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September 2009 Newsletter

Back to School - Part I

Preschool, Daycare & Nursery Safety

Whether a religious organization operates a preschool, daycare or simply provides nursery care during its services, caring for and keeping the youngest members of a congregation safe is of utmost importance. In this two-part series, we will provide simple suggestions to consider while reviewing the day-to-day operations of a preschool, daycare or nursery.

Insurance, License and Certificates

- Does the insured have the proper insurance coverage in place for such operations? Has the number of participants – the rating basis – changed significantly?
- Has the church or synagogue obtained a current inspection and license to operate a preschool or daycare if required by state law?
- If an outside entity uses the insured's space to operate such services, has the appropriate proof of insurance been obtained from that outside entity and does the policy have the appropriate lessor's risk code?

Child Care Providers, Staff and Volunteers

- Has the insured performed background checks and screening of all members of the child care team?
- Does the insured have enough care providers to maintain the required staff-to-student ratio?
- Do all care providers have basic training in first aid, CPR and other emergency life saving skills?

The benefits of using Church Underwriters:

- ♦ Available to all agents
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- ♦ Competitive pricing
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Church Underwriters, Inc.
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Have all members of the child care team had appropriate training and do all members understand the state laws and the carrier's guidelines for proper conduct and child supervision while on the job?

In next month's newsletter, we will give you Part II of this two-part series with information on premises safety.

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