

# WGA

## DAY NURSERY OR PRESCHOOL PROGRAM

OFFERED BY OUR SPECIALTY CARRIER. A.M. BEST RATING OF A+ (SUPERIOR), FSC XV

### A PROGRAM TO GROW ON

PROPERTY AND LIABILITY COVERAGE AVAILABLE ON MONOLINE OR PACKAGE BASIS FOR DAY CARE CENTERS, IN-HOME DAY CARE, BEFORE- AND AFTER-SCHOOL PROGRAMS, SICK-CHILD DAY CARE AND CHILD CARE ASSOCIATED WITH OTHER ORGANIZATIONS (HOTELS, CLUBS, YMCA/YWCA, CHURCHES, ETC.).

### PROGRAM FEATURES

#### CGL

COVERAGE AVAILABLE:

- PRIMARY LIMITS UP TO \$3,000,000 OCCURRENCE/\$5,000,000 AGGREGATE
- PER CHILD PREMIUM BASIS – BASED ON AVERAGE DAILY ATTENDANCE
- EXCESS OR UMBRELLA LIMITS UP TO \$25 MILLION
- INCLUDED COVERAGE:
  - ERRORS AND OMISSIONS COVERAGE PART – POLICY LIMITS
  - MEDICAL PAYMENTS COVERAGE – \$5,000 LIMIT
  - SEXUAL/PHYSICAL ABUSE COVERAGE:
    - DAY CARE CENTERS – \$100,000 PER CLAIM, \$300,000 AGGREGATE
    - IN-HOME DAY CARE – \$25,000 PER CLAIM, \$50,000 AGGREGATE (HIGHER OPTIONAL LIMITS AVAILABLE)

NO DEDUCTIBLE REQUIRED.

LOSS PREVENTION BROCHURE AVAILABLE.

#### PROPERTY

COVERAGE AVAILABLE:

- BUILDING
- BUSINESS PERSONAL PROPERTY
- BUSINESS INCOME
- BASIC, BROAD OR SPECIAL FORM
- REPLACEMENT COST OR ACTUAL CASH VALUE
- EQUIPMENT BREAKDOWN
- ACCOUNTS RECEIVABLE
- COMPUTER EQUIPMENT
- OUTSIDE SIGNS
- VALUABLE PAPERS
- FOOD SPOILAGE
- VALUABLE PAPERS

#### CRIME

COVERAGE AVAILABLE:

- INSIDE THE PREMISES – THEFT OF MONEY AND SECURITIES
- INSIDE THE PREMISES – ROBBERY OR SAFE BURGLARY OF OTHER PROPERTY
- OUTSIDE THE PREMISES

CONTACT US FOR FAST, COMPETITIVE QUOTES

## WGA- WALTER GENERAL AGENCY

CALL OR EMAIL THE BELOW UNDERWRITERS FOR QUESTIONS

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