

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	WITH US	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. : toys 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Are my legal fees and my loss of income in the event of acquittal or a charge withdrawn for abuse (acts of violence or sexual abuse) covered ?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 email
- **Car accident with children, who do I talk to ?**
 - Personal Injury: *La Société de l'Assurance Automobile du Québec*
 - Automobile damage: your own automobile insurance.
- **Claim, who do I talk to ?** <https://abernier.ca/faq-services-de-garde>