

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): The provider was not responsible for payment of medical expenses of a child injured while in the provider's care as on November 15, 2016, C1 indicated that C2 and C3 touched her vaginal area causing her to have pain in her vaginal area when her mother cleaned her. C1 received medical attention for this incident; however, the provider failed to be responsible for the payment for the medical expenses.
