

# Amherst Insurance Agency In Home Day Care Liability

## Options

*Most applications are available on our website [nathanagencies.com](http://nathanagencies.com)*

Please contact us if you need more detailed information on the comparisons. Call: 800-228-8351

### **In Home Day Care Liability Policies**

As you are all probably aware there are few options for in home Day Care Liability insurance. We offer policies from five different companies and each one has advantages and disadvantages.

Below is the list of the companies we offer. Please see the comparison chart:

Company	Philadelphia Insurance Premiums have <i>increased effective 12/1/2009</i>	Child Inc Market Insurance *	U. S. Liability (not an admitted carrier)	Program managers* Tudor (not an admitted carrier)	Capitol Insurance (not an admitted carrier)
Cost for \$1,000,000 6 Children 8 Children 9 Children 10 Children	482.00 517.00 537.00 558.00	494.00 494.00 494.00 698.00	520.00 520.00 520.00 520.00	289.00 329.00 385.00 409.00	364.00 364.00 364.00 364.00
Provides accidental, Medical coverage for your day care children	no	yes	yes	yes	Yes
Policy Period	Date of application for 12 months	Date of application date to Sept 1 <sup>st</sup>	Date of application for 12 months	Date of application for 12 months	Date of application for 12 months
Coverage for your Business Property	no	no	yes	no	no
Provides Loss of income coverage	no	no	yes	no	no
Swimming Pools	Yes (No diving board or slide) no Coverage	No (You can have pool but will not cover)	No (Can not have a pool)	Yes (you can have pool but will not cover)	Yes (have to fill out a questionnaire)
Trampoline	no	Yes, no coverage for Day Care Children	no	Yes, no coverage for Day Care Children	No
Dog List (call for copy if needed)	yes	yes	yes	yes	yes
<b>**Fenced Yard is required</b>	<b>no</b>	<b>no</b>	<b>yes</b>	<b>no</b>	<b>yes</b>
Abuse or molestation coverage	Yes, limited	Yes, limited	Yes	Yes	25/50 limited
Have to live on premise of Daycare	yes	no	no	yes	no

**\*\* Philadelphia Insurance has higher rates in some cities and town, Please check application.**

- Includes memberships fee
- A "non-admitted" carrier is NOT subject to your state regulations.
- \*\*Please check the fenced yard requirement on the company you choose.

Thank You for letting us help in your business needs. We also offer Homeowners Insurance for Child Care providers. Does your home insurance allow you to run a daycare out of the 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. Please call or email for more information.

We have found one that will insure with use of a pool. Please call for information and price.

***Please ask for Dawn or Glenn for Daycare Liability coverage's.***