Statement of Deficiencies

7305-B: Liability Insurance

Not Met

7305-B: The provider shall maintain in force at all times current commercial liability insurance for the operation of a center to ensure medical coverage for children in the event of accident or injury. The provider is responsible for payment of medical expenses of a child injured while in the provider's care. Documentation shall consist of the insurance policy or current binder that includes the name of the child care facility, physical address of the facility, name of the insurance company, policy number, period of coverage and explanation of the coverage.

Finding:

7305-B Based on record review:

The Provider lacked required 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. Insurance on file expired 4/9/13. Director was unable to get proof of insurance before Specialist left.