

## 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 6/10/2020, at 1:30 PM: 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. S1 stated her previous insurance policy lapsed on 5/27/2020, and the renewal was not completed. Specialist observed her contact her insurance agent to renew the policy prior to departure.

Corrective Action Plan. Effective 6/10/2020, S1 stated she will follow up with her insurance agent to ensure the policy is up to date. She will also review the policy yearly to ensure this deficiency is not cited again.

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