

# EARLY EDUCATION



**McKee Risk Management's Early Education Program** 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 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
- Franchise Educational Centers
- New Ventures / Start-Up Centers

## PRODUCTS:

- Real and Personal Property
- Commercial General Liability, Including Professional Liability
- Commercial Automobile
- Crime
- EBL
- Abuse & Molestation
- Inland Marine, Equipment Breakdown
- Accident & Health
- Medical Payments for Children Attending Day Care Centers
- Defense Outside the Limits - General Liability & Abuse Molestation
- Educator's Legal
- EPL/D&O
- Umbrella (Including Abuse) Limits to \$10,000,000

## TERRITORY:

- Countrywide

## 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.

## RISK CONTROL

Managing exposure is an integral component to our underwriting and account service process. Our Risk Control team works closely with both our underwriters and insureds to incorporate a risk management plan to help minimize future losses. The objective of this value-added service is to help reduce losses, which can potentially reduce premium over time.

