Getting & Keeping Insurance for Your Early Childhood Program

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Who Am I?

"If you don't want the truth, don't ask me. If you want something sugarcoated, go eat a donut." - Unknown





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POLL QUESTION

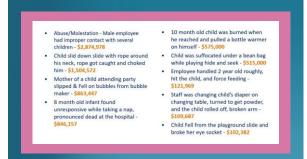
Which of the following have you personally encountered with your program's business insurance?

(select all that apply)



Average Premium Increase Per Site	Q4 2023	Q1 2024	Q2 2024
No Claims	\$3,324.10	\$ 6,404.99	\$4,237.58
With Claims	\$9,764.99	\$19,330.97	No Data















Tips to Keep Insurance



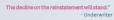
- Temporarily suspend services that leave you exposed:
 Renting your facility for events
- Indoor rock climbingTrips to lakes or oceans

- Then remove the photos & verbiage showing you engaged in these activities from your website &

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Pay Your Premiums

"We are declining to reinstate due to non-payment of premium." "They have made payments before so they are aware of our billing. They have also received a notice of intent to cancel statement on 4/25/24 and that also included the date and time of cancellation which was today.





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Tips to Find New Insurance







Locate This Data First Know your: Construction type (frame, joisted masonry, noncombustible, etc.) Roof type (metal, asphalt shingles, rubber membrane, etc.) Square footage Year built For older structures, year fully renovated and/or modernized Last year updates were made to: Roof HVAC Plumbing Electrical Even if You're Only Leasing the Building!

Complete Applications Entirely & Carefully

- 1) Pay attention to how questions are worded. 2) Answer every question. N/A is better than leaving blank.
- - Resume of someone with experience (new ventures only)
 Written abuse prevention and reporting procedures

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Current Valued Loss Runs Must be printed/generated within 60 days of expiration. No claims = 5 years of loss history Liability claim = 10 years of loss history xpiration Date = 9/6/24 | Section | Sect

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Tell a Better Story With a Narrative Claims – Full claim details (not just loss runs) including how the incident(s) occurred and corrective action taken to prevent similar claims from happening again. Maintenance – Documented repairs and updates around your facility, routine maintenance schedules and inspections on vehicles, plumbing, play equipment, irrigation system, sprinkler maintenance & winterization schedule.







Share Features That Make You Less "Risky" Wind or Hailstorm Proof Construction Back Up Generators LifeVac Choking Devices in Every Classroom No Child Left Behind Auto Alarms Water Leak Detection Sensors PB&J TV Safer Schools & Smarter Operations

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Reduce Property Exposure • Have annual inspections of plumbing, electrical, roof, & HVAC performed by licensed techs. • Collect a certificate of liability from all of them or don't let them step foot near your building! • Have exterior irrigation system inspected by installers to make sure it's spraying properly in the intended direction. • Keep drains, gutters, & roofs free of debris. • Keep trees trimmed back from the building, • Replace your water heater proactively – they have a life expectancy! • Know where your shut-off valves are! • Then train your team on where they are located and how to shut them off. Early response is key! • Install water detection sensors and/or leak flow detection connected to shut-valve app tech.

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Reduce Auto Exposure

- Have vehicles routinely inspected by a mechanic.
 Install fleet telematics or CPS tracking.
 Have cages welded around catalytic converters or install theft alarms.
 Keep vehicles in well-lit or fenced in areas to deter vandalism & theft.
 Install no child left behind alarm systems.
 Implement a driver safety training program.
 Order motor vehicle records (MVR's) on drivers before you let them behind the wheel.
 Review motor vehicle records on every employee before you let them drive kids around!



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Reduce Liability Exposure



- Utilize floor mats & runners in wet areas.
 Implement IPlace compliance software.
 Replace wood chips on a scheduled basis, or install more durable fall zone surfacing.
 Conduct monthly trainings on the most significant licensing violations and how to avoid them.

- them.

 Create a mentorship program that pairs new employees with seasoned team members.

 Have fence inspected regularly and worn panels and paint replaced as needed.

 Have commercial play equipment inspected by certified playground inspector.

 Use lower than required ratios.

 Don't ignore the red flags in hostile employees.

 Install pinch guard or hinge guards on doors.

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Common Violations Linked to Insurance Claims





Violations
That *Scare*Insurance
Companies:



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Neglectful Supervision

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Access to Hazardous Chemicals







