

INSURANCE COVERAGE QUESTIONNAIRE

These questions are based on claims made against family childcare providers. Get the answers!
The worst time to find out you don't have the correct liability and accident medical coverage is after a claim!

What is LIABILITY INSURANCE? If someone sues you, it will pay for investigation, attorney fees and judgments for covered losses.

DOES THIS POLICY COVER:

Professional Liability (Negligent Supervision)? ... Yes No

Am I, my employees and volunteers all covered? ... Yes No

Are residents of my household who are not employed in my business covered? ... Yes No

Many policies cover only the licensed provider. All residents should be covered because in a home childcare, many people come in contact with the children and are often sued. Be sure you follow all requirements of your regulatory agency.

Child Abuse

Am I, my employees and volunteers all covered ... Yes No

Are residents of my household who are not employed in my business covered? ... Yes No

This is important for the same reasons as shown above.

Is there a separate limit for Child Abuse claims? ... Yes No

If yes, what amount? \$

Administrative Hearings (related to Child Abuse)

Will the liability insurance company provide an attorney? ... Yes No

If not, will the company pay for an attorney? ... Yes No

Providers often underestimate the importance of these hearings, go unprepared and provide inappropriate information.

Attorney fees, investigative costs?

Are all defense expenses, including those for child abuse, paid in addition to the policy liability limits? ... Yes No

If they are not, then your coverage goes down every time a bill is paid.

Auto Coverage

Is coverage available if parents sue because their child is injured while riding in a car being driven by myself or an employee? ... Yes No

All companies exclude this. Some companies will add limited coverage by endorsement.

Place an X if coverage is included .

swimming pools ON/OFF the premises field trips food preparation dispensing medication libel, slander

infants(no minimum age) open after normal business hours (other than emergencies) animals \*(list any excluded animals)

Many companies impose restrictions or exclude claims arising from these activities/exposures.

TERM:

If I go out of business or change insurance companies, is there coverage if a claim is filed years later? ... Yes No

Some companies only cover claims reported during the time the policy is in force or within 90 days of expiration.

ACCIDENT MEDICAL COVERAGE pays the medical bills for an enrolled child, no matter who is at fault.

Does the plan include Accident Medical coverage? ... Yes No

Having this coverage can sometimes prevent an "owie" from becoming a lawsuit.

How much would it pay for accident medical expenses for each injured child? \$

Does the accident insurance pay first (primary) for my clients' children? ... Yes No

If not, the child's parents/guardians will have to submit bills to their insurance company first.

Does the policy pay medical bills if a child is injured on field trips? ... Yes No

Does the policy pay medical bills if a child is injured while riding in my (or any employee's) car? ... Yes No

Deductibles:

Liability Policy \$ per Accident Policy \$ per

You have to add the deductible amount to your overall insurance budget. It's part of your cost.

Completed by:

Company:

Date: