

# **Nature & Forest Preschool Insurance FAQS: Frequently Asked Questions**

## **Will my preschool qualify to be insured?**

Every preschool is unique, which is why we ask for a description of your program including the location(s), and activities. We have successfully insured many nature and forest preschools across the country.

We do not have the ability to insure preschools that have no access to appropriate shelter in event of extreme weather. We only insure nature preschools at commercial locations; for example leasing space from a park, school or nature center. And, if your city or state regulations require you to have a preschool license, so does insurance.

## **Why does my school need insurance?**

Insurance protects organizations from losses they cannot absorb themselves. Insurance protects people, property, assets and your reputation. For example a lawsuit claiming negligent supervision, a fire destroying an owned building and contents, or a car accident with injured children. When an insurance policy responds to a covered claim you also have help with legal fees and public relations.

Insurance also helps you meet regulatory and contractual obligations. Having insurance may be a requirement to be licensed or sign a lease.

## **What type of business insurance is available for nature preschools?**

The most common form of insurance nature preschools purchase in our nature organization program is Commercial General Liability with Child Care Professional and Abuse and Molestation coverage included. Other forms of insurance available are Property, Auto, Umbrella, Accident Medical, Workers Compensation, Disability and Cyber as well as Directors and Officers coverage with Employment Practices Liability. Some coverage is mandated by law, such as Workers Compensation.

## **What will the cost be for insurance?**

Insurance premiums vary widely based on your operations and location. You will be given a written proposal of coverage and premiums for your review before you need to make any decisions.

## **Do I need a license for my program?**

Contact your city or state department that handles child care licensing to determine if your preschool will be required to have a child care or preschool license.

## **What will I need to apply for insurance?**

Contact us to obtain an application to complete. In addition please provide a copy of the Childcare License (if applicable, some states or cities may not require a license) Resume of Director, a Description of the Program including the building that will be used to take shelter in extreme weather and a Link to the Website. New operations should include a Business Plan and three year financial projections.