



DC INSURANCE SERVICES, INC.

*Childcare is Our Business.
Our ONLY Business.*

Day Care Insurance Application and Rate Sheet

California

DC Insurance Services, Inc., 6345 Balboa Blvd., Suite 251, Encino, CA 91316

www.dcins.com | www.facebook.com/dcins | submissions@dcins.com | 800.624.0912 | 877.476.0888 f

■ TO APPLY FOR COVERAGE:

1. Review coverage outline below, then choose a plan and optional coverage(s) from the reverse side (Page 2).
2. Figure your total plan cost. If approved a final quotation will be presented to you to order coverage.
3. Go to the application (Pages 3 and 4). Answer all questions, transfer the Plan and premium information, and sign the application.
4. Keep pages 1 and 2 for your records. Mail pages 3, 4 and 5. **WITH A COPY** of your Childcare License to:

DAY CARE INSURANCE SERVICES
6345 Balboa Blvd., Suite 251, Encino, CA 91316
CA License #0799352

You can FAX the paperwork to: 877-476-0888. If you need help, call us at **(800) 624-0912**.
You can also email us your application to **submissions@dcins.com** or visit our website at **www.dcins.com**. Hablamos español.

Recognized by: National Association for Family Child Care

■ DCI IS THE ONLY INSURANCE PROGRAM OFFERING ALL THESE COVERAGES:

LIABILITY COVERAGE HIGHLIGHTS - Professional Liability Included

- Limits up to \$1,000,000 per occurrence and \$2,000,000 aggregate.
- \$100,000 / \$300,000 Child Abuse Sub-Limit
- [NEW*] Defense against regulatory action coverage \$5,000,\$25,000
- Certain Criminal or Civil Defense Cost Reimbursement \$50,000/\$100,000
- [NEW*] Damage to premises rented to you \$50,000
- Optional: Hired / Non-Owned Auto Additional Insured Coverage

*ACCIDENT COVERAGE HIGHLIGHTS - NO DEDUCTIBLES

- Up to \$20,000 Accident Medical for each enrolled child injured on or off the premises.
- Providers own enrolled children covered (excess over other coverage).
- Up to \$10,000 Accidental Dismemberment benefit.
- Optional:
 - _ Up to \$10,000 Accident Medical for provider and/or staff: Policy is in excess of other insurance; it pays deductibles and co-payments. If no other insurance, it pays 100% of covered expense. It does not replace Workers Compensation Insurance

*Coverages outlined are a partial description only. As with all Insurance policies some exclusions apply to the liability and accident policies. This outline does not alter, nor is it intended to alter, the terms and conditions of these policies. The policy language shall control in the event of any discrepancy between the language of this outline and the policies. Sample policies are available upon written request.

Liability Insurance Underwritten by: Westchester Insurance Company

Accident Coverage Underwritten by: Ace American Insurance Company



RATE PAGE and WORK SHEET.

KEEP THIS FOR YOUR RECORDS.

■ BASIC PLAN COVERAGE (ONE YEAR POLICY)

License	PLAN	Limit per Occurrence	Aggregate Limit	Child Abuse Sub Limit \$100K/300K	Regulatory Defense Sub Limit	Accident Limit per Child	PLAN COST
LARGE (7-14 children)	X	\$1,000,000	\$2,000,000	\$100K/\$300K	\$5K/\$25K	\$20,000	\$751.00
	B	\$500,000	\$1,000,000	\$100K/\$300K	\$5K/\$25K	\$20,000	\$701.00
	C	\$300,000	\$600,000	\$100K/\$300K	\$5K/\$25K	\$20,000	\$662.00
SMALL (1-8 children)	H	\$1,000,000	\$2,000,000	\$100K/\$300K	\$5K/\$25K	\$20,000	\$625.00
	J	\$500,000	\$1,000,000	\$100K/\$300K	\$5K/\$25K	\$20,000	\$585.00
	K	\$300,000	\$600,000	\$100K/\$300K	\$5K/\$25K	\$20,000	\$540.00

* Applicants residing in the CITY of Los Angeles and CITY of San Francisco are subject to additional premium surcharge of: Plan K=\$185, J=\$215, H=\$200. | Plan C=\$279, B=\$315, X=\$340

* Plan cost includes liability premium, broker fees and accident medical premiums. Broker Fees & Accident Medical Premiums are non-refundable

■ OPTIONAL COVERAGE

LIABILITY-ADDITIONAL CHARGES

Additional Cost

1 yr.

Add for each Additional Insured - Landlord	\$17.00
Add Hired / Non-Owned Auto Liability Coverage \$300K/\$600K	\$30.00
Add \$500K / \$1M	\$40.00
Add \$1M / \$2M	\$50.00

ACCIDENT MEDICAL- ADDITIONAL CHARGES

Add to include \$10,000 Accident Insurance for provider, staff or partner (NOT Worker's Compensation. Cost is for each named person.)	\$30.00
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*Must show names of persons who are to be included for accident medical coverage on the application (other than enrolled children).

■ POLICY DOWN PAYMENT BREAKDOWN

LARGE LICENSE

SMALL LICENSE

Down Payment	\$291	\$250
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If paying via installments; remaining installments are billed directly by the insurance carrier and will be billed to you within 14 days of policy inception. Each installment is assessed a \$9.99 fee.

Note:

A final quotation will be presented to you prior to binding.
Additional Accident Medical charges will be added to the final down payment amount.

If you have questions or need assistance or more information, call... (800) 624-0912



DC Insurance Services, Inc.

Family Childcare Liability/Accident Insurance APPLICATION

Office Use Only / CA
N R RL
Quote # _____
Policy # _____

ANSWER ALL QUESTIONS. (PLEASE PRINT OR TYPE)

1. Name of Licensed Child Care Provider _____
2. Mailing Address: _____
City _____ State _____ Zip _____
Insured Location (if Different) _____
City _____ State _____ Zip _____
Phone _____ FAX _____ E-mail Address: _____
3. Are you required to send anyone proof of this insurance? No Yes | landlord myself other
Name _____
Name of Contact: _____
Address _____
FAX: _____
4. **Important.** Is the above to be named as an additional insured? (Additional cost may apply) No Yes
5. Applicant is licensed for _____ (No. of children).
ATTACH COPY OF CHILD CARE LICENSE OR EMAIL TO: submissions@dcins.com
a. Facility Number : _____
6. Is childcare license current and in good standing? No Yes
7. What is the average daily attendance? _____
8. How many children do you currently have enrolled under 2 years of age? _____
9. Are infants always placed in cribs or play yards during nap time? No Yes
10. Do you currently have any employees, assistants, volunteers, or family working in the day care? No Yes
a. If yes, are they currently AT LEAST 18 years of age? No Yes
11. Do you currently provide overnight care? No Yes
12. Has or will the applicant provide care to children older than 14? No Yes
13. Are permission slips obtained from parents or guardians for all field trips? No Yes NoTrips
14. Does the applicant take field trips to residential swimming pools, duck boats or any other type of boating trip, lakes, beaches, skiing or snow tubing, skating rinks (ice or roller), amusement/water parks and/or any overnight trips? No Yes
15. Are all outside play areas 100% fenced? (actual fencing not just natural barriers)? No Yes
16. Are Children Left Unsupervised at anytime including naptime No Yes
17. Do you care for special needs children requiring extraordinary or special care? No Yes
a. If yes, describe special needs and care: _____
b. Have you had specific training for this special needs? No Yes
18. Is there a swimming pool on the premises? No Yes
a. Are enrolled children allowed to use the swimming pool at anytime? No Yes
PLEASE ATTACH PICTURES OF POOL AND SURROUNDING AREAS OR EMAIL PHOTOS TO: submissions@dcins.com
19. Does the applicant offer any gymnastics, martial arts and/or contact sports of any kind? No Yes
a. If yes please describe _____
20. Has the named insured or any officer, owner or partner of the applicant individually had any child care license, registration, or certification revoked or suspended? No Yes
21. Is medicine only administered with parent/guardian written consent and instruction? No Yes NoneAdministered
a. Are records kept of ANY medicine that is administered? No Yes
22. Has any insurance company ever canceled or non-renewed insurance on your childcare operation? No Yes
a. If yes, why? _____
23. Have any liability claims or lawsuits been made against you in connection with you childcare operations or are you currently aware of any claim(s) or incidents that might result in a claim? No Yes
24. Has the applicant, majority owner, partner or member filed bankruptcy in the past five years? No Yes
25. Has the applicant ever been cited/violated by the state for the number of children on the premises exceeding the licensed capacity, failure to adhere to state mandated staff to child ratios, lack of supervision, failure to perform state mandated background checks, and/or incomplete medical records for enrolled children and/or medication logs? No Yes
26. Have there been any actual or alleged incidents of child molestation or abuse? No Yes
a. If so explain _____
27. Has the applicant ever had a hearing regarding any citations or violations discovered by a regulatory agency? (regardless of the outcome of the hearing) No Yes

BACK OF APPLICATION MUST BE COMPLETED AND SIGNED

Plan Cost Calculator

Plan Selection and Cost Calculation

Select Plan (Circle One and add premium from Rate Page) :

Large License — X B C \$ _____

Small License — H J K \$ _____

Liability Optional Coverages

Check coverage and enter amounts at the right

Additional Insured (Per Question #4) (\$17 x _____ insured) = \$ _____

Add Hired / Non-Owned Auto Liability Coverage

\$300K / \$600K \$30 \$ _____

\$500K / \$1M \$40 \$ _____

\$1M / \$2M \$50 \$ _____

Accident Medical – Optional Coverage

\$10,000 accident insurance for provider / staff member (Write Names Below)

Name: _____

Name: _____

Name: _____

Name: _____

(\$30 x _____ named insured) = \$ _____

Total : \$ _____

OFFICE USE ONLY

EFF DATE ____/____/____

• PLAN COST: _____

If Applicable: _____

• LIAB/ ADJ. _____

• ACC. ADJ. _____

• TERRORISM _____

• INST. + _____

• TOTAL: _____

• UNDERWRITER: _____

• DATE: _____

If application is approved a final quotation will be presented with payment instructions.

I UNDERSTAND AND AGREE TO THE FOLLOWING:

1. Completion of this Application for insurance does not guarantee coverage will be issued. Each Application for insurance is subject to company approval.
2. This application for insurance enrolls me in blanket accident insurance underwritten by ACE American Insurance Company. Terms and conditions of coverage may vary based on the state in which the policy is issued. Accident policy is fully earned and non-refundable. I acknowledge the eligibility requirement for the accident coverage and understand that all eligible persons must be enrolled now and in the future in accordance with the rules established by the company. I understand that I can add \$10,000 excess Accident Medical coverage for an additional premium for myself or named staff members and that this is not health insurance nor is it Workers Compensation which is required by law.
3. Final premiums are determined after a review of my child care operation based on the information I have indicated on my application for insurance. If an additional premium is due I will be notified before policy issuance. I understand that there are non-refundable premiums and/or fees associated with my policy, including any stated "broker" fees shown on my final quotation.
4. I hereby declare that the above statements and particulars are true to the best of my knowledge and that I have not suppressed or misstated any material facts. I understand that I must operate my family child care home in accordance with the laws of the jurisdiction in which I reside; that my child care license must be current and in good standing; and that coverage will cease if it should be suspended or revoked. I agree that information in this Application for insurance is the basis of policy issuance by the insurance companies and that the Application for insurance is part of that policy. I know that any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim or an Application for insurance containing any false, incomplete, or misleading information is guilty of a felony of the third degree.
5. I understand that upon approval I may be subject to an inspection of my premises to be conducted by a licensed inspector and that I must adhere to any recommendations made based upon such inspections to keep insurance in force.
6. I understand that additional terms & conditions (addendums) may be required prior to the issuance of the policy.

PAPERLESS DELIVERY OPTION:

CHECK THIS BOX AND HELP THE ENVIRONMENT BY RECEIVING YOUR POLICY DOCUMENTS VIA EMAIL.

X _____ Date ____/____/____

Signature of Licensed Child Care Provider

Mail, fax or E-mail the completed and signed Application for Insurance, a copy of your Childcare License/Registration to:

DC Insurance Services, Inc., 6345 Balboa Blvd., #251, Encino CA 91316.

FAX: (877) 476-0888

www.dccins.com

email: submissions@dccins.com

Call us at 800-624-0912 if you have questions.

MANDATORY GOVERNMENT NOTICE

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. As defined in Section 102(1) of the Act: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury---in consultation with the Secretary of Homeland Security, and the Attorney General of the United States---to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015, 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017, 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 and 80% BEGINNING ON JANUARY 1, 2020, OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

Acceptance or Rejection of Terrorism Insurance Coverage

- I hereby elect to purchase terrorism coverage for a prospective additional premium of 2% of the liability premium
- I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant's Signature

ACE American
Insurance Company

Print Name _____ Policy Number: _____

Date: _____