

FAMILY CHILD CARE INSURANCE

Policy Features- A comprehensive General Liability policy covering your legal liability for accidents caused by you, your helpers or substitutes for:

- **Premises Liability-** *provides Bodily Injury to day care children in your home, or while on field trips.*
- **Property Damage-** *provides coverage to members of the public for damage to their property.*
- **Personal Injury-** *provides coverage for suits alleging false arrest, libel, slander, and invasion of privacy.*
- **Professional Liability-** *provides coverage for occurrences resulting in bodily injury due to the rendering or failure to provide proper professional services.*
- **Product Liability-** *provides coverage for bodily injury to children, or sickness alleged to have been caused by meals served in your home.*
- **Medical Expense-** *we will provide up to \$5,000 per person, or \$25,000 per occurrence for medical bills arising out of accidents to children of others, in your care.*
- **Sexual Abuse or Molestation** – *coverage up to \$100,000 per person or \$300,000 per occurrence.*

Losses that result from the following exposures will not be covered:

- **Trampolines, springboards or similar rebounding devices.**
- **Swimming pools that are greater than 18” in depth.**
- **Physical contact directly or indirectly with any animal that is listed below:**
 1. Dogs or hybrids of the following types: American Staffordshire Terrier, American Pit Bull Terrier or Staffordshire Bull Terriers, all commonly known as Pit Bulls; Doberman Pinschers; Rotweiller; Chows; Bull Mastiffs; German Shepherds; Great Dane; Presa Canario; Dogo Argentino; Coyote Hybrid; Akita; Alaskan Malamute; Wolf Hybrid; any mixed dog which includes one or more of the breeds listed above; any trained attack or guard dog; any fighting dog or dog bred for fighting; any non-licensed dog.
 2. Any mixed breed or wild animal or reptile, native or exotic, including but not limited to wolves, coyotes, foxes, alligators, iguanas, turtles and snakes.
 3. Any saddle or riding animals, including but not limited to horses, ponies, donkeys, mules camels, elephants, ostriches and llamas.
 4. Any animal or farm animal not otherwise excluded above that is known to be, or that should have reasonably been expected to be harmful, dangerous or injurious to others. This includes any animal with a prior history of causing “bodily injury”.

*** Your daycare must be licensed, coverage may not be provided if your daycare license is not in force at the time of an incident .

This brochure is intended to be a brief description of coverage. Please read the policy or call our office for the complete details on coverage, conditions and exclusions.

To Purchase coverage:

- Complete and sign the attached **application, membership application and Terrorism form.**
- Attach your check for the full premium including the association membership fee payable to: **Program Managers Inc.** We also accept Visa/Mastercard or a monthly payment plan, please call if you would like the payment plan and we will provide you with a payment agreement.

Program Managers, Inc.
13608 W. 137th Place
Burnsville MN 55337

Ph: 952-707-8674

Toll Free: 1-800-473-0111

Fax: 952-894-7448