

FCC Liability Insurance

At least **\$500,000 General Liability** MUST be met!

This is what is needed, according to our AFI:

12.15. Provider Insurance. All providers are to carry a minimum of \$500,000 or more general liability for the policy period. (T-1). The entire balance of the policy is available for each incident unless amount required by state licensing requirements is higher. In that case, the insurance is to meet the state requirement. Maintain a copy of each provider's insurance policy in their folder. The copy of the insurance policy is in English.

12.15.1. Provider's insurance policies that are not pre-approved by the Services Center Legal Office must be reviewed by the installation Legal office for adequacy. Maintain a copy of their insurance policy in their folder, written in English. A provider with an insurance policy that has been pre-approved should, at a minimum, maintain a certificate of insurance or coverage summary sheet in their folder, written in English. A full policy review may be requested at any time.

12.15.2. Provide information on potential sources for insurance but do not recommend any specific carrier.

5 Insurance Companies you *could* use:

(FCC Coordinators must provide a minimum of 3 insurance companies to FCC applicants and providers):

1. **assurechildcare.hayscompanies.com**
612-486-4752
2. **Philadelphia Indemnity Insurance Company**
One Bala Plaza, Suite 100, Bala Cynwyd, Pennsylvania 19004
610-617-7900 – PHLI.com
3. **Next Insurance, Inc.**
P.O. Box 60787, Palo Alto, CA 94306
855-222-5919
4. **Wilcock & Associates**
<http://wilcockinsurance.com>
5. State Farm
- Call for local representative -