

## ***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/interview(s) on 6/3/19, S1 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 as S1 stated she did not have a valid reason as to why her insurance had yet to be renewed. The center's last commercial insurance coverage was from 1/15/18 - 1/15/19.

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