**Insurance Policy:**

We understand that accidents can happen and that children can sometimes get injured or sick. To protect the children in our care and their families, we have the following policies and expectations regarding insurance:

* We have liability insurance coverage to protect the day care, its staff, and the children in our care against any claims arising from accidents or injuries that may occur at the day care.
* We do not provide health insurance coverage for the children in our care. Parents are responsible for providing their own health insurance coverage for their child, and must provide us with a copy of their health insurance card.
* In the event of an accident or injury, we will provide first aid and medical treatment, if necessary, and will contact the parent or emergency contact as soon as possible.
* If your child is injured or becomes ill while at the day care, we will provide you with a written report of the incident and any medical treatment that was provided.
* We will cooperate with any insurance claims or investigations, and will provide any necessary information or documentation.
* We will not be responsible for any medical expenses or other costs related to an accident or injury that occurs at the day care, unless we are found to be negligent or at fault.

We are committed to providing a safe and nurturing environment for the children in our care, and we have insurance coverage in place to protect everyone involved. However, we also ask that parents provide their own health insurance coverage for their child and understand that we are not responsible for any medical expenses or other costs related to an accident or injury.

The undersigned have read and agree to abide by the daycare policies

**Parent Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**