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OUR WEBSITE: WWW.NATHANAGENCIES.COM (Please check out newly revised web site)

The purpose of this newsletter is to keep you acquainted with Amherst Insurance and the services we offer to Child care providers. We specialize in meeting the insurance and financial needs of Licensed Family Child Care Providers. We are continually researching new products and new companies, which allows us to effectively service you. Please check out our web site for a comparison chart with all of our Child Care options.

Amherst Insurance Agency is **Going GREEN** to help make a cleaner environment. Please contact us at dschabacker@nathanagencies.com (subject line: Going Green Day Care) if you would like this newsletter in an email form. If you would like it regular mail please just contact Dawn Schabacker or Glenn Allan at 1-413-253-5555. This newsletter is also available on our website.

Child Care Liability Polices

Amherst Insurance has been insuring Child Care Providers for over nineteen years. We have five insurance companies that we work with so that we can provide you with the best Policy for you're needs and budget. These companies are Tudor Insurance, U.S. Liability, Markel Insurance (offered through Child Inc) and Philadelphia Insurance and Capitol Insurance. **Some companies have increased rates effective December 2009 if you are with one of these companies you will be contacted before your renewal bill is sent to you via phone or letter.** We can now offer financing with some of our policies. *Please contact Glenn Allan ext: 239 or Dawn Schabacker ext 232 for more information on our day care Programs*

We offer Auto and Home Owners Insurance for our child Care Providers

Does you're Homeowners insurance know that you are running a business out of your home? Many providers are not aware that their current homeowners company will not insure them if they know that there is a child care in the home. In most cases we can insure home with child care. If you insure your auto and homeowners with us we may be able to offer discounts.

Child Care Insurance and Swimming Pools

We are asked this question a lot. All of our Insurance companies are different as to whether you can have a pool on the property (please see chart on web site). With some you may be able to have a pool but are not able to use it with the children in your care. Most of our companies only allow you to use wading pools less than 18" or sprinklers. Also the EEC has developed strict guidelines about the use of pools. If you have any questions please contact us. If you need a policy that has coverage for the use of pools please contact us.

EEC News and changes can be found at: www.eec.state.ma.us

It has come to our attention that there is some question as to the type of driver's license you need and how a vehicle should be insured if a child care provider is transporting children in her vehicle. Please go to attached link to EEC for clarification on this subject

CHILD CARE POLICY RENEWAL REMINDER

If you have policies with Philadelphia Insurance or Child Inc. You will receive renewal letters directly from Amherst Insurance Agency.***If you are insured with Program Managers (Tudor insurance or U.S Liability) you will receive your renewal direct from them. Russell Bond will also bill you for the USLI and Capitol renewals. You may receive from time to time solicitations from other insurance agencies or companies along with an application. These are Solicitations not renewals. This has been confusing to some providers. If you have any questions regarding renewals please call us.

****Additional Insurance Endorsement requirements for Childcare Liability Policies**

Many providers need to have an Additional Insured person or organization added to their Childcare Liability policy. This could be a Referral Agency, a landlord, or even another insurance company.

When applying for liability insurance, if you think this might be a possibility please let us know as the cost for this can range from \$25 to \$100. We will try and direct you to the insurance company where this cost will be the smallest

Retirement Plans

Have you established a retirement plan for yourself yet? If not it is never too late. As a self-employed person if you do not establish a plan for yourself no one will do it for you. Starting now is better then never starting. People are living longer and longer, so they will need more sources of retirement income in their future years. Amherst Insurance can help establish a plan that is designed specifically for you and your needs. All you need to do is determine an amount to contribute on a monthly basis, (\$50.00 minimum) and we can help you with the rest! We pride ourselves for providing the best possible service for our clients.

Please contact Glenn Allan to discuss a retirement or investment plan for you.

Securities and Investment Advisory Services offered through Capital Analysts Incorporated: Member FINRA/SIPC.

The Nathan Agencies and Capital Analysts Incorporated are independent non-affiliated entities.

member FINRA • SIPC

Support Group Training Sessions: If you are interested in a speaker for your support group, referral organization or food program please call us. We provide this service for no fee and you can get training credits as well!!!

Thank you for letting Amherst Insurance support your insurance and financial needs.

Remember: We provide insurance services for Childcare Professionals in the following areas:

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|-------------------|----------------|---------------------|------------|------|
| Daycare Liability | Homeowners | Retirement Planning | Disability | Life |
| Workers Comp | Long-term Care | Auto | Health | |