

Tri-State General Insurance Agency

Child Care Nursery Schools



Both Commercial and Residential child care

Liability

- ◆ Professional liability for no additional charge
- ◆ Child molestation and abuse limits up to the general liability limit with no liability deductible.
- ◆ Abuse includes corporal punishment
- ◆ Medical payments coverage automatically provided for no additional charge for enrolled students

- ◆ Defense cost reimbursement coverage for false child molestation and/or abuse allegations against the facility owner, operators and employees
- ◆ Employees including directors and assistant directors are insureds under child molestation and /or abuse coverage.
- ◆ Hired and non-owned auto coverage
- ◆ Coverage for facilities that care for children with special needs
- ◆ Coverage for facilities with pets and field trips
- ◆ Coverage for extended hour and overnight commercial child care facilities and/or "drop-in" centers

Property

- ◆ Special form including theft and replacement cost coverage available.
- ◆ Equipment breakdown coverage including spoilage of perishable items.
- ◆ Value plus endorsement is available on accounts eligible for special form offering 14 optional coverages for one low flat charge including: signs, money and securities, employee dishonesty, accounts receivable coverage and much more.

Automobile

- ◆ \$1,000,000 limits available
- ◆ Comprehensive and Collision coverage
- ◆ Day Care vans & Buses
- ◆ Private School Buses
- ◆ Public School Buses
- ◆ Kiddie Transportation

Property / Liability

Beverly Pusey x230
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Transportation

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for success

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