



Childcare Program Coverage Summary

Eligible Risks

Approved Programs and Services

24-hour Child Care Centers	Group Day Care Centers
Before and After School Programs	Head Start Programs
Child Care Providers (Family Day Care Centers)	Latchkey Operations
Drop-In Centers	Pre-Schools

Coverages and Policy Limits

LIABILITY COVERAGE	Policy Limits Available
	Occurrence/Aggregate – \$1,000,000/\$3,000,000 \$1,000,000/\$2,000,000 \$500,000/\$1,000,000 \$300,000/\$600,000
⇒ Childcare Professional	Policy Limit
⇒ Premises Operation	Policy Limit
⇒ Products and Completed Operations	Policy Limit
⇒ Abduction (Incl.)	Each Occurrence/Aggregate - \$50,000/\$50,000 \$1,000 Deductible
⇒ Medical Payments – Includes Students	\$10,000
⇒ Damages to Premises Rented to You	\$200,000 (Higher limits available)
⇒ Personal & Advertising Injury	Policy Limit
⇒ Employees – Additional Insureds	Policy Limit
⇒ Deletion of Fellow Employee Exclusion (Applicable in WI and IA)	Policy Limit
⇒ Building Owner - Additional Insured	Policy Limit
⇒ Voluntary Property Damage	\$2,500/\$250 Deductible
⇒ Bail Bonds	\$500
⇒ Volunteers as Additional Insureds	
⇒ Medical Payments for Volunteer Workers	
Optional Abuse and Molestation (Incl. in IL)	Policy Limit of GL (Defense outside limits)
Optional Employee Benefit	Each Claim/Aggregate – \$1,000,000/\$1,000,000 \$500,000/\$500,000 \$300,000/\$300,000 \$100,000/\$100,000 \$1000 Deductible
Optional Employment Practices Liability Ins.	\$100,000 (Higher limits available)
Optional Hired and Nonowned Auto	Policy Limit
Optional Not-For-Profit Directors & Officers	Occurrence/Aggregate - \$1,000,000/\$1,000,000 (Higher limits available)
Optional Water Activities Wading Pool Water Activities On & Off Premise	Occurrence/Aggregate – \$150,000/\$150,000 Policy Limit
Optional Dog and Cat Liability (Only Available With In-home Operations)	Occurrence/Aggregate – \$50,000/\$50,000

⇒ Indicates Coverage is automatically included.

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LIABILITY COVERAGE – (Continued)	
Optional Umbrella	Occurrence/Aggregate – \$1,000,000/\$1,000,000 \$2,000,000/\$2,000,000 \$3,000,000/\$3,000,000 \$4,000,000/\$4,000,000 \$5,000,000/\$5,000,000
PROPERTY COVERAGE – No Coinsurance	
Businessowners – Special Property Form	
Building – Replacement Cost or Actual Cash Value	Specific Limit
Contents – Replacement Cost or Actual Cash Value (Outdoor property within 1,000 feet of structure)	Specific Limit
⇒ Business Income and Extra Expense Including Prepaid Tuitions	12 Months Consecutive Coverage
⇒ Debris Removal	\$25,000
⇒ Preservation of Property	30 Days Full Removal Coverage
⇒ Rewards	\$25,000
⇒ Attached Outdoor Signs and Fences	Full Coverage - No Peril Limitation
⇒ Change in Temperature or Humidity Extremes	\$50,000
⇒ Fire Department Service	\$250,000
⇒ Fire Protection Device Recharging	Actual Loss Sustained
⇒ Interior Glass Coverage	Scheduled
⇒ Newly Acquired or Constructed Buildings	Up to \$1,000,000 – (30-day limitation)
⇒ Ordinance or Law	Included – if RC Coverage Applies
⇒ Outdoor Property	\$10,000 - (Excluding Fences and Detached Signs) \$500 for any one Tree, Shrub or Plant/Specified Perils Only
⇒ Personal Effects and Property of Others	\$25,000
⇒ Personal Property at Newly Acquired Premises	Up to \$500,000 – 30-day Limitation
⇒ Pollutant Clean Up and Removal	\$25,000
⇒ Property Off Premises	\$100,000 – (90-day Limitation)
⇒ Spoilage	\$10,000
⇒ Utility Services – Direct Damage	Building and/or Contents Limits
⇒ Utility Services – Time Element	Actual Loss Sustained
⇒ Water Back Up, Sump Pump Overflow	\$25,000 - Policy Term Limit
⇒ Automatic Increase in Insurance on Building Value	4% (Higher Factors Available)
Optional Equipment Breakdown	Specific Limit Building and/or Contents Additional Coverages – Expediting Expenses \$25,000; Hazardous Substances \$25,000; Perishable Goods \$25,000; CFCs \$25,000; Electronic Data Processing Equipment used to control or operate covered equipment (all other EDP equipment is excluded); and Service Interruption. Coverage is subject to policy conditions.
Optional Mine Subsidence (Available for Specific Counties in States of IL and IN)	Specific Limit
Optional Earthquake	Specific Limit

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INLAND MARINE	Businessowners Forms
⇒ Accounts Receivable	\$250,000
⇒ Detached Outdoor Signs	\$10,000 – Higher Limits Available
⇒ Fine Arts	\$25,000
⇒ Personal Computers, EDP Equipment, Data and Media, Phones	\$25,000 – Higher Limits Available
⇒ Personal Property In Transit	\$25,000
⇒ Property at Fairs or On Exhibition	\$50,000
⇒ Property in the Custody of Salespersons	\$25,000
⇒ Valuable Papers and Records	\$250,000

CRIME	Businessowners Forms
⇒ Forgery and Alterations	\$5,000
⇒ Money Orders and Counterfeit Paper Currency	\$1,000
⇒ Employee Dishonesty	\$5,000 – Higher Limits Available
⇒ Money and Securities	\$15,000 In & \$7,000 Out – Higher Limits Available

AUTO – Completed ACORD Application with Loss History

WORKERS' COMPENSATION – Only available in IA, IL, MN, MO, and WI (Completed ACORD Application with Loss History)

NSI has been established as a separate underwriting division, to provide products for West Bend agents operating in the states of Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, Ohio, and Wisconsin. All programs are written on West Bend Mutual Insurance Company policies.

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