https://lh4.googleusercontent.com/hn8FcHpidH0BX7S5f-xu46BTdwp2fi8HDUhh2c5BrMqXSSL7I4K_U93BNVJHLz05ZZeV5O9d6Iizm35wMqUGYmg5Rt8YR3uBHQTB9NG_mpM54FaxNjLPlqPBXETbXHRgYInP_cm1Ov_dveHq **The Committee for Hispanic Children and Families, Inc.**

**Obtaining Insurance: Some Questions You Should Ask**

What is liability insurance? It could pay any investigation costs, lawyer fees and judgments related to a lawsuit or claim against you.

|  |  |
| --- | --- |
| DOES THIS POLICY COVER THE FOLLOWING? |  |
| Professional Liability  Covers me, my substitute, and other employees?  Covers non-employee residents of home premises? | ☐  Yes        ☐  No  ☐  Yes        ☐  No  ☐  Yes        ☐  No |
| Child Abuse  Covers me, my substitute, and other employees  Covers non-employee residents of home premises?  Does a separate limit exist for child abuse?  If a separate limit exists for child abuse, what is the amount?  If a child care regulatory agency holds an administrative hearing, will the insurance company pay for an attorney to represent me?  If a lawyer is not provided, will the cost of a lawyer be covered? | ☐  Yes        ☐  No  ☐  Yes        ☐  No  ☐  Yes        ☐  No  ☐  Yes        ☐  No  $\_\_\_\_\_\_\_\_  ☐  Yes        ☐  No  ☐  Yes        ☐  No |
| Legal Defense in Excess of Policy Limits,  including child abuse?  (If not, means that all lawyer fees will be deducted from the policy’s aggregate limit.) | ☐  Yes        ☐  No |
| Accidental Medical Insurance (In Home Accident)  Coverage per injured child?  Is coverage primary or excess?  (If excess coverage, parents first submit medical fees to their primary insurer.) | ☐  Yes        ☐  No  $\_\_\_\_\_\_\_\_  ☐  P          ☐  E |
| Accidents Away from Home  Cover medical costs related to car accident? | ☐  Yes        ☐  No  ☐  Yes        ☐  No |
| Renter (Landlord is listed as’ additional insured’) |  |
| DEDUCTIBLES |  |
| Liability  Accidents | $\_\_\_\_\_\_\_\_\_\_\_\_  per  \_\_\_\_\_\_\_\_\_  $\_\_\_\_\_\_\_\_\_\_\_\_  per  \_\_\_\_\_\_\_\_\_ |

Source: [www.nafcc.org](http://www.nafcc.org) (Modified)

Suggested limits by The National Association for Child Care: $1 million per occurrence and $2 million aggregate (total for policy period).

**Note: If a homeowner, standard home insurance coverage may not cover property damages as considered a place of business. This is resolved by obtaining business property insurance.**