

Agency Name:  
Address:  
Contact Name:  
Phone:  
Fax:  
Email:

## Day Care Application

All questions must be answered in full. Application must be signed and dated by the applicant.

Applicant Name \_\_\_\_\_ Agent \_\_\_\_\_  
Applicant Mailing Address \_\_\_\_\_ Applicant Phone Number \_\_\_\_\_  
Web Address \_\_\_\_\_  
Inspection Contact \_\_\_\_\_  
Proposed Policy Period \_\_\_\_\_ to \_\_\_\_\_ Phone Number for Inspection Contact \_\_\_\_\_  
Applicant is ☐ Individual ☐ Partnership ☐ Corporation ☐ Joint Venture ☐ Other \_\_\_\_\_  
Location #1 \_\_\_\_\_  
Location #2 \_\_\_\_\_  
Location #3 \_\_\_\_\_

### PREMISES

1. Number of years in business? \_\_\_\_\_ If new, describe prior experience: \_\_\_\_\_
2. Daycare facility located in ☐ Commercial Building ☐ Church ☐ Home ☐ Other (describe) \_\_\_\_\_
3. Physical description of facility: # of stories \_\_\_\_\_ Bldg. sq. footage \_\_\_\_\_ Portion occupied \_\_\_\_\_  
Sole occupant ..... ☐ Yes ☐ No  
If no, list other occupants: \_\_\_\_\_  
# of exits \_\_\_\_\_ If multi-story building, do you occupy area above grade level? ☐ Yes ☐ No  
Who is responsible for maintenance? \_\_\_\_\_
4. Food prepared on premises? ..... ☐ Yes ☐ No  
Is kitchen arranged so that the children do not have access to it? ..... ☐ Yes ☐ No
5. Indicate all safety equipment located on premises.  
☐ Smoke detectors ☐ Lighted exit signs ☐ Fire extinguishers  
☐ Sprinklers ☐ Child safety equipment ☐ Fire alarms  
Are all of the above inspected annually? ..... ☐ Yes ☐ No
6. Have premises been inspected for compliance with building codes and health standards? ..... ☐ Yes ☐ No  
Has the facility been cited for health, safety or building code violations during last 3 years? ..... ☐ Yes ☐ No
7. Is safety education provided for children? ..... ☐ Yes ☐ No  
Are fire drills conducted? ..... ☐ Yes ☐ No
8. Is there an outdoor play area? ..... ☐ Yes ☐ No  
Is it fenced? ..... ☐ Yes ☐ No  
Describe ground cover of the play area.  
\_\_\_\_% Grass      \_\_\_\_% Dirt      \_\_\_\_% Sand      \_\_\_\_% Concrete  
\_\_\_\_% Rock      \_\_\_\_% Blacktop      \_\_\_\_% Wood chips      \_\_\_\_% Other \_\_\_\_\_

**PREMISES (Continued)**

9. Describe outdoor play equipment, including any unusual or special equipment. \_\_\_\_\_

Is all playground equipment properly anchored? ..... ☐ Yes ☐ No

10. Any swimming facilities on premises? ..... ☐ Yes ☐ No

☐ Above Ground

☐ Depth of Water \_\_\_\_\_

☐ Diving board – Height \_\_\_\_\_

☐ Below Ground

☐ Fence – Height \_\_\_\_\_

☐ Self Locking Gate

☐ Teach / Child Ratio \_\_\_\_\_

☐ Age Levels of Participation \_\_\_\_\_

☐ Waivers signed for Participation

11. Are special classes taught? ..... ☐ Yes ☐ No

If yes, describe: \_\_\_\_\_

Estimated increase in enrollment \_\_\_\_\_ Additional staff hired? ..... ☐ Yes ☐ No

12. Is summer day camp provided? ..... ☐ Yes ☐ No

If yes, describe. \_\_\_\_\_

13. Do you offer off-premises activities? ..... ☐ Yes ☐ No

If yes, describe: \_\_\_\_\_

What age levels participate? \_\_\_\_\_

Chaperon to child ratio? \_\_\_\_\_

14. Does the applicant provide before and after school care? ..... ☐ Yes ☐ No

If yes, explain how children are transported. \_\_\_\_\_

15. Are procedures in place to verify that all after school children are accounted for? ..... ☐ Yes ☐ No

16. Is there a formal drop off and pick up procedure in place? ..... ☐ Yes ☐ No

Describe. \_\_\_\_\_

**OPERATIONS**

1. Is the risk licensed by the state? ..... ☐ Yes ☐ No

If yes, provide license # \_\_\_\_\_ and Expiration Date \_\_\_\_\_

How long has applicant been licensed? \_\_\_\_\_ Indicate number of children licensed to handle: \_\_\_\_\_

Hours of Operation \_\_\_\_\_ AM \_\_\_\_\_ PM Days of Week Open ☐Sun ☐M ☐Tu ☐Wed ☐Th ☐Fr ☐Sat

Average daily attendance \_\_\_\_ (Note: Supporting documentation must be available to qualify response)

2. Indicate the number of children and the number of attendants assigned to each age group:

AGE GROUP	# OF CHILDREN	# OF ATTENDANTS	FULL TIME (F/T) OR PART TIME (P/T) CARE
2 MONTHS TO 24 MONTHS	_____	_____	____ (F/T) ____ (P/T)
25 MONTHS TO 3 YEARS	_____	_____	____ (F/T) ____ (P/T)
4 YEARS TO 6 YEARS	_____	_____	____ (F/T) ____ (P/T)
BEFORE/AFTER SCHOOL AGE	_____	_____	____ (F/T) ____ (P/T)

**OPERATIONS (continued)**

3. Are "special needs" children cared for? ..... ☐ Yes ☐ No  
If yes, explain \_\_\_\_\_

Is applicant staffed with qualified individuals to handle these children and their special needs? ..... ☐ Yes ☐ No

4. Describe qualifications of applicant (include education, years of experience and special training) \_\_\_\_\_

5. Are there any licensed teachers? ..... ☐ Yes ☐ No

Any nurse or health care professionals employed? ..... ☐ Yes ☐ No

Are all staff members 18 years or older? ..... ☐ Yes ☐ No

If no, explain. \_\_\_\_\_

6. Is there formalized employee screening and monitoring procedures in place? ..... ☐ Yes ☐ No

Are employee references checked? ..... ☐ Yes ☐ No

Does applicant check for criminal records? ..... ☐ Yes ☐ No

7. Has any staff member, including applicant or a family member, been implicated, arrested, investigated or convicted of any crime other than a traffic violation? ..... ☐ Yes ☐ No  
If yes, explain \_\_\_\_\_

8. How often are employee records updated? \_\_\_\_\_

9. Describe applicant's policy on illness (when sick children can and can not be in attendance). \_\_\_\_\_

10. Describe how an injury or illness is handled (**Attach** formalized procedures on the handling of emergencies). \_\_\_\_\_

11. Does applicant maintain a record of medical information (allergies, regular medications, doctor name and phone number, emergency numbers of parents etc.)? ..... ☐ Yes ☐ No

Does applicant require parents to provide medical care release? ..... ☐ Yes ☐ No

Do you dispense medication? ..... ☐ Yes ☐ No

Are all medications kept in a locked cabinet? ..... ☐ Yes ☐ No

12. **Attach** a copy of the applicant's rules and discipline policy.

**COMMERCIAL PROPERTY** (Please provide complete information for each insured location. Attach separate sheet, if necessary.)

**LIMITS & COVERAGE – PROPERTY**

COVERAGE	COINSURANCE %	DEDUCTIBLE	CAUSES OF LOSS	VALUATION	Loc 1	Loc 2	Loc 3
BUILDING	___%	\$ _____	<input type="checkbox"/> Basic <input type="checkbox"/> Broad <input type="checkbox"/> Special	<input type="checkbox"/> A.C.V.	\$ _____	\$ _____	\$ _____
BPP	___%	\$ _____		<input type="checkbox"/> R.C.	\$ _____	\$ _____	\$ _____
BUSINESS INCOME	___% or Monthly Limit \$ _____	\$ _____		<input type="checkbox"/> Market Value (Submit)	\$ _____	\$ _____	\$ _____
SIGNS (DESCRIBE) _____					\$ _____	\$ _____	\$ _____
TOTAL LIMITS					\$ _____	\$ _____	\$ _____

**BUILDING INFORMATION**

	Loc. 1	Loc. 2	Loc. 3
CONSTRUCTION:			
YEAR BUILT:			
# OF STORIES:			
TOTAL SQ. FOOTAGE:			
PROTECTION CLASS:			
ALARM	<input type="checkbox"/> Central Station <input type="checkbox"/> Local <input type="checkbox"/> None	<input type="checkbox"/> Central Station <input type="checkbox"/> Local <input type="checkbox"/> None	<input type="checkbox"/> Central Station <input type="checkbox"/> Local <input type="checkbox"/> None
YEAR OF LATEST UPDATE	____ Roof ____ Plumbing ____ Wiring	____ Roof ____ Plumbing ____ Wiring	____ Roof ____ Plumbing ____ Wiring

**ADJACENT EXPOSURES**

	RIGHT	LEFT	FRONT	REAR
Loc. 1				
Loc. 2				
Loc. 3				

**CONTRIBUTING INSURANCE**

NAME & ADDRESS OF COMPANY	% PARTICIPATION	LIMITS
_____		
_____		
_____		
_____		
_____		

**LIMITS – GENERAL LIABILITY (PER OCCURRENCE)**

GENERAL AGGREGATE (OTHER THAN PRODUCTS/COMPLETED OPERATIONS) \$ \_\_\_\_\_

PRODUCTS & COMPLETED OPERATIONS AGGREGATE \$ \_\_\_\_\_

PERSONAL & ADVERTISING INJURY (ANY ONE PERSON OR ORGANIZATION) \$ \_\_\_\_\_

EACH OCCURRENCE \$ \_\_\_\_\_

DAMAGE TO PREMISES RENTED TO YOU (ANY ONE PREMISES) \$ \_\_\_\_\_

MEDICAL EXPENSE (ANY ONE PERSON) \$ \_\_\_\_\_

**OPTIONAL COVERAGE****ABUSE OR MOLESTATION LIMITED LIABILITY COVERAGE** (You May Only Select One Option)

<input type="checkbox"/>	\$ 100,000 Each Event	\$ 300,000 Aggregate
<input type="checkbox"/>	\$ 500,000 Each Event	\$ 1,000,000 Aggregate
<input type="checkbox"/>	\$ 1,000,000 Each Event	\$ 2,000,000 Aggregate

**CERTIFICATE RECIPIENTS / ADDITIONAL INTERESTS**

NAME AND ADDRESS	RELATIONSHIP TO APPLICANT	ADDITIONAL INSURED	CERTIFICATE
_____		<input type="checkbox"/>	<input type="checkbox"/>
_____		<input type="checkbox"/>	<input type="checkbox"/>

**PRIOR CARRIER HISTORY & LOSS INFORMATION****PRIOR CARRIERS (LAST THREE YEARS):**

YEAR	CARRIER	POLICY NUMBER	LIMITS	PREMIUM

**PRIOR CARRIER HISTORY & LOSS INFORMATION (Continued)****LOSS HISTORY (LAST FIVE YEARS)**

DATE OF LOSS	TYPE OF LOSS	DESCRIPTION OF LOSS	AMOUNT PAID	RESERVE
		_____		
		_____		
		_____		
		_____		
		_____		

Has the applicant been cancelled or non-renewed in the last three years? ..... ☐ Yes ☐ No

If yes, Explain. \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**PLEASE READ BELOW AND COMPLETE SIGNATURE BLOCK ON LAST PAGE**

I have reviewed this application for accuracy before signing it. As a condition precedent to coverage, I hereby state that the information contained herein is true, accurate and complete and that no material facts have been omitted, misrepresented or misstated. I know of no other claims or lawsuits against the applicant and I know of no other events, incidents or occurrences which might reasonably lead to a claim or lawsuit against the applicant. I understand that this is an application for insurance only and that completion and submission of this application does not bind coverage with any insurer.

**IMPORTANT NOTICE:** As part of our underwriting procedure, a routine inquiry may be made to obtain applicable information concerning character, general reputation, personal characteristics, and mode of living. Upon written request, additional information as to the nature and scope of the report, if one is made, will be provided.

**FRAUD STATEMENT – FOR THE STATE(S) OF:**

**Alabama, Arkansas, Louisiana, Maryland, Rhode Island, Texas, West Virginia:**

**NOTICE:** Any person who knowingly (For Maryland add: *or willfully*) presents a false or fraudulent claim for payment of a loss or benefit or who knowingly (For Maryland add: *or willfully*) presents false information in an

application for insurance is guilty of a crime and may be subject to (For Alabama add: *restitution*,) fines and confinement in prison (For Alabama add: *or any combination thereof*).

#### **Alaska**

A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

#### **Arizona**

For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

#### **California**

For your protection, California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

#### **Colorado**

It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.

#### **Connecticut, Georgia, Hawaii, Illinois, Missouri, Montana, North Carolina, North Dakota, South Carolina, South Dakota, Wisconsin:**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

#### **Delaware, Idaho:**

Any person who knowingly, and with intent to (For Delaware add: *injure*) defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

#### **District of Columbia**

**WARNING:** It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

#### **Florida**

Any person who knowingly and with intent to injure, defraud or deceive any insurer files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

#### **Indiana**

Any person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

#### **Kansas**

Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.

#### **Kentucky**

Application Forms: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

#### **Maine, Tennessee, Virginia, Washington:**

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or a denial of insurance benefits.

**Massachusetts, Nebraska, Vermont:**

Any person who knowingly and with intent to defraud any insurance company or another person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, may be committing a fraudulent insurance act, which may be a crime and may subject the person to criminal and civil penalties.

**Minnesota**

A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

**New Hampshire**

Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in NH Rev. Stat. § 638:20.

**New Jersey**

Application Forms: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

**New Mexico**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

**New York**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

**Ohio**

Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**Oklahoma**

WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**Oregon**

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents materially false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison. In order for us to deny a claim on the basis of misstatements, misrepresentations, omissions or concealments on your part, we must show that the misinformation is material to the content of the policy, we relied upon the misinformation and the information was either material to the risk assumed by us or provided fraudulently.

For remedies other than the denial of a claim, misstatements, misrepresentations, omissions or concealments on your part must either be fraudulent or material to our interests. With regard to fire insurance, in order to trigger the right to remedy, material misrepresentations must be willful or intentional. Misstatements, misrepresentations, omissions or concealments on your part are not fraudulent unless they are made with the intent to knowingly defraud.

**Pennsylvania**

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

\_\_\_\_\_  
Producer's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date