIABILITY (Ohio only)

- 1. Is Stop Gap Liability requested? Yes* No
- *If yes, please choose desired limits: \$100,000/\$500,000/\$100,000 \$500,000/\$500,000/\$500,000
- \$500,000/\$1,000,000/\$500,000 \$1,000,000/\$1,000,000/\$1,000,000

I have read the above questions and I hereby declare to the best of my knowledge and belief that all of the foregoing statements are true.

NOTICE: PLEASE READ BEFORE SIGNING!

In order to underwrite the insurance applied for above, an investigation consumer report may be requested and made, including information as to the character of the applicant for insurance and the persons to be insured under the policy applied for, their general reputations, business characteristics and credit standing. You are advised that you may make a request within a reasonable time after receipt of this Notice for a disclosure by **West Bend Mutual Insurance Company** of the nature and scope of the investigation requested.

Fraud Warning

Please refer to Acord 63 for state specific fraud warnings.

All Other States: Any person who knowingly conceals or provides materially false, incomplete, or misleading information on an application or concerning a claim to an insurance company for the purpose and intent of defrauding the company, may be guilty of insurance fraud in violation of state law. Penalties may include imprisonment, fines, or denial of insurance benefits.

Date _____ Time _____ Applicant's Signature _____

Agency Name and Producer's Signature _____