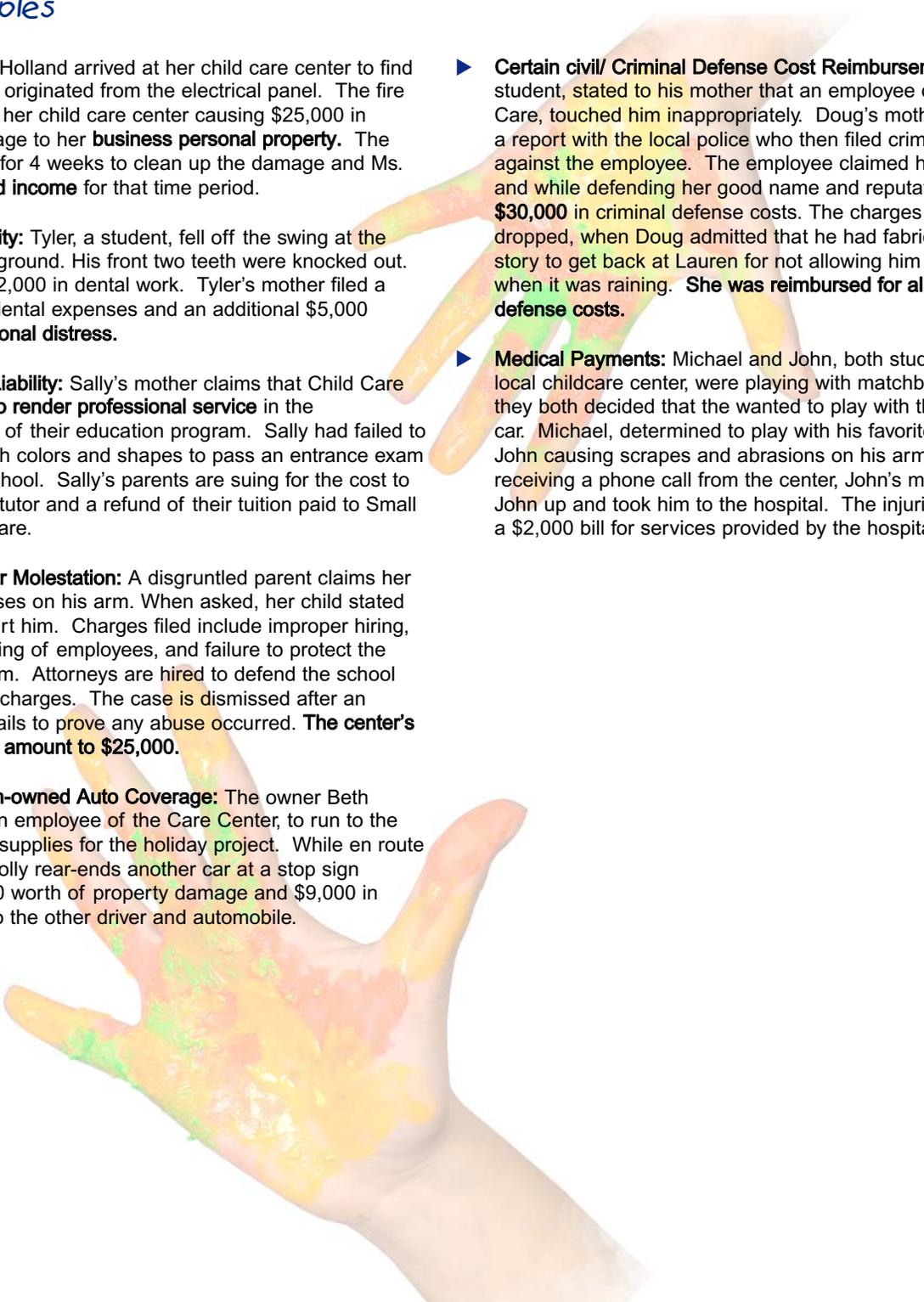


Child Care and Nursery School Product

Claim Examples

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- ▶ **Property:** Ms. Holland arrived at her child care center to find that a **fire** had originated from the electrical panel. The fire had damaged her child care center causing \$25,000 in property damage to her **business personal property**. The center closed for 4 weeks to clean up the damage and Ms. Holland **lost income** for that time period.
 - ▶ **General Liability:** Tyler, a student, fell off the swing at the childcare playground. His front two teeth were knocked out. He incurred \$2,000 in dental work. Tyler's mother filed a claim for the dental expenses and an additional \$5,000 alleging **emotional distress**.
 - ▶ **Professional Liability:** Sally's mother claims that Child Care **center failed to render professional service** in the administration of their education program. Sally had failed to identify enough colors and shapes to pass an entrance exam to a private school. Sally's parents are suing for the cost to hire a special tutor and a refund of their tuition paid to Small World Child Care.
 - ▶ **Child Abuse or Molestation:** A disgruntled parent claims her child had bruises on his arm. When asked, her child stated his teacher hurt him. Charges filed include improper hiring, improper training of employees, and failure to protect the child from harm. Attorneys are hired to defend the school against these charges. The case is dismissed after an investigation fails to prove any abuse occurred. **The center's defense costs amount to \$25,000.**
 - ▶ **Hired and Non-owned Auto Coverage:** The owner Beth asked Molly an employee of the Care Center, to run to the store for craft supplies for the holiday project. While en route to the store Molly rear-ends another car at a stop sign causing \$4000 worth of property damage and \$9,000 in bodily injury to the other driver and automobile.
 - ▶ **Certain civil/ Criminal Defense Cost Reimbursement:** Doug, a student, stated to his mother that an employee of ABC Child Care, touched him inappropriately. Doug's mother then filed a report with the local police who then filed criminal charges against the employee. The employee claimed her innocence and while defending her good name and reputation incurred **\$30,000** in criminal defense costs. The charges were later dropped, when Doug admitted that he had fabricated the story to get back at Lauren for not allowing him to go outside when it was raining. **She was reimbursed for all of her defense costs.**
 - ▶ **Medical Payments:** Michael and John, both students at a local childcare center, were playing with matchbox cars when they both decided that they wanted to play with the red sports car. Michael, determined to play with his favorite car, pushed John causing scrapes and abrasions on his arm. After receiving a phone call from the center, John's mother picked John up and took him to the hospital. The injuries resulted in a \$2,000 bill for services provided by the hospital.