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NEW ENGLAND INSURANCE SERVICES, INC.

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Children and Youth Division  
P.O. Box 63 ~ Weatogue, CT 06089-0063  
Phone (860) 844-8288 ~ Fax (860) 844-8274  
Toll Free (888) 845-8288  
[www.neisinc.com](http://www.neisinc.com) ~ e-mail: info@neisinc.com

### CHILDREN & YOUTH INSURANCE PROGRAM

**Thank you for your interest in our specialty insurance programs. The following items are to be considered when purchasing insurance specific to your business. We hope this insurance protection synopsis is helpful. We will be more than happy to assist you in the application process. As always, you may feel welcome to call us at any time.**

#### ***I. Property and Contingent Insurance:***

Building or Improvements & Betterments: If you own or are responsible by lease to insure the building where your center is located, you will need to purchase "building" coverage. Also, you will need to consider protection for the loss of any improvements that you have made to your landlord's building. The premium is based on the value of the building or the value of the improvements made to the building, the construction type of the structure, the level of fire protection and the deductible you choose.

Contents: This coverage is for your business personal property i.e.: desks, tables, chairs, cots, books, toys, and all other business property including outdoor/recreational property. The premium cost is based on the total value of your business property and the deductible that you choose.

Electronic Data Processing Equipment: Extends coverage for actual computer hardware and software and the cost to recreate lost data. Policy cost is based on total value of your computer equipment and the dollar value you estimate for the cost of recreating the lost data.

Tuition Income including Extra Expense: This insurance is used to cover the loss of your tuition income that results from a suspension of business when your property has been damaged and also for any necessary additional expenses needed to continue your business. This will provide you with the money needed to continue paying your normal operating expenses, including payroll until you are reopened. The cost is based on your total tuition revenue for 3 months or 6 months depending on the length of time protection that is desired.

Other Protection Available: Flood, Earthquake, Crime/Employee Dishonesty, Child Abduction Expense Reimbursement, Key Employee Replacement, Communicable Disease/Food Contamination.

## ***II. General, Professional, Employee Benefit Liability and Sexual Abuse Liability:***

This policy provides protection for claims arising out of an incident which results in bodily injury, property damage and personal/advertising injury as a result of your child care activities. The policy is written to include protection against claims arising from rendering or failure to render professional services as teachers. Protection is also extended for allegations of sexual abuse or misconduct. Employee Benefit Liability coverage can be added and covers claims against the organization for errors or omissions in the administration of employee benefit plans.

## ***III. Automobile Protection:***

Protection is provided for claims resulting in bodily injury and property damage arising from the use of any covered auto. Even if you do not own or lease any vehicles, the business is liable for accidents that occur when employees use their own cars while driving on business. Vehicles registered to the business require an application to be completed. Liability coverage involving hired vehicles and employee owned vehicles is charged at a separate premium.

## ***IV. Accident Medical Protection:***

This protection acts as a buffer against costly liability suits. When a child sustains a simple injury, parents are less inclined to bring suit against the center if the medical expenses are reimbursed to them quickly and efficiently. This policy pays usual and customary expenses for necessary medical services or treatments. The cost is based on the ages of the children and the maximum number of children on your premises at any one time.

## ***V. Workers' Compensation & Employer's Liability:***

State Law requires that you provide protection for all salaried and contracted employees who become injured or ill as result of their employment with you. Policy benefits include payments for all medical bills; reimbursement for lost wages and temporary and long-term total disability established by state statute, and also death benefits. Premium is based on the "estimated projected" annual gross payroll for the policy year.

## ***VI. Employment Practices Liability:***

Lawsuits against employers by their employees are on the rise. Discrimination, harassment, hostile work environment, failure to promote and wrongful termination are just a few types of issues you may face. These types of claims can not be covered under any other policy and must be purchased under a separate policy.

## ***VII. Umbrella Liability:***

This policy is purchased to extend the limits of liability of all your "Primary" Liability Policies: General and Professional Liability, Automobile Liability and Employer's Liability by providing higher limits if it is ever needed in the event that the limits of the primary policies are exhausted by a large law suit. The policy limits start at \$1,000,000 and can be increased in increments of one million.

## ***VIII. Directors' and Officers' Liability:***

This policy is designed for either the non-profit organization or for private business. Policy will protect both the individual directors and officers and employees of the organization and the entity itself relating to "wrongful acts" that affect the organization. Employment Practices Liability can be built into the coverage form. As no two policies are similar a complete review of the policy is necessary.