



# Child Care Product

## RESIDENTIAL CHILD CARE APPLICATION

All questions must be answered and application must be signed by applicant.

### SECTION I. GENERAL INFORMATION

1. Name of Applicant: \_\_\_\_\_ Mailing Address \_\_\_\_\_
2. DBA: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_
3. Insured Contact: \_\_\_\_\_ Location Address: \_\_\_\_\_
4. Phone: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_
5. Years in Business: \_\_\_\_\_
6. If you have a website, include your website address: \_\_\_\_\_  
 a. Email Address: \_\_\_\_\_
7. Form of Business:     Individual                       Partnership                       LLC  
                                   Corporation                       NonProfit Organization                       Other \_\_\_\_\_
8. Family Child Care Home is located in a:     Single Family Home     Duplex     Apartment     Other \_\_\_\_\_  
 a. Does owner reside in the home?  Yes     No
- 9.\* **Loss History** for the past **five (5)** years:  If none, check here

Date of Loss	Type/Description	Paid	Reserved	Open/Closed
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	

10. Prior Carrier: \_\_\_\_\_ Expiration Date: \_\_\_\_\_  
 a. Was prior coverage ever cancelled or non-renewed?  Yes     No  
 If yes, please explain: \_\_\_\_\_
- 11.\* Any other business operated by applicant other than Child Care?  Yes     No  
 If yes, please explain: \_\_\_\_\_

### SECTION II. LICENSING INFORMATION

12. Are you:     Licensed     Registered     Certified     Exempt (explain): \_\_\_\_\_  Other: \_\_\_\_\_
13. Hours of operation: \_\_\_\_\_ Number of Days open per week: \_\_\_\_\_
- 14.\* License Capacity: \_\_\_\_\_
15. Please enter highest average daily attendance \_\_\_\_\_  
 a. Enter the MAXIMUM number of children on the premises, in each age group on the highest attendance date within the past 12 months:  
    # of children 0-24 months: \_\_\_\_\_ Maximum number of staff on duty at one time: \_\_\_\_\_  
    # of children 25-35 months: \_\_\_\_\_  
    # of children 3 years old: \_\_\_\_\_  
    # of children 4-5 years old: \_\_\_\_\_  
    # of children 6-8 years old: \_\_\_\_\_  
    # of children 9-12 years old: \_\_\_\_\_  
    # of children 13 or over: \_\_\_\_\_  
    Total # of children: \_\_\_\_\_

**Note\*** Risks must be in accordance with company ratios adopted from the National Association for the Education of Young Children (NAEYC) and the American Academy of Pediatrics.

(0-24 months-1:4; 25-35 months-1:5; 3 years-1:7; 4-5 years-1:8; 6-8 years-1:10; 9-12 years 1:12)



16. Has operation been inspected by:

- |  |                             |                               |             |                       |                              |                             |
|--|-----------------------------|-------------------------------|-------------|-----------------------|------------------------------|-----------------------------|
| <input type="checkbox"/> State Licensing Agency  | <input type="checkbox"/> No | <input type="checkbox"/> Yes: | Date: _____ | Any violations cited? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> Fire Marshall           | <input type="checkbox"/> No | <input type="checkbox"/> Yes: | Date: _____ | Any violations cited? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> Department of Health    | <input type="checkbox"/> No | <input type="checkbox"/> Yes: | Date: _____ | Any violations cited? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> Prior Insurance Company | <input type="checkbox"/> No | <input type="checkbox"/> Yes: | Date: _____ | Any violations cited? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| <input type="checkbox"/> Other _____             | <input type="checkbox"/> No | <input type="checkbox"/> Yes: | Date: _____ | Any violations cited? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

***If any violations cited, please provide a copy of the inspection and documentation of compliance.***

**SECTION III. ELIGIBILITY**

17. Any alleged incidents regarding child molestation or abuse?  Yes  No

If yes, please describe: \_\_\_\_\_

18.\* Do you accept physically, medically or mentally challenged children or children with special needs?  Yes  No

a. If yes, age of each: \_\_\_\_\_

b. Describe conditions: \_\_\_\_\_

c. Describe procedures to care for special needs of each child: \_\_\_\_\_

d. Describe medical procedures required: \_\_\_\_\_

e. Describe training or experience of staff to care for special needs: \_\_\_\_\_

19. Do any of the following exposures exist? **Eligible** **Ineligible**

- |  |  |  |
|--|--|--|
| a. Has your license, registration or certification ever been revoked or suspended?   | <input type="checkbox"/> No  | <input type="checkbox"/> Yes                             |
| b. Do you have any outstanding violations cited in an inspection that have not been corrected within the deadline for compliance?                            | <input type="checkbox"/> No  | <input type="checkbox"/> Yes                             |
| c. Have there ever been any past incidents of actual physical or sexual abuse or molestation?  | <input type="checkbox"/> No  | <input type="checkbox"/> Yes                             |
| d. Have you ever had a past violation of non-compliance with state minimum staff to child ratios or violation being over state's allowable license capacity? | <input type="checkbox"/> No  | <input type="checkbox"/> Yes                             |
| e. Is your operation currently under investigation for alleged violations of law?  | <input type="checkbox"/> No  | <input type="checkbox"/> Yes                             |
| f. Do you care for children who are not enrolled in the family care home?  | <input type="checkbox"/> No  | <input type="checkbox"/> Yes                             |
| g. Is the outside play area fenced?  | <input type="checkbox"/> Yes   | <input type="checkbox"/> No                              |
| h. Is there a swimming pool or wading pool deeper than 24 inches?  | <input type="checkbox"/> No  | <input type="checkbox"/> Yes                             |
| i. Is there a Jacuzzi or spa on the premises covered and locked from access by children?   | <input type="checkbox"/> N/A <input type="checkbox"/> Yes <input type="checkbox"/> No          |  |
| j. Are there trips taken to lakes, beaches, waterparks or other residential pools?   | <input type="checkbox"/> No  | <input type="checkbox"/> Yes                             |
| k. Any trampolines, gymnastic equipment, moonwalk/bounce equipment, wall climbing, or ball pits?   | <input type="checkbox"/> No <input type="checkbox"/> Yes                                       |  |
| l. Are over the counter drugs dispensed according to the manufacturer's instructions?  | <input type="checkbox"/> Yes   | <input type="checkbox"/> No                              |
| 1) Are over the counter drugs dispensed with parents written authorization stating dosage and times within a written log?                                    | <input type="checkbox"/> Yes   | <input type="checkbox"/> No                              |
| 2) Are prescription drugs dispensed with parents' and physicians' written instructions?  | <input type="checkbox"/> Yes   | <input type="checkbox"/> No                              |
| m. Are there two or more means of egress from the building?  | <input type="checkbox"/> Yes   | <input type="checkbox"/> No                              |
| n. If required by state, are background checks being conducted?  | <input type="checkbox"/> Not required <input type="checkbox"/> Yes <input type="checkbox"/> No |  |
| If not required, skip to next question. If yes, complete the following:  |  |  |
| Are background checks completed and on file for the following: (Check all that apply)  |  |  |
| 1) Employees   | <input type="checkbox"/> N/A   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2) Owner/Operators   |  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 3) Household Members   | <input type="checkbox"/> N/A   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| o. Employees under the age of 18 and all volunteers are supervised at all times?   | <input type="checkbox"/> Yes   | <input type="checkbox"/> No                              |
| p. Infants are placed in cribs and not placed on beds during nap time?   | <input type="checkbox"/> Yes   | <input type="checkbox"/> No                              |
| q. Children are supervised constantly at all times including nap time?   | <input type="checkbox"/> Yes   | <input type="checkbox"/> No                              |
| r. Any martial arts, gymnastics or contact sports?   | <input type="checkbox"/> No  | <input type="checkbox"/> Yes                             |
| s. Are permission slips signed by parent/guardian for all trips off premises?  | <input type="checkbox"/> Yes   | <input type="checkbox"/> No                              |
| t. Is all electric connected to functional and operational Circuit Breakers?   | <input type="checkbox"/> Yes   | <input type="checkbox"/> No                              |
| u. Any aluminum wiring?  | <input type="checkbox"/> No  | <input type="checkbox"/> Yes                             |
| v. Are there any functioning smoke detectors on premises?  | <input type="checkbox"/> Yes   | <input type="checkbox"/> No                              |



**SECTION IV. RATING**

20. Does the applicant have a dog, cat or other pets?  Yes  No  
If yes, describe all pets, breeds, etc: \_\_\_\_\_

(See form L581 for animal exposures that will be excluded)

21. Any off premises trips taken?  Yes  No  
If yes, please check one:  1-12 per year  13-25 per year  26-52 per year  Over 52 per year  
Provide details of trips: \_\_\_\_\_

22.\* Is there a wading pool 24 inches or less on the premises?  Yes  No  
# of wading pools: \_\_\_\_\_ # of jacuzzis/spas: \_\_\_\_\_

23.\* Are any trips taken to public swimming pools?  Yes  No

24. Is an Accident and Health policy for the children in force?  Yes  No  
If yes, please advise limits:  \$2,000  \$3,000  \$5,000  \$10,000  Other \_\_\_\_\_  
(A credit to premium is available if A&H policy is in force)

25. List any additional insureds and their interest: \_\_\_\_\_

26. Are there any extra curricular classes:  None  Gymnastics  Dance  Martial Arts  Swimming  
 Team Sport  Tumbling  Other \_\_\_\_\_

**SECTION V. COMMERCIAL GENERAL LIABILITY**

27. Limits of Liability Requested: (Occurrence/Aggregate)  
a. General Liability:  100,000/100,000  100,000/300,000  300,000/300,000  300,000/600,000  
 500,000/500,000  500,000/1Mil  1Mil/1Mil  
 1Mil/2Mil  1Mil/3Mil  
b. Child Molestation & Abuse:  25,000/50,000  100,000/100,000  100,000/300,000  
c. Do you wish to purchase reimbursement coverage for Certain Civil/Criminal defense costs (for owners/operators)  Yes  No

**SECTION VI. HIRED/NON-OWNED LIABILITY COVERAGE**  No Coverage Desired **Eligible** **Ineligible**

28.\* Does applicant currently have a Commercial Auto Policy?  No  Yes  
29.\* Does applicant transport children themselves or via Contract service?  No  Yes  
30.\* Are employees permitted to use their own vehicles to transport children?  No  Yes

31. Coverage desired:  Nonowned Auto Liability  Hired/Nonowned Auto Liability  
 100,000  300,000  500,000  1 Mil

**SECTION VII. OPTIONAL COVERAGE**

32. Do you wish to purchase Employers' Liability Coverage?  Yes  No  
(OH, ND, WA, WY residents only)  
a. Enter limit desired \$ \_\_\_\_\_  
b. Estimated annual payroll at this location \$ \_\_\_\_\_

33. Do you wish to purchase Employee Benefits Coverage?  Yes  No  
Enter the total number of employees that qualify for benefits at each location.  
 \$25,000/\$50,000  \$100,000/\$200,000  \$300,000/\$600,000  \$500,000/\$1M  \$1M/2M

**SECTION VIII. COMMERCIAL PROPERTY**

34. Cause of loss  Basic  Special  Special excluding theft  
35. Property deductible  500  1,000  2,500  5,000  Other \_\_\_\_\_  
36. Building Construction \_\_\_\_\_ Protection Class \_\_\_\_\_ Area \_\_\_\_\_ Sq. Ft.  
37. a. Building Age \_\_\_\_\_ Roof Age \_\_\_\_\_  Flat  Pitched  
b. Year of update to: Heating \_\_\_\_\_ Electric \_\_\_\_\_ Plumbing \_\_\_\_\_  PVC  Copper  Other \_\_\_\_\_  
c. Is there an active functioning central station alarm?  Yes  No



38. Coverage Desired: Limit Building & Business Personal Property
- a. Building \_\_\_\_\_  RC  ACV Coinsurance 80 90 100  
 (No coverage for primary residences)
- b. Business Personal Property \_\_\_\_\_  RC  ACV
- c. Business Income \_\_\_\_\_ 50 60 70 80 90 100 125 or 1/3 1/4 1/6  
 (Submit if Total Limits over \$500,000 PC 1-8 or \$200,000 PC 9-10)
- d. Scheduled Property Limits Fence \_\_\_\_\_ Garage/Storage \_\_\_\_\_ Playground Equipment \_\_\_\_\_
39. Value Plus Endorsement: (Property Enhancement coverages)  Yes  No
40. Employee Dishonesty:  5,000  10,000  25,000  50,000  100,000
41. Money & Securities  1,000  2,000  5,000
42. List any loss payees or mortgagees to be added: \_\_\_\_\_

**Fraud Statement:** Any person who knowingly and with the intent to defraud any insurance company or other person, files and application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and may subject such person to criminal and/or civil penalties and other sanctions.

**Applicant's Warranty Statement:** The undersigned represents to the best of his/her knowledge and belief the particulars and statements set forth are true and agree that those particulars and statements are material to the acceptance of the risk assumed by the Company. The undersigned further declares that any claim, incident or event taking place prior to the effective date of the insurance applied for which may render inaccurate, untrue, or incomplete any statement made will immediately be reported in writing to the Company may withdraw or modify any outstanding quotations and/or authorization or agreement to bind the insurance. The signing of the Application does not bind the undersigned to purchase the insurance, nor does the review of the Application bind the Company to issue a policy. It is

understood the Company is relying on the Application in the event the Policy is issued. It is agreed that this Application, including any material submitted there with, shall be the basis of the contract should a policy be issued, and may be attached to and become part of the policy.

**Virginia Notice:** Statements in the application shall be deemed the insured's representations. A statement made in the Application or in any affidavit made before or after a loss under the policy will be deemed material or invalidate coverage unless it is clearly proven that such statement was material to the risk when assumed and was untrue.

**Minnesota Notice:** The clause "and/or authorization or agreement to bind the insurance" is replaced with "authorization or agreement to bind the insurance may be withdrawn or modified based on changes to the information contained in this application prior to the effective date of the insurance applied for may render inaccurate, untrue or incomplete any statement made with the minimum of 10 days notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for non payment of premium."

Applicant's Signature \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_  
 (Owner or Officer)

Broker's Signature \_\_\_\_\_

Some states require that we have the Name and Address of your (Insured's) Authorized Agent or Broker.

Name of Authorized Agent or Broker \_\_\_\_\_

Address: \_\_\_\_\_

Mail complete application through local Agent or Broker to: \_\_\_\_\_

\_\_\_\_\_