

# Amherst Insurance Agency In Home Child Care Liability Options

*Most applications are available on our website [nathanagencies.com](http://nathanagencies.com)*

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

## In Home Child Care Liability Policies

As you are all probably aware there are few options for in home Child Care Liability insurance. We offer policies from several different companies and each one has advantages and disadvantages. Below is the list of the companies we offer. Please see the comparison chart:

Company	Child Inc Markel Insurance (Admitted Carrier)	U.S Liability (Not an admitted Carrier)	Program Managers* Tudor (Not an admitted Carrier) Additional Insured \$25.00	Capitol Insurance (Not an admitted carrier) Additional insured \$104.00	Riverport (Admitted Carrier) Additional insured \$ 50.00
Cost for 1,000,000 6 Children 8 Children 9 Children 10 Children	491.00 680.00 686.00 692.00		352.00 404.00 463.00 528.00	492.00 492.00 492.00 492.00	335.00 399.00 399.00 500.00
Provides accidental, medical coverage for your daycare children	yes	By Quote	Yes	Yes	yes
Policy Period	Date of Application date to Sept 1st	Date of Application for 12 months	Date of Application for 12 months	Date of Application for 12 months	Date of Application for 12 months
Coverage for your business property	No	Yes	No	No	No
Provides loss of income coverage	No	Yes	No	No	No
Swimming Pools	No ( you can have pool, but will not cover)	No ( cannot have pool)	Yes ( you can have pool, but will not cover)	Yes ( have to fill out a questionnaire, no coverage)	Yes (you can have pool , but will not cover)
Trampoline	Yes, no coverage for daycare children	No	Yes, no coverage for Daycare Children	No	No
Dog List (call if needed)	Yes	Yes	Yes	Yes	yes
<b>** Fenced yard is required</b>	No	Yes	No	Yes	No
Abuse or Molestation coverage	Yes, Limited	yes	yes	25/50 Limited	Yes
Have to live on premise of Daycare	No	No	Yes	No	Yes

- Includes memberships fee
- A "non-admitted" carrier is NOT subject to MA state regulations.
- \*\*Please check the fenced yard requirement on the company you choose.

Thank You for letting us help in your business needs. *We also offer Homeowners Insurance for Child Care providers. Does your home insurance allow you to run a daycare out of the home? Many providers are not aware that their current homeowners company will not insure them if they know that there is a child care in the home.* Please call or email for more information.

We have a company that will insure with use of a pool. Please call for information and price.  
Please ask for Jill or Glenn for Childcare Liability Insurance