

Statement of Deficiencies

1503.A.-C.: General Liability Insurance Policy

Not Met

1503.A.-C.: A. A center shall maintain in force at all times current commercial liability insurance for the operation of the center to ensure medical coverage for children in the event of accident or injury.

B. A center is responsible for payment of medical expenses of a child injured while in the center's care.

C. Documentation of commercial liability insurance shall consist of the insurance policy or current binder that includes the name of the early learning center, physical address of the center, name of the insurance company, policy number, period of coverage and explanation of the coverage.

Finding:

1503.A.-C. Based on record review: S1 failed to have documentation of current commercial liability insurance for the operation of the center to ensure medical coverage for children in the event of accident or injury. S1 stated, the center has the current insurance policy but has not received a copy from the insurance company.

Corrective Action Plan: S1 apparently attempted to obtain a copy of the insurance policy during Specialist's visit. In the future, S1 stated she will maintain documentation of current General Liability Insurance at all times.
