

Innovative Programs to Help You Service Daycares and Schools

Since 1927 Frank Cowan Company has been a leader in providing specialized insurance and risk management solutions for educational institutions, healthcare, municipalities and other organizations providing services to the public.

*Nationally, approximately 8% of students are educated in private facilities.
In addition – there are thousands of registered Daycare centres.*

Frank Cowan Company has enhanced its Daycare and School programs to ensure we remain in the forefront of this field. Our programs are designed to provide you with a competitive edge to **help you grow your business.**

Our Key Advantages For You:

- **Revamped and shortened application form**, available from your Account Manager or Underwriter, that will **save you time** when placing new business, and in the preparation of renewals
- In recognition of the experience of these classes – **improved value pricing**
- High Occurrence Liability limits – Up to **\$25 million** (including Excess and Umbrella)
- **No General Liability Aggregate**
- For **Daycares** up to **\$5 million in Abuse limits** (requires the insured to have acceptable abuse policies and procedures)
- For **Schools** up to **\$15 million in Abuse limits** (requires the insured to have acceptable abuse policies and procedures)
- **Legal Expense Coverage including Criminal Code** (must be acquitted or charges withdrawn, up to **\$100,000 max per incident; \$500,000 aggregate**)
- **Full Worldwide Coverage available for Schools**
- **Limited Worldwide Coverage available for Daycares**
- **Child Abduction Liability** – Triggered by a non-custodial abduction of a child in the client's care – excludes ransom
- **Environmental Liability available – Limits of up to \$2 million**
- **Board Members Accident available**
- **Automobile available** – where available, including single and fleet rated transportation
- **Equipment Breakdown (Boiler & Machinery) available**
- **Bylaws including \$25,000 for the appropriate provincial Child Care; Day Care; Nursery Act**
- **Full limit under Bylaws for Pollutant Clean Up and Removal**
- **High sublimits on our new Cowan Care Extensions Endorsement**
- **Workplace Disruption** – up to **\$5,000 per day up to \$50,000** – Triggered by the closure of the operational premises by a civil authority for infectious disease; contagion; vermin infestation; workplace violence event
- **A Disappearing Property Deductible at \$25,000** – excludes Flood; Quake; Policies with a deductible greater than \$25,000

