

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 MCCA insurance plan provides a limit of \$5,000,000 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

In the event the family child care provider becomes legally liable to pay compensatory 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 \$5,000,000.

Non-Owned Automobile

This coverage provides up to \$5,000,000 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

Packages provide \$15,000 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.

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.

POLICY DEDUCTIBLE IS \$1,000.

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 at Morris Insurance Brokers.



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