

# CAPSPECIALTY DAY CARE LIABILITY

CapSpecialty understands the importance for day care providers to have comprehensive coverage that safeguards each unique risk against the unexpected. Our broad coverages have been specifically tailored for for-profit and not-for-profit operations to provide protection for business income, equipment breakdown, professional liability and much more.

## LIABILITY COVERAGES AND PROPERTY COVERAGES

### *Liability Coverages*

- Limits up to \$1M each occurrence / \$3M aggregate available
- Abuse and molestation sublimits available
- Professional liability
- Dog bite sublimit is available for eligible dog exposures – \$50K
- Water activities sublimit is available for eligible water exposures – \$150K
- Damage to premises rented to you

### *Property Coverages*

- Direct physical loss covered unless excluded (subject to policy terms)
- Business income
- Extra expense
- Equipment breakdown

## TARGET RISKS

### *Licensed, Certified or Registered Types*

- In-home
- Group centers, including:
  - Commercial
  - Head start
  - Preschool
  - Nursery school
  - Pre-K
  - Montessori
  - Latchkey

### *Incidental Exposures*

- Dogs on premises (some restrictions apply)
- Wading pools and other water activities
- Field trips away from the premises

**SEND SUBMISSIONS TO**  
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