

# Protecting Children and Caregivers

CHILD CARE ACCIDENT & HEALTH COVERAGE



Child care providers manage countless responsibilities every day. Accident & Health (A&H) coverage is designed to help ease that burden with flexible, straightforward insurance solutions that support your organization when accidents occur.

## Comprehensive Coverage for Child Care Organizations

We offer flexible plans designed for home-based and center-based child care programs. Each policy is built to help reduce financial exposure and support the well-being of the children and families you serve.

Common Injuries Covered	Who's Covered	What's Included	Where Coverage Applies
<ul style="list-style-type: none"><li>• Slips, trips, falls</li><li>• Cuts and contusions</li><li>• Burns</li><li>• Accidental poisoning</li></ul>	<ul style="list-style-type: none"><li>• Children</li><li>• Chaperones</li><li>• Volunteers</li><li>• Participants</li></ul>	<ul style="list-style-type: none"><li>• Hospital stays</li><li>• Emergency Room Visits</li><li>• Diagnostics, Tests + Labs</li><li>• Crutches, Casts + Braces</li></ul>	<ul style="list-style-type: none"><li>• Home daycares</li><li>• Commercial daycares</li><li>• Travel to + from</li><li>• Playgrounds</li></ul>



Learn more about our coverages at [GAIG.com/SHS](https://www.GAIG.com/SHS)

Specialty Human Services

# Why Accident & Health Coverage Matters

Accidents in child care settings are more common — and can often be more costly — than many organizations expect. Each year, children experience injuries during play, daily routines and group activities, leading to unexpected medical expenses for families and potential liability exposure for child care providers.

A&H coverage helps address gaps that general liability policies may not fill, offering an added layer of financial protection for both families and child care organizations.

## A Real-World Example

### The Situation

A toddler fell and injured her face while playing at daycare. Seven medical bills totaled nearly \$5,000. After primary health insurance payments, more than \$2,000 remained as out-of-pocket expense.



### Without A&H Coverage

Your organization may be responsible for uncovered expenses and potential legal costs. These incidents can also affect future liability premiums.

### With A&H Coverage

The remaining medical expenses were fully covered — at a cost significantly lower than the out-of-pocket amount. The policy also protected all eligible children at the daycare.



## Contact Us



### Underwriting

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### Claims

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The claims scenarios in this material are provided to illustrate possible exposures faced by your clients. The facts of any situation which may actually arise, and the terms, conditions, exclusions, and limitations in any policy in effect at that time, are unique. Thus, no representation is made that any specific insurance coverage applies to the above claims scenarios. This is an accident only policy with limited benefits and does not pay benefits for diseases, sickness or loss from sickness. Coverage is summarized. Coverage features and product availability may vary by state. This is not a contract for the coverage described herein. Please contact us or your agent/broker for additional information, and refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company, authorized insurer in all 50 states and the DC. © 2026 Great American Insurance Company, 301 E. Fourth St., Cincinnati, OH 45202. All rights reserved. 5815-4-SHS (02/26)



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