



8722 S. Harrison St. Sandy, UT 84070
P.O. Box 4439 Sandy, UT 84091
877-678-7342 • Fax 800-478-9880

DAYCARE

A. General Information

Proposed Effective Date: _____

Applicant's name: _____

Applicant's mailing address: _____

City: _____ State: _____ Zip: _____

E-Mail: _____ County: _____

Business telephone number: _____ Fax: _____

Physical location of business (if different): _____

Population within 50 miles: _____

Other locations used:

Physical address: _____

City: _____ State: _____ Zip: _____

Physical address: _____

City: _____ State: _____ Zip: _____

Please list any other names the business is or has been known by: _____

Contact person: _____ Producer's name: _____

Detailed description of business activities (specifically, and by location): _____

Applicant is: Individual Corporation Partnership Joint Venture Other: _____

Is this a new business? Yes No

Please list the business owner(s) of the business applying for insurance and identify how many years experience the owner(s) has in this type of business: _____

Please list the manager(s) of the business applying for insurance and identify how many years experience the manager(s) has in this type of business: _____

Annual Payroll: \$ _____ Total Number of Employees: _____ Full-Time: _____ Part-Time: _____

Please describe the business's drug policy and what the procedure is when an applicant or employee fails a drug test: _____

Does your company have within its staff of employees, a position whose job description deals with product liability, loss control, safety inspections or risk management services?

Yes No

If yes, please provide the following information:

Employee name: _____

Email address: _____ Business telephone number: _____

Fax: _____ Years with company: _____

Employee's title: _____

B. Insurance History

Who is your current insurance carrier (or your last if no current provider)? _____

Provide name(s) for all insurance companies that have provided Applicant insurance for the last three years:

	Coverage:	Coverage:	Coverage:
Company Name			
Expiration Date			
Annual Premium	\$	\$	\$

Has the applicant or any predecessor ever had a claim? Yes No

Attach a five year loss/claims history, including details. (REQUIRED)

Have you had any incident, event, occurrence, loss, or wrongful act which might give rise to a claim covered by this policy, prior to the inception of this policy? Yes No

If yes, please explain (provide additional pages if necessary to provide all details): _____

Has the applicant, or anyone on the applicant's behalf, attempted to place this risk in standard markets?

Yes No

If the standard markets are declining placement, please explain why: _____

C. Other Insurance

Please provide the following information for all other business-related insurance the Applicant currently carries.

	1	2	3
Coverage Type			
Company Name			
Expiration Date			
Annual Premium	\$	\$	\$

D. Desired Insurance

Per Accident/Aggregate OR Per Person/Per Accident/Aggregate

<input type="checkbox"/>	\$50,000/\$100,000	<input type="checkbox"/>	\$25,000/\$50,000/\$100,000
<input type="checkbox"/>	\$150,000/\$300,000	<input type="checkbox"/>	\$75,000/\$150,000/\$300,000
<input type="checkbox"/>	\$250,000/\$1,000,000	<input type="checkbox"/>	\$100,000/\$250,000/\$1,000,000
<input type="checkbox"/>	\$500,000/\$1,000,000	<input type="checkbox"/>	\$250,000/\$500,000/\$1,000,000
<input type="checkbox"/>	Other: _____	<input type="checkbox"/>	Other: _____

Self-Insured Retention (SIR): \$1,000 (Minimum) \$1,500 \$2,500 \$5,000 \$10,000

E. Business Activities

- Gross receipts for the past 12 months: \$ _____
Gross receipts estimated for the next 12 months: \$ _____
- Premises information:
 Occupied as dwelling Constructed for day care operation
 Constructed as dwelling and converted to day care center
 Constructed as commercial building and converted to day care center
 Other (please explain): _____
- Number of stories _____ Construction class _____

F. Safety Information:

- Number of fire extinguishers on premises _____
- Is the fire extinguisher inspected: Monthly Quarterly Other _____
- Number of exits: _____
- Do you have smoke detectors installed? Yes No
If yes, please list all locations where smoke detectors are installed: _____

- Is there a building sprinkler system? Yes No
- Do you have fire alarms installed? Yes No
If yes, please list all locations where smoke detectors are installed: _____

- Are the premises inspected for building codes and health standards by local safety and health authorities? Yes No
 - Date of last inspection: _____
 - Name of entity conducting inspection: _____
 - Were there any violations discovered or citations issued? Yes No
If yes, please describe (provide additional pages to provide all details): _____

 - Have violations been corrected? Yes No
- Is applicant licensed? Yes No
If yes, type of license _____
License number: _____ State: _____ Issue date: _____ Expiration date: _____

Do you require teachers to be certified?

Yes No

If yes, identify type(s) of certification required: _____

9. What is maximum number of children permitted by license? _____

10. What is maximum number of children on premises at any one time? _____

11. When are children are on premises? _____ A.M. to _____ P.M.

Number of days per week: _____

12. Indicate the number of children in each age group and the number of attendants for each age group.

AGE GROUP	NO. OF CHILDREN	NO. OF ATTENDANTS
1 Month to 12 Months		
12 Months to 24 Months		
2 Years to 4 Years		
4 Years to 6 Years		
Over 6 Years		

13. Are children with physical or emotional disabilities accepted?

Yes No

If yes, provide details (attach additional pages to provide all details): _____

Identify types of disabilities: _____

14. Attach pictures and diagrams of all equipment and the indoor and outdoor of the facility.

15. Describe special exercise equipment used (e.g. trampoline) _____

16. Is the yard fully fenced?

Yes No

17. Are special classes taught (e.g. gymnastics, tumbling, dance, swimming)?

Yes No

If yes, provide details of the classes including but not limited to the hours the classes are taught, the teacher certification, the number of children per class, the teacher child ratio (attach additional pages to provide all details): _____

18. Is there a swimming pool on premises:

Yes No

If yes:

a. Is it enclosed?

Yes No

b. What are the days and hours the pool is open? _____

c. Is there a lifeguard on duty?

Yes No

If yes, what hours does the life guard operate? _____

d. Include size, depth at each end number and height of diving boards: _____

e. Are there animals on the premises: Yes No
If yes, explain: _____

23. Are off premises field trips conducted? Yes No

If yes,

a. How often? Weekly Monthly Other: _____

b. How are children transported? _____

c. Do you require the driver(s) of vehicle(s) to have chauffeur license? Yes No

d. If parent(s) transport children what do you require prior to them driving (e.g. driver license, insurance, no traffic violations)? _____

e. Average number of miles traveled: _____

f. Describe field trips: _____

24. Attach a list of all attendants and teachers with a description of his or her experience, educational background and certificates and/or licenses.

25. Describe procedures for following, including the step-by-step process to notify parents or guardians:

Accidents: _____

Illness: _____

26. Is a medical care release form signed by parent or guardian required? Yes No

If yes, attach copy of release.

27. Are staff required to be CPR and/or First Aid certified? Yes No

28. Provide copy of any training manual used.

29. Have you been cited for, or had any investigation regarding mistreatment of children? Yes No

If yes, provide details (attach additional pages to provide all details): _____

30. Have you ever had any other licensing violations or any investigation performed into your license?

Yes No

If yes, provide details (attach additional pages to provide all details): _____

31. Have you ever had any negative action orders with or without fines, license suspensions or license reviews?

Yes No

If yes, provide details (attach additional pages to provide all details): _____

32. Do you perform in-depth background checks on all employees? Yes No

33. Do you provide classes on abuse and sexual molestation for your employees? Yes No

34. Does the facility provide food for the children? Yes No

If no, are the children required to bring their own food? _____

What precautions do you take for children with food allergies? _____

35. Is there an outdoor play area for the children? Yes No

If yes, is the area fenced in? Yes No

Is there a lock to the fence? Yes No

If yes, who has access to the lock and what are the hours that the fence is locked? _____

36. What your pickup policy? _____

37. Does the parent(s) sign their children in and out? Yes No

38. What is the average teacher/child ratio? _____

39. Please provide information regarding your hiring practices (provide additional pages to provide all details) _____

40. Please provide pictures of the inside and outside of the day care center, including public access areas.

REPRESENTATIONS AND WARRANTIES

The "Applicant" is the party to be named as the "Insured" in any insuring contract if issued. By signing this Application, the Applicant for insurance hereby represents and warrants that the information provided in the Application, together with all supplemental information and documents provided in conjunction with the Application, is true, correct, inclusive of all relevant and material information necessary for the Insurer to accurately and completely assess the Application, and is not misleading in any way. The Applicant further represents that the Applicant understands and agrees as follows: (i) the Insurer can and will rely upon the Application and supplemental information provided by the Applicant, and any other relevant information, to assess the Applicant's request for insurance coverage and to quote and potentially bind, price, and provide coverage; (ii) the Application and all supplemental information and documents provided in conjunction with the Application are warranties that will become a part of any coverage contract that may be issued; (iii) the submission of an Application or the payment of any premium does not obligate the Insurer to quote, bind, or provide insurance coverage; and (iv) in the event the Applicant has or does provide any false, misleading, or incomplete information in conjunction with the Application, any coverage provided will be deemed void from initial issuance.

The Applicant hereby authorizes the Insurer and its agents to gather any additional information the Insurer deems necessary to process the Application for quoting, binding, pricing, and providing insurance coverage including, but not limited to, gathering information from federal, state, and industry regulatory authorities, insurers, creditors, customers, financial institutions, and credit rating agencies. The Insurer has no obligation to gather any information nor verify any information received from the Applicant or any other person or entity. The Applicant expressly authorizes the release of information regarding the Applicant's losses, financial information, or any regulatory compliance issues to this Insurer in conjunction with consideration of the Application.

The Applicant further represents that the Applicant understands and agrees the Insurer may: (i) present a quote with a Sub-limit of liability for certain exposures, (ii) quote certain coverages with certain activities, events, services, or waivers excluded from the quote, and (iii) offer several optional quotes for consideration by the Applicant for insurance coverage. In the event coverage is offered, such coverage will not become effective until the Insurer's accounting office receives the required premium payment.

The Applicant agrees that the Insurer and any party from whom the Insurer may request information in conjunction with the Application may treat the Applicant's facsimile signature on the Application as an original signature for all purposes.

The Applicant acknowledges that under any insuring contract issued, the following provisions will apply:

1. A single Accident, or the accumulation of more than one Accident during the Policy Period, may cause the per Accident Limit and/or the annual aggregate maximum Limit of Liability to be exhausted, at which time the Insured will have no further benefits under the Policy.
2. The Insured may request the Insurer to reinstate the original Limit of Liability for the remainder of the Policy period for an additional coverage charge, as may be calculated and offered by the Insurer. The Insurer is under no obligation to accept the Insured's request.
3. The Applicant understands and agrees that the Insurer has no obligation to notify the Insured of the possibility that the maximum Limit of Liability may be exhausted by any Accident or combination of Accidents that may occur during the Policy Period. The Insured must determine if additional coverage should be purchased. The Insurer is expressly not obligated to make a determination about additional coverage, nor advise the Insured concerning additional coverage.
4. The Insurer is herein released and relieved from any and all responsibility to notify the Insured of the possible reduction in any applicable Limit of Liability. The Insured herein assumes the sole and individual responsibility to evaluate, consider, and initiate a request for additional coverage or reinstatement of the annual aggregate Limit of Liability which may be exhausted by any single Accident or combination of Accidents during the Policy Period.

Dated: _____

Dated: _____

Applicant:

Agent/Broker:

Signature

Signature

Print Name

Print Name