

# **morris**

INSURANCE BROKERS

## **INFORMATION REGARDING YOUR MCCA INSURANCE POLICY**

### **FAMILY CHILD CARE CONTENTS**

We want all participants in the MCCA Family Child Care insurance program to have a clear understanding of your child care property insurance coverage in the event of a claim. We think it is better to know what is covered *before* an incident occurs.

“CHILD CARE CONTENTS” are defined as any item purchased for use in the family child care facility, using child care business funds AND claimed on the provider’s income tax as a child care business expense.

This includes such items as carpeting, outdoor sheds, furniture, improvements to the home, etc. If all or a portion of the cost of these items is to be considered “child care contents,” it must be shown as a child care business deduction on your business income tax.

In the event of a claim you may be asked to provide proof that the items were shown as business expenses on your income tax. There is no coverage for household items unless they were shown as business expenses.

At the present time, the MCCA insurance plan provides a limit of \$10,000 for your contents. You can increase this limit for a small additional premium.

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## **RISK MANAGEMENT IN YOUR FAMILY CHILD CARE**

What is risk management? Risk management means trying to avoid conditions which can lead to accidents, injuries, and criminal activity. Although initially it sounds complicated, it can be quite simple. Basically, risk management means: **BE AWARE & BE CAREFUL.**

### **SOME SUGGESTIONS:**

**\*\*Make it a habit to keep stairways and sidewalks free of clutter.**

**\*\*Ensure flooring material is flat and well attached to avoid tripping.**

**\*\*Keep your pathways and stairs free of ice and snow.**

**\*\*Be sure your entries are well lit, especially when you are expecting parents to drop off or pick up the children!**

It is important to remember of all the safety precautions that are part of your licensing requirements and make sure that everything is in order.

Because you are the experts in child care, you know how to keep your children safe. These suggestions may help you to keep your property safe and avoid claims.

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## EXPLANATION OF THE ENHANCED POLICY COVERAGE FOR FAMILY CHILD CARE PROVIDERS IN THE MANITOBA CHILD CARE ASSOCIATION INSURANCE PLAN

**1. Business Interruption** – In the event your family childcare operation is forced to close due to an insured peril, this coverage provides loss of business income resulting from the closure.

**2. Accounts Receivable** – If your files and records are destroyed by an insured peril, the labor costs of replacing the records will be covered up to a limit of \$5,000.

**3. Valuable Papers & Records** – This will apply to the cost of replacement of 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.

**4. Employee Dishonesty** – Your operation is covered from theft due to employee (Alternative you may hire) dishonesty up to a limit of \$2,500.

**5. Extra Expense Insurance** – In the event that your Child Care must temporarily relocate due to a loss caused by an insured peril, the costs of this process are covered up to a limit of \$2,500.

**6. Burglary or Robbery of Currency or Money** – This covers burglary or robbery of currency or money of the Child Care operation, if left on the premises, up to a limit of \$2,500.

**7. Additional Contents Coverage, Including Debris Removal** – This will increase the basic contents coverage by another \$5,000.

**8. Voluntary Medical Expense** – In the event that a child is injured while in your care the policy may provide some payment of medical expenses, if the parent does not have coverage.

EXAMPLES OF SOME OF THE INSURED PERILS – fire, lightning, explosion, riot, vandalism or malicious acts, sewer back-up, windstorm or hail, water damage (to child care contents) from rupture of heating, plumbing, or air conditioning system, theft of Child Care contents. There are other insured perils, but this will give you an idea of the coverage provided.

**POLICY DEDUCTIBLE IS \$500**