



# Florida Day Care Insurance

[www.FDCINS.com](http://www.FDCINS.com)

## WHY PLACE COVERAGE WITH US?

COVERAGE/FEATURES	OUR GROUP	COMPETITORS' POLICY
General Liability that expands the definition of Bodily Injury to include Mental Anguish or Emotional Distress with no deductible	✓	?
Child Molestation and Abuse coverage up to \$1,000,000 with defense costs included	✓	?
Employees including Directors/Assistant Directors may be included as Insureds under Child Molestation and Abuse coverage available (Vicarious Liability)	✓	?
Professional Liability/Negligent Supervision	✓	?
Hired and Non-Owned Automobile coverage available	✓	?
\$20,000 Accidental Medical Payment coverage	✓	?
Coverage available for risks with children with Special Needs – “Drop In” Exposures or “Drop In” Centers	✓	?
Replacement Cost available for buildings and contents	✓	?
Early Learning Coalition Compliant	✓	?