Daycare Center Insurance

Healthcare & social services - coverage overview, limitations and how to get a quote



OVERVIEW

Child care centers carry abuse, supervision and injury exposures every day, so carriers look at licensing, staff screening, ratios and transportation.

WHAT'S COVERED

General liability
Injuries to children, parents and visitors.

Abuse and molestation
Allegations of abuse by staff or others.

Professional liability
Claims of improper supervision or care.

Student accident
Medical bills for injured children regardless of fault.

Commercial auto
Vans and buses used for field trips and pickups.

Good to know
Carriers want state licensing, fingerprint background checks on all staff and ratios that meet or beat state rules.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

× Pools and trampolines are often excluded, and abuse coverage may be sublimited or require a separate form.

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- State license and capacity
- Ages served and enrollment
- Background check procedures
- Transportation details

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/daycare-center/

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