



Child Care Services TCSIG Liability Insurance Coverage

TCSIG understands the many challenges the districts are facing with on-line instructions, day-care or extended day-care (Child Care). We have received several inquiries regarding Child Care services, and the following will address these concerns.

TCSIG member district current provides a combination of privately owned independent Day-Care and district employee operated Child Care services. Both have unique operational and insurance requirements.

I. Privately Owned Child Care:

- A. Schools utilizing privately owned Child Care must obtain Certificate of Insurance from their provider naming the district and TCSIG as Additional Insured for the Commercial General Liability along with Indemnification language in favor of the district, holding the district harmless. (Minimum coverage \$5,000,000).
- B. Abuse and Molestation coverage with limits of \$5,000,000.
- C. Confirmation that personnel hired have passed background checks.
- D. Submit Certificate of Insurance to Risk Strategies at TCSIGadmin@risk-strategies.com.

II. District Provided Child Care:

Schools providing Child Care to their employees' children are exempt from Child Care licensing per California Department of Social Services (CDSS).

District providing Child Care to their employees' children must adhere to the following guidelines:

- A. Waiver signed by employees acknowledging care provided is for the care of children of the employee only, and the employee must remain on school grounds while their child(ren) are under the responsibility of the Child Care provided by the school

- B. The employer shall create a file for each child in care to maintain emergency authorization cards, acknowledgment of receipt of the waiver, and any additional information pertinent to the care and supervision of the child.
- C. The employer shall immediately obtain and retain documentation of proof of criminal background clearances for all adults working or volunteering at facility or TrustLine approval.
- D. Adhere to a child to caregiver ratio of no more than 10:1.
- E. A copy of this waiver shall be posted in a prominent location visible to anyone who utilizes the Child Care setting.
- F. The Child Care setting should have age appropriate equipment, such as sleeping, bedding, learning, and play materials. If care involves children under 12 months, a crib or play yard shall be provided, and adherence to safe sleep best practices is required
- G. The employer shall adhere to the local public health department's guidelines for providing a healthy and safe child care environment and incorporate policies and procedures provided by Californai Department of Social Services (CDSS) in consultation with the California Department of Public Health (CDPH), to support prevention, containment and mitigation of COVID-19.
- H. The employer shall comply with directives of a local health department officer and shall not restrict CDSS, CDPH, local health department officials, healthcare providers, and essential government authority from entering or conducting investigations at the facility.
- I. Persons who have a travel history over the course of the last 14 days to an area identified by the CDC as Level 3 Travel Health Notice shall not be allowed on site (see Evaluating and Reporting Persons Under Investigation by the CDC).
- J. Persons who have been in close contact with someone diagnosed with COVID-19 shall be excluded from the site for 14 days from the day of their last exposure.
- K. The employer shall immediately notify parents and send a child home immediately if the child presents with fever and/or respiratory infection symptoms.
- L. The employer shall separate sick infants, children, and staff from others until they are able to leave the site, by designating a "sick room" that is separate from the rest of the child care site and through which others do not regularly pass.

- M. The facility shall engage in regular cleaning and sanitation practices, including the following, when feasible:
- a. Sinks for preparing food and washing hands shall be separate.
 - b. Food shall be handled in areas separate from toilets and diaper-changing tables.
 - c. Frequently used surfaces, bathrooms, door handles, sinks, drinking fountains, play areas and toys shall be regularly sanitized throughout the day.
 - d. Disposable paper towels shall be used instead of cloth towels.
- N. The employer shall require caregivers to self- screen for respiratory infection symptoms each morning before interacting with children.



For any questions or clarifications, please contact Paul Harrison or Lynda McLain at Risk Strategies: (916) 367-4295, or TCSIGadmin@risk-strategies.com