

EARLY EDUCATION



McKee Risk Management's Early Education Practice is designed to meet the needs of facilities providing custodial care and/or early childhood education for children six weeks through twelve years of age. Sophisticated underwriting practices and a comprehensive list of coverages allow us to design all-lines of insurance programs for a wide range of insureds, from the single location non-profit child care center to multi-state franchise chains.

ELIGIBLE CLASSES:

- Child Care/Day Care
- Nursery Schools
- Before and After School Programs
- Head Start Programs
- Montessori Schools
- Private Schools (K-8)
- Charter Schools

- Defense Outside the Limits - General Liability & Abuse Molestation
- Educator's Legal
- EPL/D&O
- Umbrella (Including Abuse) Limits to \$5,000,000

PRODUCTS:

- Real and Personal Property
- Commercial General Liability including Professional Liability \$1,000,000 Occ / \$3,000,000 Agg
- Commercial Automobile
- Crime
- EBL
- Abuse and Molestation (separate limit of liability up to \$1,000,000 Occ / \$2,000,000 Agg)
- Inland Marine, Equipment Breakdown
- Medical Payments for Children attending centers

TERRITORY:

- Nationwide

CLAIMS

With decades of experience in managing early education claims, our highly experienced claims team is prepared to respond quickly and support the unique needs of our clients. Our claims professionals will be actively involved in both oversight and settlement of the different types of claims which may occur. When a child is injured, whether in a playground accident, while being transported to or from a center or simply while present inside the center, it is crucial that the claims response be prompt, professional and compassionate. If a center is faced with a claim involving allegations of abuse, the claim must be managed by professionals familiar with the specialized handling and investigation required for abuse claims. We have expertise and experience in these claims and have relationships with defense counsels who are best able to handle this sensitive type of litigation. Our goal is to provide outstanding service while achieving the best possible claims outcome for all parties.

