

## CHILD DAY CARE QUESTIONNAIRE

Please answer all questions. Submit this questionnaire with a completed ACORD application and prior carrier loss runs.

Named Insured: \_\_\_\_\_

Website: \_\_\_\_\_

### PROHIBITED CIRCUMSTANCES

*If any of the questions in this section are answered "YES," you are not eligible for coverage.*

1. Has your license ever been revoked or suspended?  Yes  No
2. Do you operate the child day care center in an apartment or a mobile home?  Yes  No
3. Are guns kept on the premises?  Yes  No
4. Is there a trampoline on the premises?  Yes  No
5. Is there an unfenced swimming pool on the premises?  Yes  No
6. Are you aware of any incidents or claims involving physical or sexual abuse?  Yes  No
7. Have any employees, volunteers or family member been convicted of any violent or sexual abuse crimes?  Yes  No
8. Do you provide care for children with chronic illnesses that require skilled nursing care, constant medical care or need significant assistance with the activities of daily living?  Yes  No
9. Are kids taken to a beach, lake or public pool without lifeguards present?  Yes  No
10. Are children released to others besides the authorized person?  Yes  No

### PROHIBITED CIRCUMSTANCES – OVERNIGHT STAYS

*Answer questions if applicable. If any question below is answered "NO," you are not eligible for coverage.*

11. Is the business locked and/or alarmed after 7:00 pm?  Yes  No
12. Is there at least two staff members on duty at all times and all staff are required to stay awake all night?  Yes  No
13. Is this a commercially operated group day care (not in-home family care)?\*\*  Yes  No

*\*\*In home family care centers that offer overnight stays are eligible in CSIC.*

## ELIGIBILITY INFORMATION

The following circumstances are required to be eligible for coverage.

1. The business and all professionals must have current licenses or certifications where required by state.
2. All outdoor play areas must be completely fenced to prevent a child from exiting.
3. You or any partners, officers, directors or employees must not have ever been subject to disciplinary action by a regulatory authority.
4. If there is a swimming pool on premises there must be a locked fence surrounding it.
5. The child to staff ratio must meet those required by the license or applicable laws.
6. Corporal punishment is not used as a disciplinary method.
7. Children with chronic illnesses are not accepted.
8. Must have documented procedures for dispensing medication.
9. Must have procedures for handling emergencies and illnesses.
10. Must have guidelines regarding discipline and abuse.
11. Procedures and guidelines must be communicated to the parents.
12. Procedures and guidelines must be reviewed with all staff and volunteers.
13. Screening procedures are in place for all employees that require favorable employment background checks, which include criminal and drug testing, i.e., no past history of crimes against youth or other vulnerable populations, violent crimes, or crimes of moral turpitude.

I certify that all the statements in the above section are verified:  Yes – I certify this.

## GENERAL INFORMATION

1. Are there any dogs on the premises?  Yes  No
  - a. Are all dogs kept separated from the children?  Yes  No
  - b. How many and what breeds of dogs are there? \_\_\_\_\_
2. Are there any other animals on the premises?  Yes  No
  - a. How many and what type of animals? \_\_\_\_\_
3. Are there any pools on the premises (e.g., small wading pools, above ground, etc.)?  Yes  No
  - a. If "YES," please describe: \_\_\_\_\_
4. Do you currently enroll children with physical, mental or emotional handicaps?  Yes  No
  - a. If "Yes," please describe procedures: \_\_\_\_\_

## BUSINESS CHARACTERISTICS

5. Number of years licensed: \_\_\_\_\_
6. If new in business; do you have any prior experience working in or running a day care?  Yes  No
7. Number of children on license: \_\_\_\_\_
8. What are the hours of operation? \_\_\_\_\_
9. What is the percentage of children that are in the infant age range (0-18 months)?  Yes  No
10. Does the business operate as a drop-in center at a shopping mall for convenience?  Yes  No
- a. If "YES," are all children required to pre-register and provide health records?  Yes  No

## CHILD DAY CARE AUTO

*If any of the questions in this section are answered "YES," you are not eligible for auto coverage.*

1. Does the insured use any 15 passenger vans or extended vans, including vans that have a seat removed to make them 12 passenger vans?  Yes  No
2. Does the travel radius exceed 50 miles?  Yes  No
3. Are any vehicles over 20 years old?  Yes  No
4. Does any driver have less than 9 years of driving experience?  Yes  No
5. Does any driver of multi-passenger vehicles not have proper training and experience using this type of vehicle?  Yes  No
6. Has any driver had more than two minor violations in the past 3 years?  Yes  No
7. Has any driver had more than 1 major violation or at fault accident in the past 3 years?  Yes  No

## AUTO ELIGIBILITY INFORMATION

*The following circumstances are required to be eligible for auto coverage.*

1. Drivers are required to conduct of physical inspection and perform a visual sweep of the vehicle to ensure no child is left in the vehicle.
2. Drivers are required to wear seatbelts when driving the vehicle, and all children are transported in compliance with state specific Child Passenger Safety Laws regarding passive restraint requirements.
3. State specific staff-to-child ratios are maintained at all times when transporting children.
4. Children are supervised during boarding and exiting vehicles by an adult who remains outside the vehicle.

5. All vehicle doors remain locked when the vehicle is in motion.
6. The number of individuals transported in a vehicle never exceeds the manufacturer's designated seating capacity or the number of factory installed seat belts.
7. Children are never left unattended in a vehicle.
8. Neither the back of a pick-up truck nor the cargo area of a station wagon is ever used to transport children.
9. A vehicle safety program is enforced that includes, but is not limited to the following:
  - a. Cell phone usage, including texting, is prohibited while driving.
  - b. First Aid Kit and emergency contact numbers for all children are available in each vehicle.
  - c. Motor vehicles used to transport children are maintained in safe operating condition and have current registration.

I certify that all the statements in the above section are verified:  Yes – I certify this.

### GENERAL AUTO INFORMATION

1. Does the insured have any prior commercial auto claims?  Yes  No
2. Is there a daily rout greater than 10 miles from the insured's facility?  Yes  No
  - a. If "YES," please describe: \_\_\_\_\_

### IMPORTANT NOTICE

I DECLARE THAT THE STATEMENTS MADE IN THIS APPLICATION ARE COMPLETE AND TRUE TO THE BEST OF MY KNOWLEDGE AFTER REASONABLE INQUIRY.

Any person who knowingly and with intent to defraud any insurance company or another person submits an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information containing any material fact thereto, commits a fraudulent act that is subject to criminal and substantial civil penalties. **I agree that any intentional concealment or misrepresentation of a material fact concerning this insurance or the subject thereof may void any policy issued.**

(As part of our underwriting procedures, a routine inquiry may be made to obtain applicable information concerning character, general reputation, and credit history. Upon your written request, additional information as to the nature and scope of the report, if one is made, will be provided.)

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Applicant Signature \_\_\_\_\_ Title \_\_\_\_\_ Date \_\_\_\_\_

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Producer Signature \_\_\_\_\_ Date \_\_\_\_\_