



RISK MANAGEMENT IN YOUR FAMILY CHILD CARE

What is risk management? Risk management means trying to avoid conditions which can lead to accidents, injuries, or criminal activity.

Although it initially sounds complicated it can be quite simple! Basically, it means **BEING AWARE AND BEING CAREFUL!**

SOME SUGGESTIONS:

Make it a habit to keep stairways and sidewalks free of clutter!

Keep flooring material well attached and flat to avoid tripping!

Keep your pathways and stairs free of ice and snow!

Be sure your entries are well lit when you are expecting parents to drop off or pick up the children!

It is important to remind yourself of all the safety precautions that are part of your licensing requirements and make sure that everything is in order.

Because you are the experts in Child Care you know all the small and large ways to keep your children safe. These suggestions may help you to keep your property safe and avoid claims.



**EXPLANATION OF THE ENHANCED POLICY COVERAGE
FOR FAMILY CHILD CARE PROVIDERS
IN THE MANITOBA CHILD CARE ASSOCIATION INSURANCE PLAN**

1. **BUSINESS INTERRUPTION** – This provides against the actual loss of business income, directly resulting from necessary interruption of business caused by damage or destruction by the perils insured against to the building housing the child service.
2. **ACCOUNTS RECEIVABLE** – If your files and records are destroyed through an insured peril, the labor costs of replacing the records will be covered up to a limit of \$5000.000.
3. **VALUABLE PAPERS & RECORDS** – This will apply to the cost of replacement of valuable papers, original plans or drawings, specifications, or other records, specifically relating to your Family Child Care operation, destroyed due to an insured peril, up to a limit of \$5000.00
4. **EMPLOYEE DISHONESTY** – Your operation is covered from theft due to employee (ALTERNATE YOU MAY HIRE) dishonesty up to a limit of \$2,500. (no deductible)
5. **EXTRA EXPENSE INSURANCE** – In the event that your Child Care must temporarily relocate due to loss through an insured peril, the costs of this process are covered up to a limit of \$2500.00.
6. **BURGLARY OR ROBBERY OF CURRENCY OR MONEY** – This covers burglary or robbery of currency or money of the child care operation, if left on the premises, up to a limit of \$1000.00
7. **ADDITIONAL CONTENTS COVERAGE, INCLUDING DEBRIS REMOVAL** – This will increase the basic contents coverage by another \$5000.00.
DEDUCTIBLE FOR ITEMS 1-3 & 6&7 is \$350.00

EXAMPLES OF SOME OF THE INSURED PERILS - fire – lightning – explosion – riot, vandalism or malicious acts – sewer back up – windstorm or hail – water damage (to child care contents) from rupture of heating, plumbing, or air conditioning system – theft of child care contents. There are other insured perils, but this will give you an idea of the coverage provided.

8. **VOLUNTARY MEDICAL EXPENSE** - In the event that a child is injured while in your care the policy may provide some payment of medical expenses, if the parent does not have the coverage.



INFORMATION REGARDING YOUR MCCA INSURANCE POLICY

DAYCARE CONTENTS

We want all participants in the MCCA Family Child Care insurance program to have a clear understanding of your property insurance coverage in the event of a possible claim for damage to your *childcare* contents. We think it's better to know what is covered before any incident occurs.

"DAYCARE CONTENTS" is defined as any item purchased for use in the family childcare facility, using childcare business funds AND claimed on the provider's income tax as a childcare business expense.

This includes such items as carpeting, outdoor sheds, furniture, improvements to the home, etc. If all or a portion of the cost of these items is to be considered "*daycare contents*", it must be shown as a child care business deduction on your business income tax.

At the time of making a claim, you may be asked to provide proof that the items were shown as business expense. There is NO coverage for household items unless they were shown as business expenses.

At the present time, the MCCA insurance plan provides a basic limit of \$10,000.00 for your childcare contents. You can increase this limit for a small additional premium. Some providers have done this.

We have included information about the "ENHANCED POLICY COVERAGE" to give you additional coverage for your business if you wish to add it. The annual premium for your Enhanced policy coverage is \$40.00.

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