

COMPARATIVE INSURANCE TOOL



The premium seems inadequate to you ?
 Here is a list of questions to ask any other insurance to ensure that your insurance coverage is adequate for your home childcare.
 Use it to compare.

QUESTIONS	ASSURANCES ANDRÉE BERNIER & FILLES Cabinet en assurance de dommages	OTHERS INSURERS
Am I insured with a limit of \$10,000,000 for the Civil liability ?	✓	only available with us
Am I insured for 9 children ?	✓	difficult to obtain
Are my professional property insured for replacement cost (ex. : toy for the children) ?	✓	?
Am I insured for my loss of income following a covered claim ?	✓	?
Are my legal fees and my loss of income in the event of acquittal or a charge withdrawn for abuse (acts of violence or sexual abuse) covered ?	✓	only available with us
Am I Insured for extra expenses if I need to relocate my service for exemple, following a covered claim ?	✓	?
Am I Insured if I do educational activities outside the premises ?	✓	?
Are employees, volunteers, substitutes, assistants insured ?	✓	?
Am I insured if I give medication or first aid ?	✓	?
Am I insured if I have a child with a disability or allergy ?	✓	?
Am I insured in the event of food poisoning ?	✓	?
Am I allowed to have animals ?	Yes <i>Requires that your pet is not in contact with children</i>	difficult to obtain

What to do if:

Child care accident ?	➔	Complete the incident report and send it to us by fax or email
Car accident with children, who insures me ?	➔	Personal Injury: <i>La Société de l'Assurance Automobile du Québec</i>
	➔	Automobile damage: your own automobile insurance.
Claim, who do I talk to ?	➔	At our offices, see our contact information below