



Liability Coverage for

DAYCARE CENTERS & NURSERIES

REASONS WE ARE YOUR MARKET OF CHOICE FOR DAYCARE CENTERS & NURSERIES

Offer Comprehensive General Liability, Professional Liability and Property

- ◆ Directors and Officers Liability now available
- ◆ Volunteers included as Insureds
- ◆ Employees as Insureds by endorsement
- ◆ Additional Insureds available
- ◆ Property Enhancement form available
- ◆ Can cover risks with swimming pool exposures that meet underwriting guidelines

PRODUCT HIGHLIGHTS

General Liability

- ◆ GL limits available up to \$2,000,000 each occurrence / \$3,000,000 aggregate
 - Defense is OUTSIDE the limits
- ◆ Sexual Molestation limits automatically included up to \$25,000 / \$50,000
 - Defense is OUTSIDE the limits
- ◆ Optional Molestation limits available up to \$1,000,000 / \$2,000,000
 - Defense is OUTSIDE the limits
- ◆ Hired/Non-Owned Auto available
- ◆ Zero Deductible standard
- ◆ Damage to Premises Rented to You up to \$100,000
- ◆ Medical Payments up to \$5,000
- ◆ Occurrence – based coverage
- ◆ Employee Benefits Liability

Property

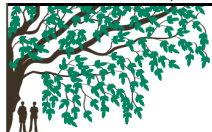
- ◆ Commercial Property is available for Buildings; Business Personal Property; and Loss of Earnings
- ◆ Property Extension/Enhancement endorsement includes personal effects and property of others, valuable papers, property off premises, signs, sewer and drain backup, etc.
- ◆ Property Floaters available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



Daycare & Nursery facilities
nurture our children through
their early years . . .
We can provide peace-of-Mind
coverage to these care givers
through a carrier rated A+ Superior
by A.M. Best Company.

10/2010

NeitClem
WHOLESALE INSURANCE
BROKERAGE, INC.



QuoteNow@NeitClem.com

7442 N Figueroa St, Los Angeles, CA 90041
323.258.2600 Fax 323.258.2676
California License # 0E24609
www.neitclem.com