

## ***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 interview(s) on 08/06/19, S1, S3, and S6 was not responsible for payment of medical expenses of a child injured while in the provider's care as C1's finger was closed in a classroom door on 07/29/19. Based on interviews S1, S2, S3, S4, S5, and S6 were either notified by O1 or aware that on 07/30/19, C1 was scheduled to see a doctor for the injury that occurred at the center. S1, S2, S3, S4, S5, and S6 all testified that they did not discuss medical expense or insurance with O1.

---