

Helping In-Home Childcare
Providers Like You, Get
The Most From Their Insurance.



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Affordable Insurance
For In-Home Childcare Providers



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

Many In-home Child Care Providers Go Without Business Liability Coverage Because They Are Not Aware That It Is Available. So Contact Us Today To See How We Can Help Protect Your Child Care Business!

American Federation of Daily-Care Services is a risk purchasing group formed to bring together in-home child care providers from all over the country for the purpose of obtaining general liability insurance at an affordable price.

We know that child care providers like you have an extremely rewarding job with certain challenges. We're here to help you resolve the challenges related to insurance. AFDS has partnered with some of the child care insurance industry's best known providers to bring you the value and protection caregivers deserve. Contact us to see how AFDS can help procure insurance for your in-home child care business.



Our program helps cover some of what homeowner's policies exclude! The typical homeowner's policy provides liability coverage for personal exposures only. Therefore, claims from your in-home child care business is excluded. AFDS provides coverage not only for most of the normal liability exposures, but also for allegations of sexual abuse.

Why Buy 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

Our Policy Provides Protection For:

- Bodily Injury and Property Damage resulting from the child care operation.
- Allegations of sexual abuse involving children from the child care operation. (up to a maximum of \$100,000/\$300,000)
- Personal injury offenses including libel, slander and alienation of affection of any child from the business.
- Accidents, without regard to fault or liability, to children from the child care operation, 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.

Did You Know:

- 80% of claims filed are due to lack of supervision of children in day care.
- Child Care Providers can check their neighborhoods and local area for sexual offenders by going to www.NationalAlertRegistry.com

For more information on our
In-Home Child Care Program,
Give Us a Call at
888.515.8537

**Get an Instant Quote and
Purchase the Policy Online!**
Visit our website at www.AFDS.com