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*The National Center for the
Business of Family Child Care*

Questions to Ask About Business Liability Insurance

1. Will the liability insurance cover injuries that occur away from provider's property (field trips, bus stops, parks, etc.)?
2. Are food illnesses and dispensing of medicine covered?
3. If a lawsuit occurs, will insurance provide immediate money for legal defense?
4. Are allegations of corporal punishment covered?
5. Are the actions of helpers and volunteers covered?
6. If a provider's pet causes an injury, will insurance cover the medical costs?
7. Who pays the first dollar (emergency room, clinic visit) for "slip and fall" injuries to the children?
8. Can I get sexual/physical abuse coverage? What are the limits available?
9. Is all of my property used in my business covered under my homeowners insurance or do I need a rider for my business liability insurance?
10. Is my business income protected if something happens to my home and I have to close my business for a period of time due to flood, fire, storm damage, etc.?

The amount of coverage your business liability provides is important. A provider should get as much as she can afford. Generally, a million-dollar policy is recommended.