

## Protecting Child Care Business Owners

Capitol Indemnity Corporation provides strong protection for Child Care Center business owners.

To find out more about Capitol's Business Owners Policy for Child Care Centers, contact your insurance agent or call us for a listing.



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CBR 002 (01-04)



# Child Care

STRONG  
PROTECTION  
FOR UNIQUE  
MARKETS



# STRONG PROTECTION FOR UNIQUE MARKETS

## Child Care Business Owners Program

### Protecting the business of protecting children

For nearly 50 years, Capitol Indemnity Corporation has provided strong protection for people in unique businesses. Child Care Business Owners have unique needs for their challenges and risks.

Capitol Indemnity matches those special risks with the Capitalized Business Owners Program for child care. It's a comprehensive package that provides both property and liability coverage for eligible risks.

Our program is designed to provide superior coverage for the following Child Care facilities:

- Group Child Care Centers
- Child Care Providers (Family Child Care Centers)
- 24-hour Child Care Centers
- Montessori
- Pre-school
- Headstart
- Latchkey Operations
- Drop-in Centers



## Property Coverage

### Building and / or Contents

- Special Form coverage
- Property deductible - \$250 minimum
- 4% Building limit automatic increase

## Additional Coverages

### Addition to the limit of insurance:

- Business Income and Extra expense are included on an actual loss sustained basis with a 12 month limitation
- Business Income – Civil Authority
- Building owner glass (tenant building glass option)
- Collapse
- Debris removal
- Equipment breakdown coverage – Time element
- Utility Services – Time element / Direct damage
- \$1,000 Fire department service charge
- \$1,000\*\* Money Orders / Counterfeit paper currency
- \$2,500 Outdoor property
- \$2,500\* Forgery and Alteration
- \$5,000\* Money and Securities
- \$5,000\* Employee Dishonesty
- \$5,000\* Increased cost of construction
- \$5,000 Business personal property in transit
- \$10,000 Personal effects
- \$10,000\* Outdoor signs
- \$10,000 Pollutant clean up and removal
- \$15,000 Business personal property off-premises
- \$25,000\*\* Water damage – Sewer back up
- \$25,000\* Accounts Receivable
- \$25,000\* Valuable papers and records
- \$25,000 Fine Arts
- \$25,000\* Electronic data processing hardware and software
- \$100,000 Business personal property at newly acquired premises

\* Higher limits are available

\*\* Subject to property limits of insurance shown in the declaration page at time of loss.

## General Liability Coverage

### Occurrence Form Applies

Liability & Medical Expense Occurrence	General Aggregate	Products	Medical Expense (Per Person)
\$300,000	\$600,000	\$600,000	\$5,000
\$500,000	\$1,000,000	\$1,000,000	\$5,000
\$1,000,000	\$2,000,000	\$2,000,000	\$5,000
\$1,000,000	\$3,000,000	\$3,000,000	\$5,000

## Coverage Includes

- Bodily injury
- Property damage
- Medical expenses (students included)
- Personal injury / Advertising injury
- Limited contractual liability
- \$100,000\* Tenant fire liability

## Optional Coverages

- Hired Auto and Non-Owned Auto Liability\*\*
- Employee benefits
- Limited abuse and molestation coverage (included in the states of IL, KS and NE)
- Errors and Omissions / Professional liability
- Limited on-premises water activities – Family child care (\$150,000 per occurrence / \$150,000 per aggregate)
- On-premises water activities – Group child care (Policy Limits Apply)
- Limited dog coverage – Family child care (\$50,000 per occurrence / \$50,000 general aggregate)

## Umbrella Coverage

- Limits from \$1,000,000 to \$5,000,000 available
- Limited abuse and molestation coverage available for first million only

## Workers Compensation

- Available in limited states

\* Higher limits are available

\*\* Not available in all states