

**COMMUNIQUÉ**

**QUESTIONS AND ANSWERS**

**PLEASE NOTE THAT THIS DOCUMENT COMPARES THE POLICY OFFERED BY YOUR PERSONAL INSURER WITH THE REGROUPEMENT'S ONE.**

Below is a list of questions you should ask your personal Insurer regarding insurance coverage for a home childcare provider:

**It is really important that your insurer answers “yes” to all the following questions because *ASSURANCES ANDRÉE BERNIER ET FILLES INC. insures you except for the Home-based business which is optional.***

1. Am I insured for my daycare? What is the Civil Liability insurance limit and what is the coverage of my insurance policy? \$10 000 000, if you are insured with Assurances Andrée Bernier et Filles Inc. Only one premium is applicable for 1 to 9 children. See all the coverage included on the attached insurance schedule. The premium is \$72 per year plus tax and fees.
2. Who insures the professional properties of my home childcare services and my loss of income in case of damage?  
It can be added to your policy with the regroupement at a cost of \$102. per year (**home-based business**).
3. Are educational outgoings insured ?(Most of the insurers cover only on premises)
4. Are the employee(s), the assistant(s) and the emergency and occasional substitute(s) insured?
5. Are volunteers insured?
6. Am I covered if I have a child with allergies or a disabled one at my home childcare service?
7. Am I covered if I give medication or first aid assistance?
8. Am I covered in case of food poisoning?
9. Am I covered for legal costs and loss of income in case of accusation for abuses (act of violence or sexual abuse)?
10. What should I do if an accident occurs at the home childcare service?  
Complete the accident reports supplied and forward it to us by fax.
11. Who am I insured with in case of a car accident with the children?  
**Bodily injuries** are insured by the S.A.A.Q.  
**Material damages** are insured by your own automobile insurance contract.
12. Where do I file my claims? At our office (see our phone number and address below)
13. Can I have a pet? Yes, you can with *Assurances Andrée Bernier et Filles*. See attached insurer's communiqué which reminds you to be extremely cautious.