

Daycare Facilities Insurance Program Highlights

For over 80 years, Frank Cowan Company has provided insurance and risk management solutions to public entities. As a leader in this field, we can provide stability and reliability to your daycare through fluctuating market conditions, ensuring that you receive exceptional, cost-effective insurance and risk management solutions year after year. We also have the expertise and experience to deliver a specialized daycare program to specifically meet your needs.

Commercial General Liability

- Limits up to \$25,000,000
- No General Aggregate Limit applies
- Protection for the Daycare, Directors, Officers, Employees and Volunteers
- Child Abduction Liability \$25,000 **New**
- Abuse Coverage for the Daycare up to a Limit of \$5,000,000 **New Limit**
- No Intentional Acts exclusion

Coverage to Full Policy Limits on an Occurrence Basis

- Bodily Injury
- Property Damage
- Personal Injury (including discrimination)
- Blanket Contractual Liability
- Claims Expenses/Defence Costs in addition to Policy Limits
- Liquor License Act Liability
- Employer's Liability
- Limited Worldwide Territory
- Tenant's Legal Liability
- Advertising Liability \$1,000,000/
\$1,000,000 Aggregate
- Medical Payments \$10,000 per person/
\$25,000 Aggregate per Occurrence
- Incidental Medical Malpractice up to \$25,000,000

Non-Owned Automobile

- Limits up to \$25,000,000
- Physical Damage to Hired Automobiles \$50,000 with \$500 Deductible
- Contractual Liability

Automobile

- Limits up to \$25,000,000
- Permission to rent or lease
- Permission to carry passengers for compensation

Errors & Omissions/Directors & Officers Liability (Non-Profit)

- Limits up to \$10,000,000 Aggregate
- Claims Made Form
- Coverage for Wrongful Acts
- Administration of Employee Benefit Plans
- Wrongful Dismissal Legal Expense Costs

Legal Expense

- Legal Fees and Disbursements incurred to defend a charge under the **Criminal Code** **New** or any Provincial Statute (other than the Highway Traffic Act)
- 90% of Legal Fees & Disbursements up to \$100,000
- Annual Aggregate \$500,000 **New Limit**
- Coverage for Not Guilty outcomes

Crime

- Employee Dishonesty up to \$500,000
- Money & Securities up to \$250,000
- Money Orders & Counterfeit Currency & Depositors Forgery up to \$250,000
- Computer Fraud or Funds Transfer Fraud up to \$250,000 **New**
- Board Members & Volunteers Included
- Audit Expense up to \$250,000

Environmental Liability

- Limit of \$2,000,000 /Aggregate of \$2,000,000
- Claims Made Form
- Protection from Third Party claims resulting from Environmental Impairment caused by the Daycare's operations

Board Member's Accident

- Principal Sum for Loss of Life up to \$100,000
- Capital Sum for Dismemberment up to \$100,000
- Weekly Indemnity up to \$500
- Funeral Expenses \$10,000
- Accident Expenses \$10,000

Property Insurance

- Blanket Amount on Insured Property
- No Co-Insurance
- No Margin Clause
- Replacement Cost on assets unless specifically limited or excluded
- "All Risk" Coverage Including Sewer Backup
- Flood and Earthquake coverage available
- By-Laws included plus \$25,000 for the appropriate provincial Child Care; Day Care or Nursery Act **New**
- By-Laws including Pollutant Clean-up and Removal to the policy limit
- Demolition of Undamaged Portion Coverage
- Tuition Fees Insurance available

Property Insurance *cont'd*

- Master Key Protection – Sublimit of \$25,000 **New Limit**
- Growing Plants, Lawn, Trees, Shrubs or Flowers in the Open – Sublimit \$1,000 per plant / \$10,000 Aggregate **New Limit**
- Automatic Fire Suppression System Recharge Expense – Sublimit \$25,000
- Off Premises Power – Sublimit of \$50,000
- Personal Effects of Officers, Employees and Students – Sublimit of \$1,000 each person/ \$25,000 Aggregate
- Valuable Papers
- Accounts Receivable Coverage
- Extra Expense Coverage
- Fine Arts Coverage available
- Exhibition Floater \$25,000 **New**
- Installation Floater \$25,000 **New**
- Permission granted to make additions, alterations and repairs
- Workplace Disruption \$50,000 **New**
- Emergency Vacating Expenses combined with Workplace Disruption **New**
- Interruption by Civil Authority 30 Days
- Liberalization Clause **New**
- Disappearing Deductible **New**

Data Processing Insurance Rider to Property Policy

- System and Equipment
- Data Processing Media
- Extra Expense
- Transit included
- Newly acquired equipment automatically covered

Equipment Breakdown Protection

- Limit per Accident – Unlimited
- Spoilage \$100,000
- Hazardous Substance \$100,000
- Business Interruption/ Extra Expense – Unlimited
- Service Interruption – Unlimited
- Data \$25,000

Note: In-home daycare and U.S. exposures are not eligible.



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This handout is intended to provide general information only. Please refer to the policy document for complete details. The policy terms, conditions and limitations shall apply in all instances.