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REASONS WE ARE YOUR MARKET OF CHOICE FOR ADULT DAYCARE:

Offer Comprehensive General Liability, Professional Liability and Property

- ♦ Directors and Officers Liability now available
- Coverage available for Medical or Social Adult Daycares
- Volunteers included as Insureds
- Employees as Insureds by endorsement
- ♦ Property Enhancement form available

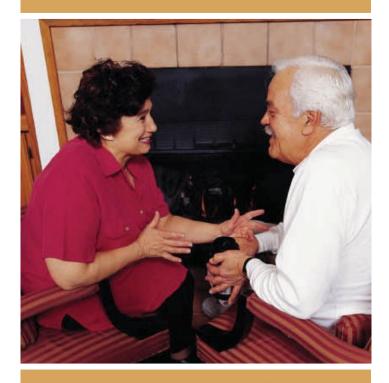
PRODUCT HIGHLIGHTS

General Liability

- ◆ GL limits available up to \$2,000,000 each occurrence / \$2,000,000 aggregate
 - Defense is OUTSIDE the limits
- ◆ Sexual Molestation up to \$300,000 / \$300,000
 - Defense is OUTSIDE the limits
- Damage to Premises Rented to You up to \$100,000
- ♦ Medical Payments up to \$5,000
- ♦ Occurrence based coverage
- ◆ Additional Insured available
- ◆ Employee Benefits Liability

Property

- ◆ Commercial Property is available for:
 - Buildings
 - Business Personal Property
 - · Loss of Earnings
- Property Extension/Enhancement endorsement includes personal effects and property of others, valuable papers, property off premises, signs, sewer and drain backup, etc.
- Property Floaters available to cover Equipment and Tools



We can provide peace-of-mind coverage to those who provide T.L.C. to others through a carrier rated A+ Superior by A.M. Best Company.

10/2010



QuoteNow@NeitClem.com