

## OthersFirst® Protection Package for Day Care Centers

In your line of business, it's all about the kids ... everything from hiring the right people to teach them the ABCs ... to choosing an insurance program strong enough to safeguard the secure environment you maintain for them.

### When you insure with Harleysville, you can expect:

#### An insurance package developed by people who understand what's at stake

At Harleysville, the people who tend to your insurance needs are industry veterans with decades of experience in insuring human services organizations. These people understand what can happen and know how to insure against the special risks inherent to running a day care facility. That's why our program includes important features like:



- **Professional liability coverage**, to insure the people you employ against liability claims stemming from professional services they provide *or fail to provide*.
- **Abuse or molestation coverage**, to guard against liability stemming from allegations of child abuse or allegations of improper supervision of children that leads to abuse.

#### The extra help you'll appreciate to ...

- **Keep the children safe**—Our OthersFirst customers get discounted rates for background and employment checks, credit reports, etc., to help you reduce your exposure to workplace violence—as well as to fraud and lawsuits related to negligent hiring practices.
- **Prevent property damage and injuries**—Harleysville offers risk-specific programs and services to help you maintain a facility free of damage and injuries.

#### Payment plans to accommodate your preferences

With Harleysville, you can pay your insurance premiums by mail, phone or online. Several installment options are available, including a monthly pay plan through the ease of electronic funds transfer—with *no installment fees*.

#### Claims service that pleases

Harleysville is known for its exceptional customer service, especially when it comes to handling claims.

#### The backing of a strong insurer

Founded in 1917, the Harleysville organization ranks among the top 70 U.S. property/casualty insurers (based on net written premium) and is one of the 20 largest U.S. commercial multi-peril insurers. Harleysville carries an A.M. Best rating of A (Excellent), with a “stable” outlook and a financial size category of XII.

#### Harleysville. If you're looking for an insurance partner who puts OthersFirst, we're “Good people to know.”

To learn more, talk to your independent agent today or visit Harleysville's website at [www.harleysvillegroup.com](http://www.harleysvillegroup.com).

OthersFirst is ideal for:

- **Child and infant day care centers**
- **After-school day care**
- **Preschools**
- **Nursery schools**

Business must be licensed by the state and have been in operation for at least 3 years

## A product that meets your needs *precisely*

Harleysville's OthersFirst Protection Package provides the insurance foundation you need to protect against the wide range of risks you face every day. Review the coverage outline below with your independent Harleysville agent, who can help you tailor a program that's right for *your* organization.



### Property

- Building
- Business personal property
- Business Income
- Optional blanket limits
- Replacement cost endorsement
- Equipment breakdown
- Special causes of loss coverage

### Property Enhancement Endorsement (optional)

- Business income—\$100,000 limit
- Flood coverage—\$30,000 per occurrence limit/\$100,000 aggregate limit
- Backup of sewer and drains—\$30,000 per occurrence limit/\$100,000 aggregate limit
- Key employee replacement
- Plus several other coverages

### Professional Liability

- Separate limits up to \$1 million/\$3 million available
- Occurrence or claims-made form available

### Abuse or Molestation

- Separate limits up to \$1 million/\$3 million available
- Occurrence or claims-made form available

### Human Services Enhancement Endorsement

- Kidnap expenses—\$50,000 limit
- Crisis management expense—\$25,000 limit
- Directors and officers “identity theft” expense—\$25,000 limit
- Workplace violence counseling expenses—\$30,000 limit
- Plus several other coverages

### General Liability

- Limits up to \$1 million/\$3 million
- Personal injury liability
- Premises liability
- Corporal punishment coverage available
- Employee benefits liability
- Volunteers as additional insureds
- Includes special events and fundraisers (with *no exclusions*)

### General Liability Enhancement Endorsement (optional)

- Damage to premises rented to you—\$1 million limit
- Bodily injury includes mental anguish
- Additional insureds:
  - Broadened named insured
  - Funding source
  - Managers, landlords or lessors of premises
- Plus several other coverages

### Commercial Automobile

- Limit of liability—\$1 million
- Owned auto
- Hired and non-owned auto
- Up to 15 passenger vans, subject to proper controls
- Optional towing for private passenger vehicles
- Optional rental reimbursement
- Comprehensive and physical damage deductible at \$500/\$1,000

### Crime

- Employee dishonesty
- Forgery
- Money and securities

### Inland Marine

- CompuPak® covers hardware and software
- Miscellaneous property floater

### Umbrella

- Limits up to \$10 million

## Add further to your protection with these valuable coverages

**Management liability protection**—Through Harleysville's partnership with Allied World Assurance Company, you can add Directors & Officers Liability (D&O), Employment Practices Liability (EPL) and/or Fiduciary Liability coverage to your insurance program to guard against claims that can stem from alleged wrongful acts of your leaders and staff members. Limits can range from \$1 million to \$3 million, and with the purchase of D&O and/or EPL coverage, you get access to industry-leading risk management expertise and tools *at no additional cost*.

**Accident insurance**—This coverage helps you maintain good relations with your clients and reduce the potential for lawsuits by paying up to \$25,000 in medical expenses for children who are hurt while they are in your care. Underwritten by QBE Insurance Corporation—a member of QBE Insurance Group Limited, rated A (Excellent) by A.M. Best—this insurance can be purchased on either a primary or excess basis. Your agent can give you the details.

**Note:** The information in this product summary is intended solely to highlight the key features of our OthersFirst Protection Package for Day Care Centers. We advise you to consult your independent Harleysville agent for details and to examine the coverage forms carefully. In the event there are discrepancies between the information in this summary and your coverage forms, the terms of your coverage forms shall govern.