

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.C.: General Liability Insurance Policy: Based on record review on 10/01/2020 at 10:47am, the provided failed to have 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. S1 stated that she has current insurance and the insurance provider was out of the office.

Corrective Action Plan: Effective 10/01/2020, S1, the director, stated she will print out and keep a copy of the commercial liability insurance at the center at all times by 10/02/2020, to ensure that this deficiency is not recited.
