

## ***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.: General Liability Insurance Policy: Based on interview(s) from S1, S3, and O1 the center was not responsible for payment of medical expenses of a child (C1) injured while in the provider's care as evidenced by C1 falling from a high chair on 9/3/19 while in the care of S12. O1 stated that she took C1 to the hospital for a knot on the head caused by him falling from a highchair at the center and center staff or administrators offered the coverage of C1's medical expenses. O1 stated that she paid for C1's medical expenses on her own and plans to seek a refund from the center.