

Rely on our strength

We are Capitol Insurance Companies:

Capitol Indemnity Corporation – providing Property & Casualty insurance on an admitted basis in nearly 40 states

Capitol Specialty Insurance Corporation – providing Property & Casualty insurance on a non-admitted basis, is being appointed in all 50 states

Platte River Insurance Company – providing Fidelity & Surety in all 50 states, plus the District of Columbia



These materials describe Capitol Indemnity's Business Owners Program for Child Care Centers. Given space limitations, we cannot list every provision, condition or exclusion in the policy. These materials are subject to the terms of the actual policy issued. In all cases, the language of the policy controls. Please read your entire policy carefully immediately after you receive it and contact your agent in the event you have any questions.

Providing Strong Protection for Unique Markets

To find out more about Capitol's coverages, contact your insurance agent or call us for the name of an agent in your area.



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Child Care

STRONG
PROTECTION
FOR UNIQUE
MARKETS



STRONG PROTECTION FOR UNIQUE MARKETS

Child Care Business Owners Program

Strong protection for children and their care providers

For nearly 50 years, Capitol Indemnity Corporation has provided strong protection for people in unique businesses. Child Care Business Owners have unique needs for their challenges and risks.

Capitol Indemnity matches those special risks with the Capitalized Business Owners Program for child care. It's a comprehensive package that provides both property and liability coverage for eligible risks.

Our program is designed to provide superior coverage for the following Child Care facilities:

- Group Child Care Centers
- Child Care Providers (Family Child Care Centers)
- 24-hour Child Care Centers
- Montessori
- Pre-school
- Headstart
- Latchkey Operations
- Drop-in Centers



Property Coverage

Building and / or Contents

- Special Form coverage
- Property deductible - \$250 minimum
- 4% Building limit automatic increase

Additional Coverages

Addition to the limit of insurance:

- Business Income and extra expense are included on an actual loss sustained basis with a 12 month limitation
- Business Income – Civil Authority
- Building owner glass (tenant building glass option)
- Collapse
- Debris removal
- Equipment breakdown coverage – Time element
- Utility Services – Time element / Direct damage
- \$1,000 Fire department service charge
- \$1,000** Money Orders / Counterfeit paper currency
- \$2,500 Outdoor property
- \$2,500* Forgery and Alteration
- \$5,000* Money and Securities
- \$5,000* Employee Dishonesty
- \$5,000* Increased cost of construction
- \$5,000 Business personal property in transit
- \$10,000 Personal effects
- \$10,000* Outdoor signs
- \$10,000 Pollutant clean up and removal
- \$15,000 Business personal property off-premises
- \$25,000** Water damage – Sewer back up
- \$25,000* Accounts Receivable
- \$25,000* Valuable papers and records
- \$25,000 Fine Arts
- \$25,000* Electronic data processing hardware and software
- \$100,000 Business personal property at newly acquired premises

* Higher limits are available

** Subject to property limits of insurance shown in the declaration page at time of loss.

General Liability Coverage

Occurrence Form Applies

Liability & Medical Expense Occurrence	General Aggregate	Products	Medical Expense (Per Person)
\$300,000	\$600,000	\$600,000	\$5,000
\$500,000	\$1,000,000	\$1,000,000	\$5,000
\$1,000,000	\$2,000,000	\$2,000,000	\$5,000
\$1,000,000	\$3,000,000	\$3,000,000	\$5,000

Coverage Includes

- Bodily injury
- Property damage
- Medical expenses (students included)
- Personal injury / Advertising injury
- Limited contractual liability
- \$100,000* Tenant fire liability

Optional Coverages

- Hired Auto and Non-Owned Auto Liability**
- Employee benefits
- Limited abuse and molestation coverage (included in the states of IL, KS and NE)
- Errors and Omissions / Professional liability
- Limited on-premises water activities – Family child care (\$150,000 per occurrence / \$150,000 per aggregate)
- On-premises water activities – Group child care (Policy Limits Apply)
- Limited dog coverage – Family child care (\$50,000 per occurrence / \$50,000 general aggregate)

Umbrella Coverage

- Limits from \$1,000,000 to \$5,000,000 available
- Limited abuse and molestation coverage available for first million only

Workers Compensation

- Available in limited states

* Higher limits are available

** Not available in all states