

CHILDCARE PROGRAM

The Childcare Program from NSI offers protection for your business with these property and casualty insurance coverages:

General liability

Professional liability

Abuse and molestation

Abduction coverage

Property

Crime

Loss of business income

Workers' Compensation*

Commercial and personal auto*

Umbrella



**Not available in Michigan*

CHILDCARE PROGRAM

A specialized BOP program for:

- In-home centers
- Group centers
- Night-time operations
- Preschools
- Drop-in centers
- Head Start programs
- Latchkey operations
- Before and after school programs



General liability:

- Limits up to \$1 million occurrence/
\$3 million aggregate
- Automatically includes childcare professional
- Medical payments coverage of \$10,000 per student
- Medical payments coverage for volunteers
- Occurrence forms, not claims-made
- Defense costs outside the limit of liability
- No BI or PD deductibles
- Fire legal liability - \$200,000
- Abduction coverage without BI or PD - \$50,000
- Volunteers as additional insureds
- Building owner as additional insured
- BOP Plus Pak
- Optional coverages:
 - Abuse and molestation coverage
 - Water activities coverage
 - Dog and cat liability coverage for family centers
 - Personal liability coverage

Umbrella coverage:

- Limits up to \$5,000,000
- Optional abuse and molestation coverage

Auto, van, bus coverage:

- Hired and non-owned vehicle coverage*
- Commercial vehicle coverage available
- Personal vehicle coverage through West Bend Mutual
(Auto coverage not available in Michigan)

**Hired and non-owned not available in Illinois*

Workers' Compensation

- Not available in Michigan

Property coverage:

- Replacement cost buildings and contents with \$250 deductible
- Business income and extra expense on an ALS basis including tuition and fees
- Accounts receivable coverage - \$100,000
- IN/OUT crime coverage - \$2,000
- BOP Plus Pak
- Law and ordinance coverage
- Sign and glass coverage
- Equipment breakdown coverage
- Homeowners coverage through West Bend Mutual*
- Numerous additional coverage options

**Homeowners coverage not available in Michigan*

This program is available from NSI and your local independent insurance agent. NSI is a division of West Bend Mutual Insurance Company, an admitted carrier since 1894.