

## 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/interview at 12:45 PM, S1 failed to have proof of a current commercial liability insurance policy for the center as evidenced by S1 could not provide specialist with the documentation. Per S1's statement, she is sure the center has current liability insurance, however, the current policy was not sent to her. The center's commercial liability insurance expired 09/18/2019. This was not corrected prior to specialist departure.

### 1711.A.&B.&D.&G.: Child to Staff Ratio

Not Met

1711.A.&B.&D.&G.: A. Child to staff ratios are established to ensure the safety of all children.

B. Minimum child to staff ratios shall be met at all times.

1. There shall be a minimum of two staff members present at an early learning center when more than one child is present.

2. Only those staff members directly providing care, supervision or guidance to children shall be counted in the child to staff ratios.

D. Minimum Child to Staff Ratios for Type II and Type III centers:

Ages of Children	Ratio
Infants under 1 year	5:1
1 year	7:1
2 years	11:1
3 years	13:1
4 years	15:1
5 years	19:1
6 years and up	23:1

G. Mixed Age Groups - Minimum Child to Staff Ratios

1. An average of the child to staff ratios may be applied to mixed age groups of children ages 2, 3, 4 and 5

2. Child to staff ratios for children under age two are excluded from averaging.

3. When a mixed age group includes children younger than age two, the age of the youngest child determines the child to staff ratio for the group.

4. An average may be applied to a mixed age group consisting only of children ages 5 and older.

#### Finding:

1711.A&B.&D Based on observations/interview at 11:26 AM, S1 failed to meet child to staff ratios at all times as evidenced by specialist observed S2 in the infant room supervising ten children ages 5 months old to 1 year old alone. S1 returned to the classroom at 11:29 AM. Per S1's statement, she was not in the room due to giving a tour of the center to a job applicant.