

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 observations/interview: At approximately 2:32pm, Specialist observed documentation that S1 did not maintain commercial liability insurance for the operation of the center to ensure medical coverage for children in the event of an accident or injury. The center reopened on 6/1/2020, however, S1 failed to maintain coverage from 6/6/2020 to 6/17/2020. She stated that she did not realize the center's commercial liability insurance had expired and she was working with her insurance agent during that time for a quote.

Corrective Action Plan: Effective today, S1 stated she will speak with her insurance agent and request for the renewal of the insurance 30 days prior to the expiration date.
