

Child Care Product Application – All States

	•	I that apply): □ Property □ Abuse cost and reimbursement <i>(question 22c r</i> e		22 required) -owned (questions	General liability 52–55 required)
Applicant's name	(include DBA r	name):			· ·
Mailing address:					
Location address:					
City:		State:	Zip	code:	
Web address:		E-mail address:		Phone:	
Inspection contact	name:	E-mail address:		Phone:	
Form of business:	☐ Individua	al 🗆 Corporation 🗅 Partnership	■ Nonprofit corporation	LLC Ot	ner
Classification (Ch	neck all that ap	ply):			
	fore and/or afte	dential (questions 47–48 required) 🔲 1 er care (question 49 required) 🔲 100 pe			15
	se provide the t	c/claims in the last five years? following information; additional claims o	or information may be submit	ted on separate sh	☐ Yes ☐ No eet. (Abuse and
Coverage Type	Date of Loss	Description of Loss	P	aid Reser	ved Status
☐ Property☐ Liability☐ A&M			\$	\$	☐ Open☐ Closed
☐ Property☐ Liability☐ A&M			\$	\$	☐ Open ☐ Closed
☐ Property☐ Liability☐ A&M			\$	\$	□ Open □ Closed
 Have there be currently under What year did How many yes Is the child can 	er investigation If the business Pars has the ap Pare facility curre	or alleged child molestation or abuse in a? start? uplicant been at the current location? ently licensed or registered with the state ense pending □ Exempt from license	e?	ere any	□ Yes □ No
•	he name on th	e center's license:			
		nber:			
6. Has the child	care facility's I	icense, registration or certification ever I	been revoked or suspended?	•	☐ Yes ☐ No
7. What is the lie	censed capacit	v for the child care facility?			

Enrollment/Staffing

	Age Group	Maximum Number of Children in a Single Day	Number of Staff Members in	the Room	
0-	-12 months old				
13	-24 months old				
2 y	years old				
3 y	years old				
4 y	years old				
5 y	years old				
6 y	years old and older				
To	tal				
9.	What types of anin	eare facility's in-force Accident and Health policy limit? nals are there on premises? Dog or cat Frogs, er, please describe: trips to a swimming pool?	□ \$2,000 □ \$3,000 □ \$5,000 □ guinea pigs, gerbils, domestic rats, paral		
	If "Yes," please che	eck all that apply: Public pool(s) Residential po	ol(s)		
	If "Yes," please che □ NAA – National □ NAFCC – Nation	After School Association NAEYC – National Association NAEYC – National Association NECPA – Natio	ion for Education of Young Children nal Early Childhood Program Association	☐ Yes	□ No
12.		ver be left exclusively with caregivers under the age of 18 or performed by the child care facility?	any persons who have not had a	☐ Yes	□ No
13.	background check performed by the child care facility? 13. Are there finger guards installed on all doors? (Not applicable for Residential Child Care)				□ No
		e facility ever transport or arrange for the transportation of ch		☐ Yes ☐ Yes	□ No
		mplete questions 52–55			
15.	Are children permi	tted to play outside?			
	☐ Yes, on premise	es	☐ No, children are not permitted to	play outside	9
	Is there a perr	manently installed fence? Yes No			
	Is the playgrou	und equipment permanently installed? $\ \square$ Yes $\ \square$ No			
	☐ Yes, off premise	es			
	Describe when	re the children are taken:			
		ng pool, wading pool deeper than 12 inches or any other wat	-	Yes	☐ No
17.	Is the child care fa participates in all a	cility a "Mommy/Daddy and Me" operation where the parent activities?	stays on the premises and	☐ Yes	□ No
18.	-	cility open for more than 14 hours?		☐ Yes	□ No
	If "Yes,"				
	a. How many ho	urs?			
	b. Is the child ca	re facility locked and/or alarmed after 7 p.m.?		Yes	☐ No
19.	Are there any phys	sically, medically or mentally challenged children or children	with special needs currently enrolled?	☐ Yes	☐ No
	If "Yes,"				
	•	children enrolled who are non-functioning in a social atmosp			
		ressive behavior that may cause harm to themselves or othe		☐ Yes	□ No
		n have independent movement, are ambulatory and are mobi	ie :	☐ Yes	□ No
		re facility's special needs enrollment 20 percent or greater?		☐ Yes	□ No
	u. Are there child	dren who require invasive medical procedures or care?		Yes	☐ No

Property Coverage

Building Cor		□ Frame□ Masonry	NC	☐ Joisted m☐ Modified	•	☐ Nonco ☐ Fire re	ombustible esistive					
Protection	Cause of	f Loss		Deductible		Number of	T	ype of Burgla	ır Alaı	m		
Class	☐ Basic ☐	I Special	□ \$1,00	3 \$2,500	\$5,000	Stories	☐ Local	☐ Central S	tation		N or	ne
	☐ Broad					———						
What year wa	as the building o	constructed?	_									
What type of	plumbing is in t	he building?	□ PVC	□ Соррег	- ☐ Galvan	ized 🗖 Lead	☐ Othe	r:				_
What type of	roof is on the b	uilding?	☐ Flat ☐ Metal			☐ Shingle☐ Slate☐	☐ Other: _				-	
What is the a	ge of the roof?		years									
Is the building	g fully protected	by an opera	tional sprir	nkler system c	overing 100 pe	rcent of the premi	ses?	Yes □ N	0			
What is the s	quare footage o	of the entire s	tructure?		sq. ft.							
Building Lim	nit:	\$		Coi	nsurance (80%	6 minimum)		% □ AC	V	□R	RC	
	ersonal Proper	ty Limit: \$				6 minimum)				□ R		
Business Inc	come Limit:	\$		Coi	nsurance	<u>or</u>	Mo	onthly Limit	of Inc	demn	ity	
☐ With extra	expense 🚨 \	Without extra	expense		50% □ 60% □ 90%	□ 70%□ 100 percent		1/3 🗖 1/4		1/6		
Additional Pr	operty Covera	ges Reques	ted (Check	all that apply)							
□ Equipmen	t breakdown			□ Electronic	data		☐ Interrup	tion of comp	uter o	perat	ions	
☐ Value Plus	s endorsement			☐ Power out	age		☐ Fence of	coverage \$				-
☐ Outdoor s	ign coverage	\$		☐ Playgroun	d equipment co	overage \$						
☐ Valuable p	papers coverage	e \$		☐ Accounts I Child Care		/erage \$	(/\	lot Applicable	e for F	Reside	entia	1
Liability Cove	erage											
20. Occurrence	ce limit:	□ \$10	0,000/\$20	0,000 🗖 \$	300,000/\$600,0	000 🗖 \$500,00	00/\$1,000,00	0 🗖 \$1,	000,0	00/\$2	2,000	,000
21. Add empl	oyee benefits li	ability? □	Yes [□ No If	"Yes," please l	ist the total numbe	er of employe	ees		_		
22. Add abuse and molestation liability coverage? (Residential Child Care is eligible for limits up to \$100,000/\$300,000) Yes No If "Yes,"												
a. Defense cost coverage: Inside the limit Outside the limit (Not available for Residential Child Care in most states)												
	ed limit: 🔲 🤄	_	0,000	\$100,000	/ \$100,000	□ \$100,000 / \$3	300,000	\$300,000	0 / \$3	00,00	00	
□ \$300,000 / \$600,000 □ \$500,000 / \$500,000 □ \$500,000 / \$1,000,000 □ \$1,000,000												
c. Add	c. Add defense cost reimbursement for certain civil or criminal suits?											
23. Provide th	ne number of wa	ading pools 1	12 inches o	or less:		N/A						
Additional Int		: Loss Payee	, M = Mort	gagee, W = V	/aiver of Trans	fer of Rights of Re	ecovery Agai	nst Others to	Us)			
N:	Name Relationship/Interest Address City, State, Zip Al LP M W											
140							J., C. C. C.	1~				
				1								

II. ELIGIBILITY CRITERIA

General	Elic	iibi	litv
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24.	Are there past, pending or planned foreclosures and/or bankruptcies or judgments for unpaid taxes against the named insured or any officer, partner, member or owner, individually within the past five years?	☐ Yes	□ No	
25.	Has insurance coverage been cancelled or non-renewed in the past three years? (Not applicable in MO)	☐ Yes	☐ No	
26.	Do all public areas, occupancies and/or habitational units have functioning and operational smoke and/or heat detectors?	☐ Yes	□ No	
27.	Does any building built prior to 1978 have aluminum wiring or knob-and-tube wiring?	☐ Yes	☐ No	
	For any building built prior to 1978, is 100 percent of the wiring on functioning and operational circuit breakers?	☐ Yes	□ No	
	Dility Eligibility			
29.	Does pre-employment screening include verification that all employees and volunteers have never been convicted of a crime, including sex-related or child abuse offenses, and the child care facility continues to conduct periodic screenings after employment and volunteering begins?	☐ Yes	□ No	
30.	Is the child care facility owned by or associated with any operations other than the child care at this location?	☐ Yes	□ No	
	Are cubbies and bookcases over 24 inches in height anchored to a wall or floor?	☐ Yes	□ No	
	Are Jacuzzis or hot tubs secured and inaccessible to the children?	☐ Yes	□ No	
	Are there any prior or current state citations/violations for lack of supervision, inadequate staff to child ratio, incomplete medical records for enrolled children or inadequate state required background checks?	☐ Yes	□ No	
3/1	Are there any wood-burning stoves, space heaters or temporary heating devices?	☐ Yes	□ No	
	Does the child care facility accept children who require skilled or specialized medical care?	☐ Yes	□ No	
		☐ Yes	□ No	
	Does the child care facility open no earlier than 5 a.m. and close no later than 11 p.m.? Are kitchen facilities and heating appliances, such as graph as g			
	Are kitchen facilities and heating appliances, such as crock pots, physically separated from the children?	☐ Yes ☐ Yes	□ No □ No	
	8. Are martial arts or organized contact sports offered?			
	Are medications ever dispensed without the parent's/guardian's and physician's (when required) written consent and instruction?	☐ Yes	□ No	
40.	Are there field trips to off-premises residential swimming pools, lakes, beaches, skiing, ice/roller skating rinks, amusement/water parks, or overnight?	☐ Yes	□ No	
41.	Does the child care facility obtain a student application on every student that includes complete medical, emergency and contact information completed and signed by a parent or legal guardian prior to the child's first stay?	☐ Yes	□ No	
42.	Does the child care facility own or ever rent trampolines, moonwalk or bounce equipment, gymnastic or wall-climbing equipment, or ball-pits?	□ Yes	□ No	
43.	Does the child care facility provide either standalone adult day care operations or child/adult care at the same location?	☐ Yes	☐ No	
44.	Does the child care facility provide nanny services, adoption services or referral operations?	☐ Yes	□ No	
45.	Does the child care facility travel to destinations to provide child care services?	☐ Yes	□ No	
46.	Have all violations cited in an inspection (conducted by state or insurance company) been corrected			
	within the deadline for compliance?	☐ Yes	☐ No	
Res	idential Child Care Facilities Only 🔲 N/A			
47.	Applicant maintains a minimum 1:6 staff-to-child ratio for all children enrolled at the residential home?	Yes	☐ No	
48.	Are infants placed in cribs and not beds during naptime?	☐ Yes	☐ No	
Bef	ore and/or After School Care N/A			
49.	Does this child care facility provide 100 percent before and/or after school care?	Yes	☐ No	
	If "Yes," please complete the following:			
	a. Does the child care facility operate as an independent entity with no ownership or oversight by the public or private school?	☐ Yes	□ No	
	b. Does the child care facility operate in a gymnasium or cafeteria?	☐ Yes	☐ No	
-	Camp or Summer Camp			
50.	Does the child care facility operate as a 100 percent Day Camp or Summer Camp?	☐ Yes	☐ No	
	If "Yes," please complete the following:			
	a. Are the children permitted to stay at the camp overnight?	☐ Yes	□ No	
	b. Are there any enrolled children over the age of 15 at the camp?	Yes	☐ No	

c. Does the camp operation offer specialized care such as w	eight management camp or sports camp?	Yes	No
d. For all camp staff under the age of 21 and volunteers, are	they supervised by an employee over the age of 22?	Yes	No
e. Is any camp staff member under 18?		Yes	No
f. Is the camp operation seasonal? (e.g. open in summer mo	onths – June through August)	Yes	No
Drop-in Child Care □ N/A			
51. Is this a 100 percent drop-in child care facility? (i.e. short-term	care less than four hours, parents on premises		
or easily accessible.)		Yes	No
a. Does the child care facility offer "sick child" services?		Yes	No
Hired and Non-owned Auto □ N/A			
52. Does the child care facility ever transport or arrange for the tra	nsportation for children in their care?	Yes	No
If "Yes,"		Yes	No
a. Are children ever transported on field trips or other destina employees'/parents' cars (other than their own children)?	ations in child care owners'/	Yes	No
b. Does the child care facility contract with a driver-provided auto coverage of \$1,000,000 combined single limit?	bus service that maintains minimum	Yes	No
53. Is there a Commercial Auto Insurance policy in force?		Yes	No
54. Are there any owned or leased (long-term) vehicles?		Yes	No
55. Are employees or volunteers required to use their personal aut on a regular basis?	comobile to conduct the applicant's business	Yes	Nο

FRAUD STATEMENTS

Alabama, Arkansas, District of Columbia, New Mexico, Rhode Island and West Virginia: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Colorado Fraud Statement: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Florida Fraud Statement: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kansas Fraud Statement: Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto may be guilty of a crime and may be subject to fines and confinement in prison.

Maine Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits

Maryland Fraud Statement: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New Jersey Fraud Statement: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

New York Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Oklahoma Fraud Statement: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon Fraud Statement: Notice to Oregon applicants: Any person who, with intent to defraud or knowing that he is facilitation a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.

Kentucky, **Pennsylvania AND Ohio Fraud Statement:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Tennessee, Virginia and Washington Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Fraud Statement (All Other States): Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

STATE NOTICES

Arizona Notice: Misrepresentations, omissions, concealment of facts and incorrect statements shall prevent recovery under the policy only if the misrepresentations, omissions, concealment of facts or incorrect statements are; fraudulent or material either to the acceptance of the risk, or to the hazard assumed by the insurer or the insurer in good faith would either not have issued the policy, or would not have issued a policy in as large an amount, or would not have provided coverage with respect to the hazard resulting in the loss, if the true facts had been made known to the insurer as required either by the application for the policy or otherwise.

Florida Surplus Lines Notice: (Applies only if policy is non-admitted) You are agreeing to place coverage in the surplus lines market. Superior coverage may be available in the admitted market and at a lesser cost. Persons insured by surplus lines carriers are not protected under the Florida Insurance Guaranty Act with respect to any right of recovery for the obligation of an insolvent unlicensed insurer.

Florida and Illinois Punitive Damage Notice: I understand that there is no coverage for punitive damages assessed directly against an insured under Florida and Illinois law. However, I also understand that punitive damages that are not assessed directly against an insured, also known as "vicariously assessed punitive damages", are insurable under Florida and Illinois law. Therefore, if any Policy is issued to the Applicant as a result of this Application and such Policy provides coverage for punitive damages, I understand and acknowledge that the coverage for Claims brought in the State of Florida and Illinois is limited to "vicariously assessed punitive damages" and that there is no coverage for directly assessed punitive damages.

Maine Notice: The insurer is not permitted to withdraw any binder once issued, but a prospective notice of cancellation may be sent and coverage denied for fraud or material misrepresentation in obtaining coverage. A policy may not be unilaterally rescinded or voided.

Minnesota Notice: Authorization or agreement to bind the insurance may be withdrawn or modified only based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days' notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium.

Ohio Representation Statement: By acceptance of this policy, the Insured agrees the statements in the application (new or renewal) submitted to the company are true and correct. It is understood and agreed that, to the extent permitted by law, the Company reserves the right to rescind this policy, or any coverage provided herein, for material misrepresentations made by the Insured. It is understood and agreed that the statements made in the insurance applications are incorporated into, and shall form part of, this policy. THE INSURED UNDERSTANDS AND AGREES THAT ANY MATERIAL MISREPRESENTATION

OR OMISSION ON THIS APPLICATION WILL ACT TO RENDER ANY CONTRACT OF INSURANCE NULL AND WITHOUT EFFECT OR PROVIDE THE COMPANY THE RIGHT TO RESCIND IT.

Utah Punitive Damages Notice: I understand that Punitive Damages are not insurable in the state of Utah. There will be no coverage afforded for Punitive Damages for any Claim brought in the State of Utah. Any coverage for Punitive Damages will only apply if a Claim is filed in a state which allows punitive or exemplary damages to be insurable. This may apply if a Claim is brought in another state by a subsidiary or additional location(s) of the Named Insured, outside the state of Utah, for which coverage is sought under the same policy.

If your state requires that we have information regarding your Authorized Retail Agent or Broker, please provide below.

Retail agency name:	License #:	
Agent's signature:(Required in New Hampshire)	Main agency phone number:	
Agency mailing address:		
City:	State:	Zip:
The signer of this application acknowledges and understands that the information provided requested insurance and is relied on by the Insurer in providing such insurance. The sign Application is true and correct in all matters. The signer of this Application further represedure to the effective date of coverage, which render the information provided herein untrimmediately in writing. The Insurer reserves the right to modify or withdraw any quote or charged, based on the Insurer's underwriting guides. The Insurer is hereby authorized, but the information, statements and disclosures provided in this Application. The decision of deemed a waiver of any rights by the Insurer and shall not estop the Insurer from relying agreed that this Application shall be the basis of the contract should a policy be issued a	ner of this application represents that ents that any changes in matters inque, incorrect or inaccurate in any wa binder issued if such changes are mut not required, to make any investion the Insurer not to make or to limit and on any statement in this Application	t the information provided in this uired about in this Application occurring y will be reported to the Insurer naterial to the insurability or premium gation and inquiry in connection with my investigation or inquiry shall not be in the event the Policy is issued. It is
Applicant's signature: President, Chairperson of the Board, Managing Member, or E		
Date:	3,000,000	