

# INSURANCE FOR

## COMMERCIAL CHILD CARE CENTERS

Our FDCI Commercial Child Care Center Program offers the following coverages to ensure your business is fully protected and compliant.



### **General Liability\***

Are you and the children protected on and off premises?

### **Professional Liability/Negligent Supervision**

Does your policy react against accusations and incidents of abuse?

### **Student Accidental Medical**

Does the insurance company pay the medical bills when a child is injured?

### **Worker's Compensation\***

Do you have 4 or more employees?  
If so, coverage is mandated!

### **Commercial Auto\***

Are you truly covered while transporting children?

### **Commercial Property**

**BUILDING** Are you responsible for insuring the building?

**CONTENTS** How much would it cost to replace all of your personal property?

**BUSINESS INCOME** How long would your business survive if you could not continue operations?

*\*Required to contract with Early Learning Coalitions*