How to use this: Pull out your current policy’s declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can’t confirm isn’t a problem — it’s simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A ABUSE & MOLESTATION — START HERE

- ☐ Abuse & molestation coverage on my policy as its own coverage with its own limit.
- ☐ I know whether **defense costs** are inside or outside that limit.
- ☐ The limit reflects the number of children in my care.

B SCREENING, RATIOS & SUPERVISION

- ☐ Criminal background checks and periodic re-screening of all staff and volunteers.
- ☐ State-required staff-to-child ratios met for every age group.
- ☐ A written procedure to verify the identity of adults picking up children.
- ☐ Written supervision and conduct guidelines.

C GENERAL LIABILITY & THE FACILITY

- ☐ **General liability** for injuries and premises.
- ☐ Playground/equipment, anchored furniture, finger guards, and any water hazard addressed and disclosed.

D PROFESSIONAL / CARE & MEDICAL

- ☐ Coverage for care-related allegations (professional / certain civil defense).
- ☐ Student accident / medical coverage.

E PROPERTY & PEOPLE

- ☐ **Property** (including playground equipment) at replacement cost.
- ☐ **Workers comp** for staff.
- ☐ **Auto** coverage if children are transported.

F LICENSING, LIMITS & REVIEW

- ☐ License/registration current and inspection violations corrected.
- ☐ **Umbrella** above primary limits; reviewed at least annually.

G QUESTIONS WORTH ASKING YOUR BROKER

- “Is abuse & molestation a separate coverage with its own limit, and is defense inside or outside it?”
- “Does the abuse limit reflect my enrollment?”
- “Are my ratios, background checks, and pickup procedures documented?”
- “Are my water hazards and playground exposures disclosed?”
- “Is transport of children covered?”

H IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.