



Assurances Bernier & Filles

Liability Insurance and Home-Based Business Insurance *** FAQ's ***

1. I am a new RSGE and I would like to subscribe to the insurance of the Regroupement des CPE Côte-Nord (RCPECN) ...
→ Contact us at 1-866-795-3567 ext 2.
2. Am I assured if ...
You must contact a broker at Assurances Bernier & Filles by email info@abernier.ca who is qualified to answer insurance questions.
3. Do I have to advise if I am increasing to 9 children?
As mentioned on the inscription form
***** One premium is applicable for 1 to 9 children *****
4. Is my assistant insured?
As mentioned in the "summary of benefits" that we have sent to you, additional insured are included (Employees and volunteers, spouses, assistants).
5. An incident happens to a child, what should I do?
You must complete the incident form and send it by email to info@abernier.ca or by fax at 418-626-5676.

PAYMENT:

6. How can I pay the insurance premium?
→ [Click here](#) to see our "Payment methods"
7. I try to pay online and it does not work because:
 - My email address is not associated with any folder:
 - please write the client number found on the invoice you received starting with 09;
 - I have an error message:
 - If possible, please use a computer rather than a cell phone or tablet;
 - Clear your browsing history, restart your computer, wait 30 minutes and try again;
 - Change browser - Google Chrome, Explorer, Eternet, Firefox or other.

8. Why is the amount I paid different from the amount on the certificate?
- ➔ The insurance premium is \$230
 - ➔ To this amount is added a tax of 9% (applicable only to insurance)
 - ➔ + administration fees of \$20.00 + GST-QST
 - ➔ If you made your payment via our website, additional fees of approximately 3% will be added. Please keep your payment confirmation for your taxes.
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RENEWAL FORM:

9. You don't have to complete the "renewal form" anymore. If you pay by cheque, be sure that your client number 09-_____ is on it.
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INSCRIPTION FORM:

10. I paid on the RCPECN website, do I still need to complete the inscription form?
YES, this form is mandatory.
11. How can I send you the completed form?
- ➔ By fax at 1-418-295-1467;
 - ➔ By e-mail at assurances@rcpecn.com (we accept photos if it's easier for you);
 - ➔ OR by mail at 810, rue Bossé, bur. 201, Baie-Comeau Qc G5C 1L6
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CERTIFICATE:

12. I paid on the website, how long will I receive my certificate?
Usually, you receive it within 24 hours of receiving payment at our office. **But during the renewal period, it can be a little longer.**
13. I paid the renewal with a post-dated check. When will I receive my certificate?
As soon as we receive the check at our office, we will send you your certificate by email or by mail according to your preference.
14. Do you send my certificate directly to my coordinating office?
NO, as mentioned in the letter (or email) you received, we will send you your insurance certificate by email or by mail, depending on the chosen method of communication. It's up to you to send it to your coordinating office as well as to your home insurer.
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I CLOSE MY DAY CARE:

15. I closed my daycare service, so I do not need to renew my insurance!
YOU MUST ALWAYS COMPLETE THE CANCELLATION FORM and send it by email to assurances@rcpecn.com or by fax to 1-418-295-1467 or by mail at 810, rue Bossé, bur 201, Baie-Comeau Qc G5C 1L6

16. I will close my childcare service in a few months, can I pay for this period only?
NO, you have to renew for a year and ... (see question 17).

17. I close my daycare, am I entitled to a refund?

YES, **YOU MUST WAIT UNTIL YOUR CHILDCARE SERVICE IS DEFINITELY CLOSED**, complete the cancellation form by indicating the date of termination and sent it to us with specimen check. This form can be found in the "Assurances RSG / Daycare Insurance" section of our website at www.rcpecn.com or by calling 1-866-795-3567 ext 2. Administration fees are not refundable.

I DIDN'T FIND THE INFORMATIONS I'M LOOKING FOR:

➔ Consult the frequently asked questions of Assurances Bernier et filles by [CLICKING HERE](#)

NOTE:

Assurances Bernier & Filles also offers home and auto insurance products. For more information, do not hesitate to contact them by email info@abernier.ca.

**Thank you for your cooperation
The RCPECN**