



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Are my legal fees and my loss of income in the event of acquittal or a charge withdrawn for abuse (acts of violence or sexual abuse) covered ?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