

Washoe County Human Services Agency

SECTION 7 INSURANCE

- 7.1 Required amounts. Every licensed child care facility shall be required to have and maintain in full force and effect at all times during each license period, a policy of liability insurance sufficient for the protection of children, employees, volunteers, and any visitors to the facility covering personal injuries with limits not less than:
- A. Three hundred thousand dollars (\$300,000) in any facility licensed to care for six or less children; and
 - B. One million dollars (\$1,000,000) in any facility licensed to care for seven or more children.
- 7.2 Certificate of insurance. A copy of the policy or a certificate of insurance shall be provided to the Agency prior to issuance of a license. Said certificate shall evidence type of coverage and policy amount.
- 7.3 Endorsement. Each insurance policy shall contain an endorsement to provide notice to the Agency prior to the effective date of cancellation, lapse or non-renewal of the policy.
- 7.4 Governmental agencies. The Agency may waive upon request, the above insurance requirements for any government agency or subdivision of a government which operates a child care facility and is self-insured for its general liability exposures with the concurrence of the County Risk Manager, after the review of the entity's annual fiscal audit.