

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.

2023 MCCA FAMILY CHILDCARE RATES / COVERAGE SUMMARY

BASIC CERTIFICATE – Up to 8 kids maximum; \$10,000 contents; \$1,000 Deductible

- \$200.00 annual
- \$50.00 per quarter

GROUP CERTIFICATE – 9-12 kids maximum; \$10,000 contents; \$1,000 Deductible

- \$220.00 annual
- \$55.00 per quarter

BASIC ENHANCED CERTIFICATE – includes enhancement endorsement for \$30 / year

- \$230.00 annual
- \$57.50 per quarter

GROUP ENHANCED CERTIFICATE – includes enhancement endorsement for \$30 / year

- \$250.00 annual
- \$62.50 per quarter

ENHANCED POLICY ENDORSEMENT (ADDITIONAL PREMIUM \$30.00 ANNUALLY + PST)

1. Business Income (actual loss sustained) 12 mos.

2. Accounts Receivable Limit \$ 5,000.

3. Valuable papers & records Limit \$ 5,000.

4. Employee Dishonesty Limit \$ 2,500.

5. Extra Expense Limit \$ 2,500.

6. Robbery of Currency & Money Limit \$ 2,500.

7. Additional Contents Coverage, including Debris Removal Limit \$ 5,000.

8. Voluntary Medical Expense (due to injury to child while in care) Limit \$10,000.

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