



# Commercial General Liability Insurance for Licensed Family Child Care Providers in Manitoba

MCCA offers all licensed family child care providers the opportunity to enroll in a Commercial General Liability (CGL) insurance program.

### What is CGL?

CGL provides coverage for bodily injury and property damage to a third party for which the family child care provider may be liable, as well as associated legal costs. The Community Child Care Standards Act requires a licensed family child care provider to carry \$2,000,000 general liability coverage. The MCCA insurance plan provides a limit of \$3,000,000 coverage.

### Payment of Premium

The annual premium for the family child care program can be paid in full or quarterly with post dated cheques. All cheques are made payable to Morris Insurance Brokers.



## Basic Coverage

### Personal Injury

damages due to false arrest, malicious prosecution, willful detention or imprisonment, or because of libel, slander or defamation of character, invasion of privacy, wrongful eviction or wrongful entry, the provider is covered up to the policy limit of \$3,000,000.

### Non-Owned Automobile

This coverage provides up to \$3,000,000 coverage above the basic Autopac coverage on rented, leased, loaned or borrowed vehicles. This coverage includes vehicles belonging to the family child care provider, employees and volunteers of family child care providers used in the course of business.

### Blanket Permission for Field Trips

The family child care provider is insured for an unlimited number of field trips during the year.

### Incidental Malpractice

This provides coverage in the event an action is taken against the family child care provider for minor medical incidents (ex. an improperly bandaged cut becomes infected).

### Employees Included as Additional Insureds

Employees/volunteers/substitutes are covered for legal costs and settlements in the event a suit is brought against the family child care provider, an employee, or a volunteer.

### Medical Payments

\$10,000 per person: Maximum \$10,000 per incident

### All Contents Coverage

The BASIC PACKAGE provides \$10,000 coverage for business contents. Contents refers to furniture, equipment and supplies that have been purchased for and belong to the family child care operation. The policy provides all risk coverage which includes the Replacement Cost endorsement. Replacement cost represents the cost of replacing items based on current prices. Increased limits of contents coverage are available upon request.

*The information provided above is intended as a guide only. Members should contact the insurance program administrators for specific details relating to coverage.*

# Enhanced Coverage

For a small additional premium, providers can purchase the “Enhanced Coverage” endorsement which provides several additional coverages to the basic package. A brief summary of these coverages is as follows:

## **Business Income**

This provides insurance for the actual loss of business income sustained as a direct result of an insured peril that causes an interruption of business. This coverage will apply up to a limit of 12 months.

## **Accounts Receivable**

If your files and records are destroyed by an insured peril, the labour costs of replacing these records will be covered up to a limit of \$5,000.

## **Valuable Papers & Records**

This will apply to the cost of replacing valuable papers, original plans or drawings, specifications, or other records, specifically relating to your family child care operation, destroyed by an insured peril up to a limit of \$5,000.

## **Employee Dishonesty**

Your operation is covered from theft due to employee dishonesty (ex. by a substitute you may hire) up to a limit of \$2,500.

## **Extra Expense**

In the event that your family child care operation must temporarily relocate due to a loss to your primary location caused by an insured peril, the costs associated with this process are covered up to a limit of \$2,500.

## **Burglary or Robbery of Currency or Money**

This covers burglary or robbery of currency or money belonging to the family child care operation, if left on premises, up to a limit of \$2,500.



## **Additional Contents Coverage, Including Debris Removal**

This increases your limit of contents coverage by \$5,000, bringing your total amount of coverage to \$15,000.

## **Voluntary Medical Expense**

In the event that a child is injured while in your care, the policy may provide some payment towards medical expenses if the parent does not have coverage.

POLICY DEDUCTIBLE IS \$500.

**Reminder:** It is recommended that all MCCA Family Child Care members check with their home or tenant’s insurance provider to confirm that they are aware that child care is being provided in your home.

For more information about MCCA’s Commercial General Liability insurance program, please contact the program administrators:

*Contact:*  
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