



Programme Koala

Insurance for childcare services for 9 children or less

This program is offered by
« Assurances Bernier & Filles »
and invoiced by *Regroupement des CPE Côte-Nord*

- ☀ Commercial General Liability - *Limit \$10 000 000*
- ☀ Property related to the operations home childcare provider - *Limit \$40 000*
- ☀ Business Interruption Insurance - *Actual Loss Sustained*
- ☀ Crime 1.0 - *Employee Dishonesty Form 111.1e-1*

**** The “annual” premium of \$352.29 is applicable
for 9 children or less ****

*To better understand this Program
and quickly obtain answers to all your questions,
we invite you to consult the FAQ section by [clicking here](#)*



Why choose “Programme Koala” instead of my personal insurance or any other proposal ?

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Are my legal fees and my loss of income in the event of acquittal or a charge withdrawn for abuse (acts of violence or sexual abuse) covered ?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:
<ul style="list-style-type: none"> ● Child care accident ? Complete the incident report and send it to us by email ● Car accident with children, who do I talk to ? <ul style="list-style-type: none"> ○ Personal Injury: <i>La Société de l'Assurance Automobile du Québec</i> ○ Automobile damage: your own automobile insurance. ● Claim, who do I talk to ? https://abernier.ca/faq-services-de-garde