



# EVALUATOR

## CHILD CARE CENTERS

Choose the right carrier that understands and provides the coverages and limits unique to Child Care Centers

	Philadelphia Insurance Companies - Child Care Centers	Other Carrier(s)
<b>Features</b>		
A.M. Best rating A++	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Claims adjusters with extensive experience to service the needs of our clients	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Centralized new business underwriting unit with experienced personnel to service the underwriting needs of our clients with 72 hour turnaround time	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Online Driver Safety Training course available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Abuse and Molestation coverage with separate Limits of Liability available; separate and complete from the General Liability limits	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Child Care Centers Professional Liability coverage	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Bell Endorsement is provided which includes sub-limits for the following hazards: a) Identity Theft Expense b) Kidnap Expense c) Terrorist Travel Reimbursement d) Workplace Violence Counseling e) Key Individual Replacement Expense	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Premises Liability coverage including Personal Injury Liability	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employee Benefits Liability coverage available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
General Liability coverage for fundraising events	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Umbrella limits up to \$10M are available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Owned Business Automobile coverage available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employee Theft coverage available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Corporal Punishment coverage available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
"Special Causes of Loss" coverage available on building, contents, loss of income, and extra expense	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
General Liability defense cost provided in addition to the Limits of Liability	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Equipment Breakdown coverage available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Blanket Property limits available with large in-house capacity. Property Elite endorsement is included, which provides additional and enhanced Property coverages	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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