



**Your center should be able to answer “YES” to all these questions:**

1. Is your center licensed?
2. Do you screen employees carefully before they are hired?
3. Do new employees receive adequate training, especially in the area of emergency procedures?
4. Do you maintain an acceptable ratio of staff to children?
5. Are emergency evacuation procedures posted and well understood by all staff?
6. Does your center have the ability to administer emergency first aid care at all times?
7. Do you conduct fire drills monthly?
8. Do you train employees to observe signs of physical abuse and report them?
9. Does your center have a written policy that addresses sexual misconduct?
10. Is your center in full compliance with local board of health and building codes?


*For more information and assistance, contact our Risk Management Department. This publication is intended for use by policyholders of the Utica National Insurance Group. The information and suggestions contained in this publication have been developed from sources believed to be reliable. The Utica National Insurance Group accepts no legal responsibility for the correctness or completeness of the material or its application to specific factual situations.*

**We're here to help you  
make your center safer!**



A Risk  
Management  
Publication of the ...

**ChildCareCenters**  
INSURANCE PROTECTION PROGRAM

 Utica National Insurance Group



**The Utica National program for child care centers gives you more than excellent insurance coverage. We also work to help you increase your center's overall safety — and prevent both property and liability losses. This brochure is a part of those efforts.**

**You are aware already of the many risks involved in child care. But some exposures may have escaped your attention. And others may need stronger preventive measures than you now have in place.**

**We have prepared this brochure as a convenient guide to safety and risk management at child care centers. Consult it often to make sure you continue to do everything you should to ensure the safety of your children and staff, and the future of your business.**

### Licensing & Accreditation

**As you know, your day care center must meet applicable requirements** and be licensed as required by the state. We also recommend that the center be accredited by the Child Welfare League of America or by the National Association for the Education of Young Children.

### Staffing

**Make sure you have an adequate number of staff.** Your center should have a ratio of staff to children that complies (at minimum) with applicable regulations in your state.

("Staff" may usually include adults other than teachers, who are full-time employees, such as secretaries, nurses, teachers' aides, etc.)

**Make sure your staff is qualified and adequately trained.**

- Your center should be staffed by individuals who are 18 years of age or older.
- Training in child development/early childhood education is highly desirable.

**The center's hiring practices should include the following:**

- Completion of an application by all potential new employees.
- Checking of all personal references provided by the potential new employee (including previous employers) so as to evaluate the individual's personal characteristics for working with children.

**Where permitted by state law and/or local authorities, verify** that no member of the existing staff or potential new employee is under investigation for, or has a previous record of, child abuse or neglect.

**Staff members should receive pre-placement physical examinations,** tuberculosis tests, and there should be a program of annual medical re-examination of all employees, with retention of records in an employment file.

**New staff members should serve a probationary employment period** during which the director, or other qualified person, can make a professional judgment as to their physical and psychological competence for working with children.

**New staff members should be instructed** regarding emergency health and safety procedures.

**Employees should be trained** to look for and report telltale signs of physical abuse and report same to the authorities.

**New staff members should be adequately oriented** regarding the goals and philosophy of the center.

### Supervision of Children

**Children must be under adult supervision at all times.** If children are not in the direct vision of adults, adults must be aware of where they are and what they are doing.

**Parents should be encouraged to visit the center** and observe the operations at all times. There should be a clear rule that a child may be taken from the center only by persons with written authorization to do so.

**Pre-admission medical evaluations should be obtained** for all children and maintained in a permanent file. School activities for any individual should reflect limitations defined by medical records.



### Emergency Preparedness

**All centers should have the ability to administer** emergency first aid care by trained personnel with appropriate equipment.

**All accidents, including incidents not resulting in bodily injury,** should be investigated to determine the accident's cause and to initiate effective remedial action to prevent a recurrence. Records should be kept of all injuries, however minor, and include type of treatment and by whom and where administered.

**There should be a written emergency plan for the center,** to include emergency evacuation drills, identification of personnel with first aid capability, provision for medical transport of injured children, inclusion of emergency numbers for fire, medical attention, etc.

**Staff should receive training** in universal precautions for controlling exposure to blood-borne pathogens.

### Fire Prevention & Protection

**Smoke detectors and fire extinguishers must be provided** and periodically checked. In addition, smoke detectors should be provided in all areas.

**A fire alarm system with manual alarm boxes on each floor is required.** If over 100 children are involved, the alarm is to be transmitted to the fire department automatically.

**Fire drills should be conducted monthly** and an evacuation plan, which includes the procedures for guiding the occupants to safety and calling the fire department, should exist in formal written form and be posted.

**Exit stairways must be enclosed** and at least two separate exits must be provided to the outside.

**Class K fire extinguishers are needed in cooking areas.** If extensive grease-producing cooking is conducted on premises, a fire extinguishing system is required.

### Vehicular Safety

**Vehicles used to provide transportation for children** must comply with all state and federal regulations, have a regular maintenance program, and be equipped with age-appropriate restraint devices. Appropriate restraint devices include infant safety seats, toddler auto seats, auto booster seats, and/or safety belts.

### Child Safety

**Electrical outlets** should be covered with protective caps.

**In older buildings, lead paint must be removed** from interior panels, doors, woodwork, etc., in compliance with applicable laws.

**Playground equipment should receive** regular inspection and maintenance.

**All toys and playground equipment must meet Consumer Product Safety Commission guidelines** regarding the dangers of choking, entrapment, security, and overall safety.

### Other Important Safety Features

**Emergency lighting should be provided in all areas** to provide illumination in case of power failures. All rooms should be well lit and ventilated.

**Cooking areas should be cleaned** daily and any aged items, e.g., milk, thrown out.

**Chairs, tables, and eating utensils must be suitable** for the size and developmental levels of the children.

**Safety inspections must be conducted by a qualified employee** on a scheduled basis, utilizing a comprehensive checklist, with permanent records maintained locally.

**All equipment and the building should be maintained** in a safe, clean condition and in good repair. Indoor and outdoor environments must be safe, clean, and properly designed and maintained.

**Closet and bathroom doors** should be easily opened by a readily accessible device in case of emergency.

**All poisonous/toxic materials** must be kept under lock and key, out of children's reach.

**If the center has a swimming or wading pool it must be fenced and properly secured.** Use of the pool should only be permitted under conditions of adequate supervision and safety.

### Planning for Business Interruptions

**Because working parents simply cannot do without day care** while the center is being rebuilt or re-equipped, an interruption in your services may cause many of the clients to leave. You should check on the availability of temporary space in which your center could continue operations.

We also have resources to help you restore your business functions following a catastrophe. Contact your agent or Utica National Risk Management Representative for more information.

