

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 record review at approximately 11:20am, S1 failed to have required documentation of current commercial liability insurance 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. The previous policy expired on 10/02/2020. During licensing visit, Specialist observed a payment receipt dated 09/25/2020. S8 attempted to contact the insurance company to retrieve the correct documentation but was informed the system is currently down.

Corrective Action Plan: Effective immediately, S1 stated she will contact the insurance company at least two weeks prior of expiration date to ensure she has all proper documentation.
