

Confidence in child care insurance

Commercial child care



You're committed to getting the best protection for you and the children in your care. Markel's insurance program for commercial child care has been tailored for both the children and your business. Don't just settle for insufficient coverage when you can get a custom package from Markel that is designed to meet all the needs of your business.

Markel's commercial child care insurance program provides comprehensive coverage for licensed child care centers, nursery schools, Montessori schools, preschools, and before-and after-school programs.



Liability coverages

General liability insurance

Every child care facility needs general liability insurance. This essential coverage protects you if you are sued by someone who claims you caused their physical injury or damaged their property.

With Markel's general liability insurance, you have the advantage. If you're sued, Markel will provide you with top-quality legal defense.

General liability enhancements:

Automatic additional insured status; Volunteer workers included as additional insureds; sub-limits for employee practices liability. Markel offers limits up to \$1 million per occurrence/\$3 million aggregate.

Umbrella liability insurance

Umbrella liability insurance provides additional protection that takes effect after you've gone above the limits of your general liability, abuse and molestation liability, professional liability, or automobile liability insurance. Markel offers limits up to \$10 million.

Professional liability insurance

This coverage allows teachers and providers to perform their professional duties without fear of devastating lawsuits, defense costs, and judgments. Without it, you could end up footing the bill alone. Markel offers limits up to \$1 million each wrongful act/\$3 million aggregate.

Abuse and molestation liability

Offers critical coverage for situations that can be explosive. Our claims staff has expertise in handling these types of claims and is sensitive to the needs of all parties involved. Markel offers limits up to \$1 million per person-occurrence/\$3 million aggregate.

Auto insurance

Markel's automobile insurance provides complete liability and physical damage coverage for the owned, leased, non-owned, and hired automobiles (such as vans, pickups, and buses) used at your facility. Limits up to \$1 million available.

Property insurance

If you own the building that houses your child care facility, you need property insurance to protect both your building and its contents. If you rent, you need property insurance to cover your valuable equipment. Markel's coverage is available on a special cause of loss basis, which means you're covered for events like fire, burglaries, vandalism, and even frozen pipes.

Commercial property enhancement extension: Additional limits and extensions for coverages such as employee dishonesty, business income, computer coverage, and outdoor property such as playground equipment, fence or signs.

Accident medical insurance

Accident medical insurance will pay children's medical bills if they are injured at your facility or during activities you sponsor and have no insurance of their own, or their bills exceed what their insurance pays. You can think of accident medical insurance as a goodwill gesture—by paying a child's medical bills now, you may be able to avoid a lawsuit later.

Policy terms and conditions are only briefly outlined here. For complete policy provisions, terms, and conditions, please refer to the policies themselves.

Coverage availability varies by state. Please refer to policy forms for coverage terms and conditions.

Loss control and risk management services

By working with Markel, you are working with a company that understands the child care industry. Our Senior Loss Control Specialists are recognized as specialty experts. With years of industry experience in helping control risk management exposures, Markel's loss control and risk management services are uniquely geared to help you better control the exposures that pose a risk to your business. We understand how to help you manage your business risk exposures which can, in turn, help you achieve better performance results.

