## 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 interview(s):

The provider was not responsible for payment of medical expenses of a child injured while in the provider's care. Insurance information was not offered to the parent of C1 upon pick up from center on 4/25/13. Instead, the provider told C1's Mother to bring in the bill for reimbursement.