



# Child Care Product

## COMMERCIAL CHILD CARE APPLICATION

All questions must be answered and application must be signed by applicant.

### SECTION I. GENERAL INFORMATION

1. Name of Applicant: \_\_\_\_\_ Mailing Address: \_\_\_\_\_
2. DBA: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_
3. Insured Contact: \_\_\_\_\_ Location Address: \_\_\_\_\_
4. Phone: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_
5. Years in Business: \_\_\_\_\_
6. If you have a website, include your website address: \_\_\_\_\_
- a. Email Address: \_\_\_\_\_
7. Form of Business:  Individual  Partnership  LLC  
 Corporation  NonProfit Organization  Other \_\_\_\_\_
- 8.\* Is center located within the premises of another organization or operation?  Yes  No
- a. If yes, please describe the other operations taking place at the premises: \_\_\_\_\_
- b. Is the center owned and operated under this organization's legal entity?  Yes  No
- c. Does the center share employees?  Yes  No
- If yes, explain the duties of the shared employee for each operation: \_\_\_\_\_

9.\* **Loss History** for the past **five (5)** years:  If none, check here

Date of Loss	Type/Description	Paid	Reserved	Open/Closed
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	

10. Prior Carrier: \_\_\_\_\_ Expiration Date: \_\_\_\_\_
- a. Was prior coverage ever cancelled or non-renewed?  Yes  No
- If yes, please explain: \_\_\_\_\_
11. Any other business operated by applicant other than Child Care?  Yes  No
- If yes, please explain: \_\_\_\_\_

### SECTION II. LICENSING INFORMATION

12. Are you:  Licensed  Registered  Certified  Exempt (explain): \_\_\_\_\_  Other: \_\_\_\_\_
- 13.\* Hours of operation: \_\_\_\_\_ (if over 14 hours, complete Extended hours/nighttime supplement)
- Number of Days open per week: \_\_\_\_\_
- 14.\* License Capacity: \_\_\_\_\_

15. Please enter highest average daily attendance \_\_\_\_\_
- a. Enter the MAXIMUM number of children on the premises, in each age group on the highest attendance date within the past 12 months:
- |                                     |  |
|-------------------------------------|--|
| # of children 0-24 months: _____    | # of staff members on duty: _____      |
| # of children 25-35 months: _____   | # of staff members on duty: _____      |
| # of children 3 years old: _____    | # of staff members on duty: _____      |
| # of children 4-5 years old: _____  | # of staff members on duty: _____      |
| # of children 6-8 years old: _____  | # of staff members on duty: _____      |
| # of children 9-12 years old: _____ | # of staff members on duty: _____      |
| # of children 13 or over: _____     | # of staff members on duty: _____      |
| <b>Total # of children:</b> _____   | <b>Total # of staff members:</b> _____ |

**SECTION III. ELIGIBILITY**

16. Any alleged incidents regarding child molestation or abuse?  Yes  No  
 If yes, please describe: \_\_\_\_\_
- 17.\* Do you accept physically, medically or mentally challenged children or children with special needs?  Yes  No
- a. If yes, age of each: \_\_\_\_\_
- b. Describe conditions: \_\_\_\_\_
- c. Describe procedures to care for special needs of each child: \_\_\_\_\_
- d. Describe medical procedures required: \_\_\_\_\_
- e. Describe training or experience of staff to care for special needs: \_\_\_\_\_
18. Does the center provide drop in care? This is care for a child who attends on an irregular basis or as care is needed.  Yes  No  
***If yes, complete our drop-in supplement***
19. Do any of the following exposures exist? **Eligible** **Ineligible**
- |   |                              |  |
|---|------------------------------|--|
| a. Has your license, registration or certification ever been revoked or suspended?  | <input type="checkbox"/> No  | <input type="checkbox"/> Yes                             |
| b. Do you have any outstanding violations cited in an inspection that have not been corrected within the deadline for compliance? | <input type="checkbox"/> No  | <input type="checkbox"/> Yes                             |
| c. Have there ever been any past incidents of actual physical or sexual abuse or molestation?                                     | <input type="checkbox"/> No  | <input type="checkbox"/> Yes                             |
| d. Do you comply with the state's staff to child ratio at all times?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No                              |
| e. Is the outside play area fenced?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No                              |
| f. Is there a swimming pool or wading pool deeper than 24 inches?   | <input type="checkbox"/> No  | <input type="checkbox"/> Yes                             |
| g. Is there a Jacuzzi or spa on the premises covered and locked from access by children?  | <input type="checkbox"/> N/A | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| h. Are there trips taken to lakes, beaches, waterparks or other residential pools?  | <input type="checkbox"/> No  | <input type="checkbox"/> Yes                             |
| i. Any trampolines, gymnastic equipment, moonwalk/bounce equipment, wall climbing, or ball pits?                                  | <input type="checkbox"/> No  | <input type="checkbox"/> Yes                             |
| j. Are over the counter drugs dispensed according to the manufacturer instructions?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No                              |
| 1) Are over the counter drugs dispensed with parents written authorization stating dosage and times within a written log?         | <input type="checkbox"/> Yes | <input type="checkbox"/> No                              |
| 2) Are prescription drugs dispensed with parents' and physicians' written instructions?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No                              |
| k. Are there two or more means of egress form the building?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No                              |
| l. Are criminal background check investigations conducted on all employees?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No                              |
| m. Employees under the age of 18 and all volunteers are supervised at all times?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No                              |
| n. Children are supervised constantly at all times including nap time?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No                              |
| o. Any martial arts, gymnastics or contact sports?  | <input type="checkbox"/> No  | <input type="checkbox"/> Yes                             |
| p. Are permission slips signed by parent/guardian for all trips off premises?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No                              |
| q. Any overnight field trips?   | <input type="checkbox"/> No  | <input type="checkbox"/> Yes                             |
| r. Is all electric connected to functional and operational Circuit Breakers?  | <input type="checkbox"/> Yes | <input type="checkbox"/> No                              |
| s. Any aluminum wiring?   | <input type="checkbox"/> No  | <input type="checkbox"/> Yes                             |
| t. Are there functioning smoke detectors on the premises?   | <input type="checkbox"/> Yes | <input type="checkbox"/> No                              |
| u. Are kitchen facilities/heating appliances located in an area that is accessible by children?                                   | <input type="checkbox"/> No  | <input type="checkbox"/> Yes                             |

**SECTION IV. RATING**

20. Does the applicant have a dog, cat or other pets?  Yes  No  
 If yes, describe all pets, breeds, etc: \_\_\_\_\_
- a. Any previous injuries or claims caused by animals or pets to children while in applicant's care?  Yes  No  
 If yes, please explain: \_\_\_\_\_  
 (See form L581 for animal exposures that will be excluded)
21. Any off premises trips taken?  Yes  No  
 a. If yes, please check one:  1-12 per year  13-25 per year  26-52 per year  Over 52 per year  
 Provide details of trips: \_\_\_\_\_  
 b. What controls are in place to prevent a child being lost? \_\_\_\_\_
- 22.\* Is there a wading pool 24 inches or less on the premises?  Yes  No  
 # of wading pools: \_\_\_\_\_
- 23.\* Are any trips taken to public swimming pools?  Yes  No
24. Is an Accident and Health policy for the children in force?  Yes  No  
 If yes, please advise limits:  \$2,000  \$3,000  \$5,000  \$10,000  Other \_\_\_\_\_  
 (A credit to premium is available if A&H policy is in force)
25. List any additional insureds and their interest: \_\_\_\_\_
26. Are there any extra curricular classes:  None  Gymnastics  Dance  Martial Arts  Swimming  
 Team Sport  Tumbling  Other \_\_\_\_\_

**SECTION V. COMMERCIAL GENERAL LIABILITY**

27. Limits of Liability Requested:
- a. General Liability:  100,000/100,000  100,000/300,000  300,000/300,000  300,000/600,000  
 500,000/500,000  500,000/1Mil  1Mil/1Mil  
 1Mil/2Mil  1Mil/3Mil
- b. Child Molestation & Abuse:  100,000/100,000  100,000/300,000  300,000/300,000  
 300,000/600,000  500,000/500,000  500,000/1Mil  
 1Mil/1Mil
- c. Do you wish to purchase reimbursement coverage for Certain Civil/Criminal defense costs  
 (for owners/operators)  Yes  No

**SECTION VI. HIRED/NON-OWNED LIABILITY COVERAGE**

- No Coverage Desired **Eligible** **Ineligible**
- 28.\* Does applicant currently have a Commercial Auto Policy?  No  Yes
- 29.\* Does applicant transport children themselves or via Contract service?  No  Yes
- 30.\* Are employees permitted to use their own vehicles to transport children?  No  Yes
31. Coverage desired:  Nonowned Auto Liability  Hired/Nonowned Auto Liability  
 100,000  300,000  500,000  1 Mil

**SECTION VII. OPTIONAL COVERAGE**

32. Do you wish to purchase Employers' Liability Coverage?  Yes  No  
 (OH, ND, WA, WY residents only)
- a. Enter limit desired \$ \_\_\_\_\_
- b. Estimated annual payroll at this location \$ \_\_\_\_\_
33. Do you wish to purchase Employee Benefits Coverage?  Yes  No  
 Enter the total number of employees that qualify for benefits at each location.  
 \$25,000/\$50,000  \$100,000/\$200,000  \$300,000/\$600,000  \$500,000/\$1M  \$1M/2M

**SECTION VIII. COMMERCIAL PROPERTY**

34. Cause of loss  Basic  Special  Special excluding theft
35. Property deductible  500  1,000  2,500  5,000  Other \_\_\_\_\_
36. Building Construction \_\_\_\_\_ Protection Class \_\_\_\_\_ Area \_\_\_\_\_ Sq. Ft.
37. a. Building Age \_\_\_\_\_ Roof Age \_\_\_\_\_  Flat  Pitched  
 b. Year of update to: Heating \_\_\_\_\_ Electric \_\_\_\_\_ Plumbing \_\_\_\_\_  PVC  Copper  Other \_\_\_\_\_  
 c. Is there an active functioning central station alarm?  Yes  No  
 d. Is there a functioning sprinkler system covering 100% of the building?  Yes  No
38. Coverage Desired: **Limit** **Building & Business Personal Property**
- |                               |       |                             |                              |             |    |    |     |     |    |     |     |     |
|-------------------------------|-------|-----------------------------|------------------------------|-------------|----|----|-----|-----|----|-----|-----|-----|
| a. Building                   | _____ | <input type="checkbox"/> RC | <input type="checkbox"/> ACV | Coinsurance | 80 | 90 | 100 |     |    |     |     |     |
| b. Business Personal Property | _____ | <input type="checkbox"/> RC | <input type="checkbox"/> ACV |             |    |    |     |     |    |     |     |     |
| c. Business Income            | _____ | 50                          | 60                           | 70          | 80 | 90 | 100 | 125 | or | 1/3 | 1/4 | 1/6 |
- (Submit if Total Limits over \$500,000 PC 1-8 or \$200,000 PC 9-10)
- d. Scheduled Property Limits Fence \_\_\_\_\_ Garage/Storage \_\_\_\_\_ Playground Equipment \_\_\_\_\_
39. Value Plus Endorsement: (Property Enhancement coverages)  Yes  No
40. Employee Dishonesty:  5,000  10,000  25,000  50,000  100,000
41. Money & Securities  1,000  2,000  5,000
42. List any loss payees or mortgagees to be added: \_\_\_\_\_

**Virginia Notice:** Statements in the application shall be deemed the insured's representations. A statement made in the application or in any affidavit made before or after a loss under the policy will not be deemed material or invalidate coverage unless it is clearly proven that such statement was material to the risk when assumed and was untrue.

**Minnesota Notice:** The clause "and/or authorization or agreement to bind the insurance" is replaced with "Authorization or agreement to bind the insurance may be withdrawn or modified based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium.

**Colorado Fraud Statement:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**District of Columbia Fraud Statement: WARNING:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

**Florida Fraud Statement:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**Kentucky Fraud Statement:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

**Maine Fraud Statement:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

**New Jersey Fraud Statement:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**New York Fraud Statement:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**Ohio Fraud Statement:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Oklahoma Fraud Statement: WARNING:** Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Pennsylvania Fraud Statement:** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**Tennessee and Virginia Fraud Statement:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

**Fraud Statement (All Other States):** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**Applicant's Warranty Statement:** The undersigned represents to the best of his/her knowledge and belief the particulars and statements set forth are true and agree that those particulars and statements are material to the acceptance of the risk assumed by the Company. The undersigned further declares that any claim, incident or event taking place prior to the effective date of the insurance applied for which may render inaccurate, untrue, or incomplete any statement made will immediately be reported in writing to the Company may withdraw or modify any outstanding quotations and/or authorization or agreement to bind the insurance. The signing of the Application does not bind the undersigned to purchase the insurance, nor does the review of the Application bind the Company to issue a policy. It is understood the Company is relying on the Application in the event the Policy is issued. It is agreed that this Application, including any material submitted there with, shall be the basis of the contract should a policy be issued, and may be attached to and become part of the policy.

Applicant's Signature \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_  
(Owner or Officer)

Broker's Signature \_\_\_\_\_

Some states require that we have the Name and Address of your (Insured's) Authorized Agent or Broker.

Name of Authorized Agent or Broker \_\_\_\_\_

Address: \_\_\_\_\_

Mail complete application through local Agent or Broker to: \_\_\_\_\_

\_\_\_\_\_