

The in-home child care insurance program is specifically designed for those individuals caring for children in their homes. This program is offered through the American Federation of Daily-Care Services, Inc. (AFDS), a risk purchasing group owned by Markel Service Incorporated.

AFDS brings together child care organizations and family child care providers from all over the country for the purpose of obtaining insurance at a "better" group rate than what we could get for individual policyholders. The membership fee of \$60.00 is not part of the premium, and is payable annually to AFDS. When applying online, the membership fee is included in the price shown. Members also have access to our loss control services.

Markel Specialty Commercial's insurance products and services are offered through Markel Specialty, a business division of Markel Service Incorporated. Policies are written by one or more Markel insurance companies. Terms and conditions for rate and coverage may vary.

In-home child care insurance

**For AFDS members
join today**



When you're insured through Markel's In-Home Child Care program you get the benefit of having child care insurance specialists with over 30 years of experience on your side. Markel offers solutions that work together to bring you the coverage you need.

We cover what homeowner's policies exclude! The typical homeowner's policy provides liability coverage for personal exposures only. Therefore, your in-home child care business is excluded. Markel's In-Home Child Care program provides coverage not only for most of your normal liability exposures, but also for allegations of sexual abuse.



Are you eligible for coverage?

You must operate within the legal requirements for your state.

You must care for 1-18 children in your home.

You cannot allow the children in your care to utilize any on-premises swimming facilities (other than an 18 inch plastic wading pool).

Swimming, pets, motorized equipment and trampolines are specifically excluded from the policy.

You must not own any of the following breeds of dog:

- Rottweiler
- Pit Bull
- Doberman
- Mastiff breeds
- Mixed breed where dominant breed is one of any above

Liability protection

The standard homeowner's policy (HO-3) excludes liability coverage for family day care activities so if you were to be sued based on your in-home child care business your assets could be at risk! Get the most comprehensive liability coverage for your in-home child care business with us.

Protection against abuse and molestation claims

If a case of abuse and molestation is found to be true as a result of your inhome child care, our coverage will step in and cover monetary judgment against your business maximum of \$100,000/ \$300,000.

Legal defense protection included

Your coverage will also include legal defense services in the event you are sued by the injured party.

Affordable premiums with financing options

We have tailored our program to fit within your budget. Our flexible payment options as well as affordable premiums allow you to get the most out of your policy.

Variety of limits available

Whether you're caring for 1 child or 18 children, we provide different coverage limits to meet your needs.

We offer an annual policy

Your insurance is in effect one year from the date your application is received and approved.

Coverage is written on an occurrence basis

You have coverage from claims occurring during the policy period even if they are reported after the policy expires.

Bodily injury and property damage - General liability coverage only

Bodily injury and property damage resulting from your family childcare operations up to 1 million per occurrence and 3 million aggregate.

Free additional insured

Landlords or resource and referral agencies can be added at no additional cost.

