



P.O. Box 440549 Kennesaw, GA. 30160



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## In-Home Child Care

- Accidental injury while on the child care premises.
- Off-premises child care activities.
- Sexual abuse claims arising from your child care activities.
- Acts of helpers or assistants.





# In-Home Child Care



## Selected by the NAEYC

(National Association of the Education of Young Children)

## Recognized by the NAFCC

(National Association of Family Child Care)

- Underwritten by an "A" Rated Company
- 7 Days Turnaround for Qualified Applicants
- Prompt Professional Claims Response
- Coverage is Written on an Occurrence Basis



**THOMCO** was founded in 1977 and is the administrator of the insurance program. THOMCO has extensive experience in the child care insurance field and is the leading writer of child care coverage in the nation. THOMCO has dedicated its resources to providing quality insurance coverages and services to the child care industry at affordable rates. Insurance underwriting is provided by "A" Rated companies.

### To Be Eligible For Coverage:

#### You must meet specific criteria, some of which include:

You must care for 1-18 children in your home. You must operate within the legal guidelines of your state. You do not allow children in your care to utilize on-premises swimming facilities (other than wading pools) and any pool is fenced on all four sides with a self-locking gate.

#### Our policy on dogs excludes coverage on breeds such as:

Rottweiler, Pit Bull, Doberman, Mastiff Breeds, or mixed breed dogs where the dominant breed is one of the preceding four based upon physical characteristics. All other breed must be kept separate from children at all times

**Conditions / Exclusions:** This brochure is intended to be a general description of the insurance product provided and does not amend or alter the terms of the policy. The policy contains exclusions and limitations which impact the coverage provided. Please review the actual policy very carefully.



**American Federation of Daily-Care Services** is a risk purchasing group formed to bring together child care organizations and homes from all over the country for the purpose of obtaining general liability insurance at an affordable price. AFDS formerly named AFDH, changed names recently to reflect a broadening of its charter. AFDS was organized in accordance with federal law, the Risk Retention Act of 1986, and Public Law 97-45.

### Our Policy Includes Protection For:

- Bodily Injury and Property Damage resulting from your child care operations.
- Allegations of sexual abuse involving children in your care up to a maximum of \$100,000/\$300,000.
- Personal injury offenses including libel, slander and alienation of affection of any child in your care.
- Accidents, without regard to fault or liability, to children in your care, both on and off premises. Medical payments coverage (\$1,000 / \$5,000 / \$10,000) is automatically provided and is excess over any other collectible insurance.

### Why Buy Our Liability Insurance:

- The standard homeowner's policy (HO-3) excludes liability coverage for family child care activities.
- Unlike many family home liability policies, sexual abuse protection is automatically offered as part of the liability coverage up to a maximum of \$100,000 / \$300,000.
- Affordable Premiums ( Financing Available )
- Peace of Mind

For more information on the  
**In-Home Child Care**  
please call us at  
**Toll Free: 800.476.4940**  
**Local: 678.290.2100**  
**Fax: 678.290.2200**

**Purchase Your Policy Online!**

Visit our website at [www.AFDS.com](http://www.AFDS.com)