

# DAYCARE- CHILD & ADULT

## **CERTAIN CIVIL/CRIMINAL DEFENSE COST REIMBURSEMENT**

A student stated to his mother that the owner of ABC child care touched him inappropriately. Doug's mother then filed a report with the local police, who then filed criminal charges against the owner. The owner claimed her innocence and while defending her good name and reputation incurred \$30,000 in criminal defense costs. The charges were later dropped, when the child admitted to lying in order to get back at the owner for not letting him go outside while it was raining. The owner was reimbursed for all her defense costs.

## **CHILD ABUSE & MOLESTATION**

A disgruntled parent claims her child had bruises on his arm. When asked, her child stated that his teacher hurt him. Charges include improper hiring, improper training of employees, and failure to protect the child from harm. Attorneys are hired to defend the school against these charges. The case is dismissed after an investigation fails to prove any abuse occurred. The center's defense costs amount to \$25,000.

## **GENERAL LIABILITY**

A child fell off the swing at a child care playground, knocking out his two front teeth. He incurred \$2,000 in dental work. The child's mother filed a claim for the dental expenses and an additional \$5,000 alleging emotional distress.

## **HIRED & NON-OWNED AUTO COVERAGE**

An employee of a nursery school used their personal automobile to go to the grocery store to pick up snack supplies. En-route to the store, the employee struck and killed a pedestrian. The employee's policy only had a \$35,000 limit, which required the nursery school's policy to respond on an excess base in the amount of \$1,000,000.

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