

DAYCARE BUSINESS INSURANCE BUYING WORKSHEET



Fill this out before or while requesting quotes. Give every insurer the same description of your program, facility, enrollment and staffing so you can compare policies fairly.

- 1 Identify Risks
- 2 Match Coverage
- 3 Check Requirements
- 4 Compare Fit
- 5 Review Quotes

1. IDENTIFY THE RISKS IN YOUR DAYCARE OPERATIONS

Record the ages you serve, the activities you offer, and how your facility and staff are set up.

TIP: Include all age groups and program types. An insurer may price infant care differently from a preschool program or an after-school facility.

Business name:	State(s) where you operate:	Annual revenue:
Facility type (center, home, church):	Years in business:	Annual payroll:
Total staff (including part-time):	Licensed capacity (enrolled children):	Claims in past 5 years:

Programs and Age Groups You Serve

- ☐ Infant care (under 12 months)
- ☐ Toddler care (1 to 2 years)
- ☐ Preschool program (3 to 5 years)
- ☐ Before-school and after-school care
- ☐ Summer camp or school-break programs
- ☐ Drop-in or hourly care
- ☐ Special needs or inclusive care
- ☐ Early learning or pre-K curriculum
- ☐ Enrichment classes (art, music, sports)

How Your Facility Operates

- ☐ Operate from a licensed commercial facility
- ☐ Operate from a licensed home
- ☐ Located within a church or school building
- ☐ Include outdoor playground or play area
- ☐ Serve meals and snacks to children
- ☐ Transport children (field trips, pickup)
- ☐ Use swimming pool or water play area
- ☐ Hire substitute or part-time caregivers
- ☐ Accept child care subsidy payments

Compare Two Program Scenarios

SCENARIO	SCOPE AND VALUE	ACTIVITIES AND AGES	STAFF AND RATIOS	WHAT COULD DISRUPT
Typical day				
Field trip or event				

Anything an insurer should know about your daycare:

2. MATCH YOUR FACILITY RISKS TO COVERAGE

Check each trigger that describes your business, then record what the insurer needs to confirm.

APPLIES?	BUSINESS TRIGGER	COVERAGE TO ASK ABOUT	DETAILS TO CONFIRM
☐	Children play, climb, run and interact in your care, creating fall, collision and injury risk.	General liability	Covered premises, playground, per-occurrence and aggregate
☐	Your staff supervises, feeds and physically handles children throughout the day.	Professional liability (E&O)	Covered care services, supervision failures and negligence claims
☐	You need to protect against allegations of abuse, molestation or inappropriate conduct by staff.	Abuse and molestation liability	Per-claim limit, defense costs, staff and volunteer coverage
☐	You own or lease a facility with furniture, playground equipment, supplies and kitchen appliances.	Commercial property	Covered buildout, equipment, supplies and business interruption
☐	You employ caregivers, teachers, kitchen staff, drivers or administrative staff.	Workers' compensation	Payroll, job duties and state rules
☐	You own or lease vehicles to transport children for field trips, school pickup or drop-off.	Commercial auto	Vehicles, drivers, passenger liability and child safety seat compliance
☐	You serve meals and snacks to children, creating allergen and food safety exposure.	Product liability (food service)	Covered meals, allergen claims and food handling
☐	A fire, flood, health department closure or building issue could shut your facility for days or weeks.	Business interruption	Covered causes, waiting period and revenue calculation
☐	A parent contract, licensing agency or subsidy program requires limits above your base policies.	Commercial umbrella	Underlying policies and added limit
☐	You store parent contact info, child health records or process tuition payments online.	Cyber insurance	Data types covered, breach response and payment card exposure

KEEP IN MIND: A trigger tells you when to ask about coverage. It does not guarantee that every loss will be paid. Confirm the policy's limits, deductible and exclusions.

My Coverage Questions:

3. CHECK LICENSING AND COMPLIANCE REQUIREMENTS

Use your state licensing rules, facility lease terms, and any subsidy program or accreditation requirements.

Documents to Gather

- ☐ State childcare licensing requirements
- ☐ Background check and staff ratio rules
- ☐ Existing certificates & endorsements
- ☐ Facility lease or building use agreement
- ☐ Subsidy program or accreditation standards
- ☐ Parent enrollment contracts or handbooks

Licensing and Compliance Requirements

REQUIREMENT	REQUIRED AMOUNT OR WORDING	WHO REQUIRES IT?	DEADLINE
General liability limit			
Professional liability limit			
Abuse and molestation coverage			
Commercial property coverage			
Workers compensation proof			
Commercial auto limit (if transporting)			
Additional insured endorsement			
State childcare license or registration			
Certificate of insurance (COI)			

Details That Affect Your Limits and Quote

Licensed capacity (max children):	Total value of facility and equipment:
Age range served (youngest to oldest):	Number of vehicles used for transport:
Annual payroll:	Deductible you can pay:

Verification Checklist

- ☐ Insurer reviewed state licensing and ratio rules
- ☐ Named insured matches legal business name
- ☐ Abuse and molestation coverage confirmed
- ☐ COI matches policy after all changes
- ☐ Transport vehicles and drivers listed on policy
- ☐ Policy starts before enrollment or license renewal

DO NOT STOP AT THE LICENSING MINIMUM: State licensing requirements set a floor. Check whether your playground liability, food service exposure, field trip transportation and abuse and molestation risk also have the protection your facility needs.

4. CHOOSE AN INSURER THAT COVERS YOUR DAYCARE

Confirm that each insurer accepts childcare facilities and the programs, ages and activities you offer.

Provider Eligibility and Fit

QUESTION	RESPONSE (A / B / C)	NOTES
Does the insurer specifically cover daycare and childcare facilities?		
Will it cover infant care, preschool and after-school programs under one policy?		
Does the policy include abuse and molestation liability with adequate per-claim limits?		
How does it handle claims when a child is injured on playground equipment or during an activity?		
Does it cover field trip transportation and off-site activities away from your facility?		
Can it cover food service liability for meals and snacks served to children with allergies?		
Can you get a revised COI quickly enough to meet a licensing renewal or subsidy program deadline?		
Does the policy cover business interruption if a health department or licensing closure shuts you down?		
Who manages the claim if a parent alleges negligence in supervision that led to a child's injury?		

Rank Your Priorities - Choose Your Top Four

- ☐ General liability for child injuries
- ☐ Abuse and molestation coverage
- ☐ Professional liability for supervision claims
- ☐ Fast COIs for licensing and subsidy programs
- ☐ Commercial auto for child transportation
- ☐ Food service and allergen liability
- ☐ Business interruption for facility closures
- ☐ Bundling options across coverage types

My Must-Have Provider Features:

5. COMPARE QUOTES AND POLICY TERMS BEFORE BUYING

Compare quotes built from the same programs, enrollment capacity, staffing and requested limits.

Side-by-Side Quote Comparison

COMPARISON POINT	QUOTE A	QUOTE B	QUOTE C
Provider / underwriting insurer			
Monthly and annual premium			
General liability limit/deductible			
Professional liability limit and covered services			
Abuse and molestation liability limit			
Commercial property (facility + equipment)			
Business interruption coverage and waiting period			
Workers' comp payroll and classifications			
Commercial auto (child transport vehicles)			
Food service and allergen liability terms			
Playground and outdoor activity coverage			
Field trip and off-site activity coverage			
Major excluded programs or age groups			
COI and endorsement process			
Claims contact and reporting method			

Final Policy Verification

- ☐ All programs and age groups described correctly
- ☐ Enrollment capacity and staff count match quote
- ☐ Abuse and molestation coverage confirmed
- ☐ Licensing and subsidy requirements included
- ☐ You understand audit and cancellation terms
- ☐ You know insurer and how to report a claim

Final Selection

Chosen provider:	Why this provider fits:	Policy #:	Next review:

REVIEW YOUR COVERAGE WHEN: You add infant care, increase licensed capacity, begin transporting children, add a pool or water play area, install new playground equipment, hire additional staff, open a second location, or start serving meals on-site.