

Additional Increase -Cost of Operation

In the event that your centre must temporarily relocate due to a loss through an insured peril. (fire, vandalism, etc.), costs of the relocation are covered up to a limit of \$2,500.

Robbery of Money or Securities

This covers robbery of currency or money both on and off the premises up to a maximum of \$2,500.

Accounts Receivable

If your files and program records are destroyed due to an insured risk, the costs of the labour to replace the records will be covered up to a limit of \$5,000, subject to the deductible.

Damage to the Building By Burglary

The building (or portion thereof renting) under your sole responsibility is covered for damage by burglary up to \$5,000, subject to the deductible.

Valuable Papers and Records

Additional expense necessarily incurred in the reproduction of valuable papers, original plans or drawings, specifications or other records of the centre due to loss or damage by an insured peril, subject to the deductible.

Lock Replacement Coverage

You are covered up to \$1,000 for the costs incurred in the adjustment of locks to change the key combination, or, if necessary replacement of the lockset(s) at your centre or related outbuildings including the cost of their installation if the loss was incurred during a burglary or robbery of your centre.

For more information on MCCA's Commercial General Liability Insurance

Contact:
Program Administrator
Cox Morris Insurance Brokers
5250 Roblin Boulevard
Winnipeg, Manitoba R3R 0H1
Phone: 885-7582
Fax: 896-0421
Email: info@coxmorris.com
Brian Kelly or Dave Morris

The information contained in this pamphlet is intended as a guide only. Members should contact the Program Administrators for exact details of coverage.

If you have suggestions for this plan, MCCA's involvement in providing this service to our members, or are interested in joining the Child Care Benefits Committee, please contact MCCA for the name and number of the chairperson.

Membership in the MCCA is available to all persons interested in child care and in support of the association's objectives.

MCCA IS
WORKING
FOR YOU!



Manitoba Child Care
Association



Child Care Centre Liability Insurance Program

What is General Liability Insurance?

General Liability Insurance provides coverage for bodily injury and property damage to a third party for which the centre is legally liable. In addition, the associated legal costs are covered. The Child Day Care Standards Act requires a licensed centre to have \$2 million general liability coverage. Our plan provides a 3 million limit.



Payment of Premium

The premiums for this plan are paid monthly. This is designed to help your cash flow. The monthly payment is based on actual attendance, not the number of licensed spaces.

To calculate your monthly payment, multiply the maximum of children actually present at one time on the third Wednesday of each month by your monthly rate. This includes a small monthly administration fee charged by MCCA.



MCCA offers all licensed centre members the opportunity to enroll in the Commercial General Liability Insurance (CGLI).

What is covered by MCCA CGLI?

Personal Injury

In the event the centre or its employees becomes legally liable to pay damages because of false arrest, malicious prosecution or wilful detention or imprisonment or because of libel, slander, or defamation of character, invasion of privacy, wrongful eviction or wrongful entry, the program provides up to \$3 million in coverage.

Non Owned Automobile

This coverage provides up to \$3 million above basic Autopac coverage on rented, leased, loaned or borrowed vehicles. This coverage includes vehicles belonging to the directors, employees and volunteers of the centre.

Contingent Employers

It provides coverage for employers if sued by an employee for negligence resulting in injury to the employee other than under the provisions of the Workers' Compensation Act.

Blanket Permission for Field Trips

The centre is insured against liability during an unlimited number of field trips as part of the approved centre programming.

Incidental Malpractice

This provides coverage in the event an action is taken against the centre for minor medical incidents e.g. an improperly bandaged cut becomes infected.

Additional Insured

Employees/volunteers/substitutes are covered for all legal costs and settlements in the event a suit is brought against the centre and names an employee/volunteer/ or substitute.

Blanket Contractual

This provides coverage from liability arising through a contract with a third party.

Tenants

This involves actions taken against the tenant by the landlord for negligence resulting in damages to the landlords property. The basic limit is \$250,000, but it can be increased upon request. There will be a small additional premium.

Medical Payments

\$10, 000 per person

\$10, 000 Maximum per incident

All Contents Coverage

"All contents" mean furniture, equipment, supplies, and other contents located in or belonging to the centre. This policy protects against all risks (fire, theft, vandalism, sewer backup, etc). It is based upon replacement cost coverage, which is the cost of buying the same items at today's prices, subject to deductible. The basic limit is \$60,000. The limit can be increased for a small additional premium. Centres are encouraged to evaluate their inventory regularly.

Blanket Glass Coverage

All glass is covered within the portion of the premises occupied by a centre in a building owned or leased. Any claim is subject to the deductible.

Employee Dishonesty

The centre is covered for theft due to employee dishonesty up to a limit of \$2,500.