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Family Childcare Policy Advisory Committee FCC-PAC



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INSURANCE COVERAGE QUESTIONNAIRE

The following questions were developed after reviewing claims made against family childcare providers. It is important your current or prospective insurance company answer them. don't be surprised !

LIABILITY INSURANCE is needed, if you are accused of negligent supervision or child abuse, to pay for investigation, an attorney and judgements for covered losses.

WHO IS COVERED?

1. Am I, my employees and volunteers all covered for liability and child abuse?	<input checked="" type="checkbox"/> Yes	No
2. Are residents of my household who are not employed in my business covered for liability & child abuse?	<input checked="" type="checkbox"/> Yes	No
3. Does the policy insure for Professional Liability (Negligent Supervision)?	<input checked="" type="checkbox"/> Yes	No
a. Is there a separate limit for Child Abuse claims?	<input checked="" type="checkbox"/> Yes	No
b. If yes, what amount?		
4. Will an attorney be provided to represent me for allegations of child abuse at Administrative Hearings?	<input checked="" type="checkbox"/> Yes	No
If not, will the company pay for an attorney?	<input checked="" type="checkbox"/> Yes	No
Is the cost of the legal expense in addition to the child abuse limits?	<input checked="" type="checkbox"/> Yes	No
5. Are all dense expense, including those for child abuse, in addition to the policy liability limits?	<input checked="" type="checkbox"/> Yes	No
6. If I go out business or change insurance companies, is there coverage if a claim is filed years later?	<input checked="" type="checkbox"/> Yes	No

PLACE AN "X" IF THE FOLLOWING ARE COVERED

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7. Can I be covered for if a child is injured while riding in a car being driven by myself or an employee? Yes No

ACCIDENT MEDICAL COVERAGE

pays the medical bills for an enrolled child, no matter who is at fault.

8. Does the plan include Accident Medical coverage?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
9. If so, what is the limit paid for accident medical expenses for each injured child?	
10. Does the accident insurance pay first (primary) for my clients' children?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
11. Does the policy pay medical bills if a child is injured on field trips?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
12. Does the policy pay medical bills if a child is injured while riding in my vehicles (or any employee's)	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
ALSO IMPORTANT	
13. Are there any deductibles that I have to pay if a liability or accident claim is made?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
14. If coverage is under a Master Policy, does each provider have separate aggregate limits?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Completed by:	Date
Company:	

- [Click here](#) [For an Insurance Information Pamphlet].
- [Click here](#) [For an Insurance Coverage Questionnaire]