Commercial child care

Markel US
– retail



Child care centers have their hands full caring for little ones and providing an enriching environment for them to thrive. Let Markel help their business thrive as well. For more than 40 years, we have provided child care centers with customizable commercial insurance. Year-after-year, our clients choose us because of our knowledgeable, friendly claims and loss prevention specialists.

What sets us apart

- One of the nation's leading providers of commercial child care insurance
- Student accident coverage can be provided
- Dedicated loss control team with over 35 years of experience helping mitigate risks for the child care industry
- Quarterly loss control newsletter provided to policyholders and agents via email
- Quick and easy online quoting through mPortal with most quotes received in less than an hour

Product highlights

- Affordable premiums with financing options
- Coverage is written on an occurrence-basis

Coverages

- Property
- Liability
  - Professional liability
  - Abuse and molestation
- Umbrella liability
  - Follows form, with limits to $5 million available
- Auto
- Accident medical
- Crime

Target classes

- Early education centers
- Nursery schools
- Before-and after-school programs
- Montessori schools through kindergarten
- Licensed child care centers
- Preschools

Ideal risk

- High average daily attendance compared to capacity
- Less than three child transport vehicles
- Established operation with prior director experience
- Three locations or less

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Ineligible classes

- Unlicensed day care centers
- Drop-off facilities
- Temporary babysitting services in malls, convention centers, etc.
- Head starts

Risk management and loss control

Available to customers at markel.com

- Access to safety guides and risk management tips and newsletters through our RSS resource library
- Discounted background checks, online driver education courses, child abuse risk management services and online program training courses
- Access to Risk Solution Services department for questions

Limits

- $3m aggregate/$1m occurrence

Minimum premium

- $750

State availability

- Eligible in all states except Hawaii

Related coverages

- Accident medical
- In-home child care
- Educational enrichment
- Workers compensation

Submissions

- mPortal – account.markel.com
- Find your underwriter at markel.com/contacts

Whether you are a business, organization or individual we are passionate about helping you prevent losses and will be there to help get you back on track when the unexpected happens.

For more information on our loss prevention and claims services, visit: markel.com/claims

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