

In-home child care



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A in-home daycare is not always covered under a homeowner's policy. Typical homeowner's policies (HO-3) only offer liability coverage for personal exposures, and may exclude liability coverage for family day care activities. Markel's in-home child care insurance program is specifically designed for individuals caring for children in their homes.

Product highlights

- Affordable premiums with financing options
- Coverage is written on an occurrence basis
- Free additional insured
 - Landlords or resource and referral agencies can be added at no additional cost

Coverage

- General liability
 - Comprehensive bodily injury and property damage liability coverage for your on-home child care business
- Abuse and molestation
 - Limits up to \$100k per occurrence/\$300k aggregate
- Accident medical
 - Accident medical insurance will pay children's medical bills if they are injured in your care, or if their bills exceed what their parent's medical/health insurance pays

Target classes

- Must care for 1-18 children at residence

Ineligible operations

- Overnight care, residential care, and over 18 children at residence
- Swimming, pets, motorized equipment, and trampolines are excluded
- Must not own any of the following breeds of dogs: Doberman, Mastiff breeds, Pit Bull, Rottweiler, or mixed breed where dominant breed is any already listed

Risk management and loss control

Available to customers at markelinsurance.com

- Access to safety guides and risk management tips and news alerts via our risk management 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

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

State availability

- Eligible in all states except Hawaii

Related coverages

- Commercial child care
- Educational services

Submissions

mPortal – account.markel.com

Find your underwriter at markelinsurance.com/contacts

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