

Amherst Insurance Agency In Home Day Care Liability

Options

Please contact us if you need more detailed information on the comparisons. Call: 800-228-8351

The following chart shows the options for In Home Daycare Liability.

In Home Day Care Liability Policies

As you are all probably aware there are few options for in home Day Care Liability insurance. We offer policies from five different companies and each one has advantages and disadvantages.

Below is the list of the companies we offer. Please see the comparison chart:

Company	Philadelphia Insurance (needs to be in residence)	Child Inc Markel Insurance * (does not have to live in residence)	U. S. Liability (not an admitted carrier) (needs to be in residence)	Program managers* Tudor (not an admitted carrier) (needs to be in residence)	Capitol Insurance (not an admitted carrier)(needs to be in residence) ****NEW****
Cost for \$1,000,000 6 Children 8 Children 9 Children 10 Children	385.00 413.00 429.00 446.00	494.00 494.00 494.00 698.00	520.00 520.00 520.00 520.00	289.00 329.00 385.00 409.00	Call for Rates Starting at \$364.00 per year for 6 + children
Provides accidental, Medical coverage for your day care children	no	yes	yes	yes	yes
Policy Period	Date of application for 12 months	Date of application date to Sept 1 st	Date of application for 12 months	Date of application for 12 months	Date of application for 12 months
Commercial General Liability	yes	yes	yes	yes	yes
Coverage for your Business Property	no	no	yes	no	no
Provides Loss of income coverage	no	no	yes	no	no
Swimming Pools	Yes (No diving board or slide) no Coverage	No (You can have pool but will not cover)	No (Can not have a pool)	Yes (you can have pool but will not cover)	Yes (have to fill out a questionnaire)
Trampoline	no	Yes, no coverage for Day Care Children	no	Yes, no coverage for Day Care Children	No
Dog List (call for copy if needed)	yes	yes	yes	yes	yes
Fenced Yard is required	no	no	yes	no	yes
Abuse or molestation coverage	Yes, limited	Yes, limited	Yes	Yes	Yes

**** Philadelphia Insurance has higher rates in some cities and town.**

- Includes memberships fee

Thank You for letting us help in your business needs.

Please ask for Dawn or Glenn for Daycare Liability coverage's.