In-home child care

Markel US
– retail

An in-home child care center is not always covered under a homeowner's policy. Typical homeowner's policies (HO-3) only offer liability coverage for personal exposures and may exclude liability coverage for family child care activities. Markel's in-home child care insurance program is specifically designed for individuals caring for children in their homes. So whether your client is caring for one or 18 children, we can offer a customizable insurance solution.



What sets us apart

- One of the nation's leading providers of commercial child care insurance
- 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
- Student accident coverage automatically provided

Coverages

- General liability
  - Comprehensive bodily injury and property damage liability coverage for your in-home child care business

Coverages (continued)

- Abuse and molestation
  - Limits up to $100k per occurrence/$300k aggregate
- Accident medical
  - Accident medical insurance will pay children's medical bills if they are injured in your care, or if their bills exceed what their parent's medical/health insurance pays

Target classes

- Must care for 1-18 children at residence

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Ineligible operations

- Overnight care, residential care and over 18 children at residence
- Nanny services, learning pods, baby sitting and home school operations
- Swimming, pets, motorized equipment and trampolines are excluded
- Must not own any of the following breeds of dogs: Doberman, Mastiff breeds, Pit Bull, Rottweiler or mixed breed where dominant breed is any already listed

Risk management and loss control

Available to customers at markel.com

- Access to safety guides and risk management tips via our risk management 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

- Up to $1m occurrence/$3m aggregate

State availability

- Eligible in all states except Hawaii

Related coverages

- Commercial child care
- Educational enrichment

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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