



**CHILD CARE - DELUXE PACKAGE | SMALL COMMERCIAL UNIT**

**COMPREHENSIVE PACKAGE QUOTES**

- General liability including professional liability up to a \$1,000,000/2,000,000 limit
- Medical payments including children enrolled in the center at a \$5,000 limit
- Child molestation & abuse (coverage applies off premises) at a \$25,000/50,000 limit
- Defense cost reimbursement at a \$100,000 limit for the falsely accused insured, including employees
- Incidental hired & non-owned auto coverage at the general liability limit
- No liability deductible
- Employee benefits at a \$25,000/\$50,000 limit
- Business personal property coverage including theft for \$25,000 with special perils and replacement cost
- Business income with extra expense for \$20,000 at a ¼ monthly limit

**ADDITIONAL CHARGES FOR OPTIONAL COVERAGES**

- Increased child molestation & abuse limits
- Terrorism
- Wading pools
- Additional insureds
- Employee benefits
- Property enhancement coverages including:
  - Water back up at sewer, drain or pump at a \$5,000 limit
  - Employee dishonesty at a \$5,000 limit
  - Outdoor property at a \$10,000 limit
  - And much more!

**\*ELIGIBLE RISKS**

- Residential or commercial
- Licensed for 20 or less children
- Loss free for the past 5 years
- No transportation of children
- Do not have special needs children currently enrolled

**HOW WE HELP**

As an insurance agent or broker, you need quick access to diverse markets and a wide variety of managing general agency expertise.

Towerstone's Small Commercial Unit (SCU) insurance professionals can provide access to some of the most competitive and comprehensive property and casualty markets available.

Towerstone operates as an SCU with in-house authority to write on behalf of 12 carriers. With the capability to write most main street business, with classes ranging from contractors, mercantile, manufacturing, hospitality, habitational and all types of commercial real estate. Towerstone can entertain multiple lines of business, including GL, Liquor, Property, Excess/Umbrella, D&O, Crime, Auto, Worker's Comp and Inland Marine.

[towerstonecorp.com](http://towerstonecorp.com)

*\*If a childcare center does not meet the eligibility requirements for our Deluxe Package, they may still qualify for our standard coverage and pricing*