



**CHILD CARE CENTER** directors and owners, along with **School** headmasters and business managers, know that a great deal of time and effort goes into developing a professional operation. So, naturally, it's important that you protect the various components of your program as you would the children and students under your supervision.

**PHOENIX ASSOCIATES** has specialized resources to offer a complete insurance program that provides the protection needed for today's modern child care centers and private schools.



## RISK MANAGEMENT/LOSS CONTROL

We are risk management specialists who understand the risks involved when dealing with children and young people on a day-to-day basis. **PHOENIX ASSOCIATES** provides protection for hundreds of child care centers, Montessori Schools, and private schools, grades K-12. Our risk management program helps you identify exposures to loss. Once identified, we will work with you to control and reduce risks and potential problems before a loss occurs.

# INSURANCE COVERAGES

## PROPERTY PROTECTION

Replacement Cost coverage for your center, school buildings, contents and loss of income.

## GENERAL LIABILITY

Provides protection on an "occurrence basis" for bodily injury, property damage, personal injury, advertising injury, products and completed operations.

## MOLESTATION COVERAGE

Both child care centers and schools are protected for allegations of abuse or misconduct. For those wrongfully accused of sexual misconduct or molestation, Added Defense Costs Coverage can be added for a nominal charge. This coverage provides reimbursement of defense expense incurred by owners and employees in respect to criminal charges for molestation and sexual misconduct.



## COMMERCIAL AUTOMOBILE

Coverage for your owned vehicles, vans, or buses. Liability and physical damage coverage for hired vehicles and other automobiles not owned by the school while being used in the course of school activities may be added for a nominal charge.



## EMPLOYMENT RELATED PRACTICES LIABILITY

Provides broad coverage and defense for Discrimination, Wrongful Termination, Sexual Harassment and associated exposures.

## UMBRELLA POLICY

At least \$1 million coverage for all qualifying accounts, with higher limits available.

This brochure offers only an outline of coverages available. For a detailed description of coverages and limits, refer to your policy and consult your insurance professional at Phoenix Associates.



## ARE YOU AT RISK? WHAT IF?

What if a child falls and the child care center or school is sued, claiming negligence or lack of supervision?

What if children are injured while on a field trip?

What if an allegation of child molestation is made against the center or school or one of its employees?

What if the center or school's van or bus carrying children to the local zoo is involved in an accident?

What if the center or school has a fire in the kitchen area?

The circumstances involved in each claim would determine availability of coverage.



## WHY PHOENIX ASSOCIATES?

**PHOENIX ASSOCIATES** has been providing innovative insurance protection for over 32 years. Our professional staff stands ready to assist you in finding the right insurance coverage.

As members of the National & Georgia State Associations of Professional Insurance Agents, we represent a carefully selected group of financially sound, reputable insurance companies. We place insurance with the company offering the best coverage, coverage that is both competitively priced and supportive of the good service our policyholders have come to expect.

## CALL US TODAY FOR A FREE CONSULTATION!



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## Because you should focus on what you do best...



## ...Educate and care for children.

