

## **Insurance Programs for Facilities**

Commercial General Liability Insurance Program

### **For licensed child care facilities**

MCCA offers all licensed centre and family child care members the opportunity to enroll in the centre/family child care Commercial General Liability Insurance Program.

### **What is Commercial General Liability Insurance? (CGLI)**

CGLI provides coverage for the bodily injury and property damage to a third party for which the facility is legally liable. In addition, associated legal costs are covered. The Community Child Day Care Standards Act requires a licensed facility to have \$2 million general liability coverage. The MCCA program provides a \$ 3 million limit. CGLI also offers coverage for the facility's coverage.

Cox Morris Insurance Brokers: (204) 885-7582  
Or The Manitoba Child Care Association: (204) 586-8587 ext. 26