



For Non-Profit and Franchise Child Care Centers

When parents are looking for child care, they want to find a program that's convenient, open when they need it, and within budget. Most importantly, they need a child care program that ensures their child is safe. **That's where you come in.** You can provide the insurance coverage your child care clients need to protect the children, teachers, and organizations.

With little kids, **you can't take a chance** with an inexperienced or indifferent corporate carrier. You need a partner you can trust if someone gets hurt, without questions or hassles, so your clients are confident they made the right choice. **Your clients' policies and claims can't wait.** At SMIC, we combine small-company care with large-company resources. With custom quotes, fast turnaround, and accurate underwriting, we will take care of your clients and leave you smiling.

For **Franchise** clients, we can offer an **all-in-one program**. This makes it easy for franchises to sign up for coverage, easy as A-B-C. They can focus on the children and you don't have to place a hundred individual policies.

Groups We Insure

- Private Child Care Centers
- Religious Child Care Centers
- Franchise Child Care Centers
- Before and After School Care

Coverages Available

Accident Medical

Provides coverage for injuries occurring when school is in session and while attending or participating in school sponsored and supervised activities on or off school premises, including travel. Can include sports coverage.

Deadly Weapon

Provides access to training and resources to help prevent a deadly attack on school grounds, primary liability coverage for harm caused by such attacks, and 24-hour crisis management service to help schools respond immediately to an incident.

Special Events

Provides coverage for events such as fairs, fundraisers, concerts, and more.

General Liability

Provides protection against claims from bodily injury, personal injury, property damage, and third-party medical expenses. Participant Legal Liability can be added for accounts with participant exposures. Add optional coverages such as Abuse/Molestation, Non-Owned Hired Auto, Commercial Liquor Liability, and Excess Umbrella Liability.

Cyber Liability

Protects against Internet-based risks, and more generally from risks relating to information technology infrastructure, information privacy, information, governance liability, and related activities.

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