



**Daycare facilities** require several types of insurance coverage to protect their business, staff, and the children in their care. The exact coverage needs may vary depending on factors such as the size of the facility, number of children, and specific services offered. Because of this, it is essential to understand the risk and provide a customized approach to ensure comprehensive protection.

By having comprehensive insurance coverage, daycare owners can focus on providing quality care to children without having to worry about the various risks and liabilities inherent in the childcare industry.

Daycares face unique risks such as:

- Child safety concerns
- Health issues
- Child abuse allegations
- Regulatory compliance (each state licenses and monitors these businesses through their department of health and human services)

Understanding the unique risks associated with daycares is essential to ensure that daycare operators and insurance providers adequately protect children, staff, and the business itself.

### KEY CRITERIA

- Facility size
  - Number of locations
  - Number of children licensed to be under care
- Ratio of children to staff
- Additional services offered (i.e. weekend hours, overnight care)
- Transportation of children
- Claims/Violation history

### COVERAGES OFTEN OFFERED

- General Liability
  - Professional Liability
  - Abuse and Molestation Liability
- Commercial Property
- Cyber
- Umbrella Liability

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## Submission Requirements

### GENERAL LIABILITY

- ACORD 125 + 126
- Tenant List
- Prior loss history (loss runs or no loss letter)

### CYBER

- ACORD 125
- Cyber supplemental

### PROPERTY

- ACORD 125 + 140
- Prior loss history (loss runs or no loss letter)

## Minimum Premium

General Liability	<b>\$1,000 - \$2,500</b>	<b>(varies based on operations)</b>
Property	<b>\$5,000</b>	<b>(if monoline)</b>
Cyber	<b>\$250</b>	

## Recent Deals

Daycare, TX  
General Liability  
\$11,000

Daycare, TX  
Property  
\$10,000

Daycare, TX  
Package  
\$8,000

Daycare, TX  
General Liability  
\$15,000

Daycare, TX  
Package  
\$20,000

Daycare, TX  
Property  
\$9,000

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## Important Considerations

### **FACILITY SIZE**

How many locations does the applicant own? How many children are they licensed to care for? These are all guiding questions that can help your broker determine which carriers are able to consider insuring the applicant.

The number of children licensed under care helps us determine what market we can go to with the risk.

### **RATIO OF CHILDREN TO STAFF**

Each state has a ratio of children to staff that they have specific requirements to meet.

### **CLAIMS/VIOLATION HISTORY**

Most states have a licensing body that reports the compliance of daycare facilities. If you have the ability to check out violation and allegation reports prior to submitting business, that helps the underwriting team better understand the risk.

For example, the Texas website is: <https://childcare.hhs.texas.gov/Public/childcaresearch>.

### **TRANSPORTATION OF CHILDREN**

Whether the facility transports children is an important risk consideration as it adds to the applicant's potential exposures. Some carriers also have restrictions around the transportation of children so this is helpful information to know up front.

### **ADDITIONAL SERVICES OFFERED**

Weekend hours and overnight care require additional review by an underwriter.

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