

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 record review at approximately 11:00AM the center 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. The center's last known coverage was from Seneca Specialty Company and the policy expired on 9/14/19. The center has been without liability coverage 24 days. The center did not have proof of the coverage prior to the Specialist leaving the center.
