

Commercial child care



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For over 30 years, Markel's commercial child care insurance program has been providing daycare facilities with coverage to help offer insurance protection against the unique risks these small businesses face. Our clients choose us year-after-year because they are happy with our insurance products and our knowledgeable, friendly claims and risk solutions service specialists.

Product highlights

- Affordable premiums with financing options
- Coverage is written on an occurrence-basis
- Free additional insured
 - Managers or lessors of premises

Coverages

- Property
 - Building and business personal property
 - Business income
 - Systems breakdown
- Liability
 - 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
 - Volunteer and employees as insureds
- Umbrella liability
 - Follows form, with limits to \$5 million available
- Auto
- Accident medical
- Crime

Target classes

- Early education centers
- Nursery schools
- Before-and after-school programs
- Montessori schools through kindergarten
- Licensed child care centers
- Preschools

Ideal risk

- High average daily attendance compared to capacity
- Less than 3 child transport vehicles
- Established operation with prior director experience
- 3 locations or less

Ineligible classes

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

Risk management and loss control

Available to customers at markelinsurance.com

- Access to safety guides and risk management tips and news letters through our RSS resource library
- Discounted background checks, online driver education courses, child abuse risk management services, and online program training courses
- Access to Risk Solution Services department for questions

Limits

- \$3m aggregate/\$1m occurrence

Minimum premium

- \$750

State availability

- Eligible in all states except Hawaii

Related coverages

- Accident medical
- In-home child care
- Educational services
- Workers compensation

Submissions

mPortal – account.markel.com

Find your underwriter at markelinsurance.com/contacts

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