

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.B. Based on record review/interview at 10:15 am, on 9/25/2019, S1 stated that O1 called the center at 9:30am, stating that C1 told her that on 9/24/2019, she was bit on the hand on the bus and the same child bit her on the hand on the playground. It was reported that her hand was swollen as a result of the alleged bite on 9/24/2019. Specialist noted that the Critical incident form completed by S1 on 9/26/2019 noted that medical coverage was not offered. S1 stated that she was notified by O1 that C1 had been taken to Quick care due to the swelling of her hand. Although the center has current commercial liability insurance to ensure medical coverage for the children, S1 stated that she failed to offer medial coverage to O1, after being notified that C1 had been taken for medical attention.