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

### PLACE AN "x" IF THE FOLLOWING ARE COVERED

Swimming Pools ON AND OFF the premises

Fields Trips

Liber, slander, wrongful eviction

AIDS/HIV and infectious bodily fluids

Food Preparation

Infants of any age

Animals (list any excluded animals) owned Akitas,Dobermans,German Shepherds,Bull Mastiffs, Pitt Bulls,and Rottweilers

Dispensing medication prescribed by a physician

Infants of any age

Caring for children beyond my normal business hours (other than emergencies)?

7. Can I be covered if a child is injured while riding in a car being driven by myself or an employee?	Yes No
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**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?	Yes 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?	Yes No
11. Does the policy pay medical bills if a child is injured on field trips?	Yes No
12. Does the policy pay medical bills if a child is injured while riding in my vehicles ( or any employee's )	Yes No
<b>ALSO IMPORTANT</b>	
13. Are there any deductibles that I have to pay if a liability or accident claim is made?	Yes No
14. If coverage is under a Master Policy, does each provider have separate aggregate limits?	Yes No
Completed by:	Date
Company:	