

## Commercial and Residential Child Care Facilities

Our policies consist of the broadest coverage and are priced to sell. Policy features may include:

- \* Professional Liability at no additional charge
- \* Child Molestation & Abuse limits available up to the General Liability Limit with No Liability Deductible (for commercial risks), \$100,000/300,000 (submit for in-home risks)
- \* \$5,000 of Medical Payments Coverage at no charge with no exclusion for children
- \* Defense Cost reimbursement for alleged acts of Child Molestation or Abuse against the facility owner
- \* Employees including Directors and Assistant Directors as insureds under Child Molestation or Abuse Coverage. (Commercial)

- \* Coverage for risks with children with special needs or "drop in" centers
- \* Coverage for risks with pets, pools and field trips
- \* Coverage for extended hour and commercial child care facilities
- \* Competitive Property Rates for Building, Contents and Loss of Income
- \* Value Plus Endorsement providing 16 optional coverages for one low flat charge, including: Glass, Money & Securities and Employee Dishonesty, Electronic Data Processing Coverage and more
- \* Special form and Replacement Cost Coverage
- \* Equipment Breakdown Coverage



Call Today and Experience the TAGA Difference!

### Underwriters

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