

## ***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) at 11:18 am, S1 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 as LS requested this information from S1 during the licensing visit at 11:15 am. At 11:18 am, S1 stated that she did not have a copy of the insurance policy on-site for LS to review and stated that a person at the insurance company would email the policy information at approximately 1:00 pm, today. LS observed the center's previous commercial liability insurance expired on 9/20/19.

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