



## Liability Insurance Coverage for Registered Family Child Care Providers

If you provide paid family child care in your home, you cannot rely on your standard homeowners or automobile insurance to protect you from claims that arise out of your family child care activities. Standard homeowners and automobile insurance policies generally do not cover you for claims related to those activities. You can purchase insurance to cover those claims from your homeowners and automobile insurers, but only if you have a “certificate of registration” as a family child care provider from the state.

### GET REGISTERED!

Maryland law requires you to register as a “family child care provider” with the Maryland State Department of Education. The Department’s Division of Early Childhood has a website that provides information about family child care providers and explains how to get registered. [Click Here to go to the Division's Website.](#) You can also reach the Division by mail, e-mail, or telephone:

Division of Early Childhood  
Maryland State Department of Education  
200 West Baltimore Street  
Baltimore, MD 21201  
Email: [earlychildhood.msde@maryland.gov](mailto:earlychildhood.msde@maryland.gov)  
Phone: 410.767.0100

### Then GET INSURED!

Once you are registered as a family child care provider, talk to your trusted insurance advisor, agent or broker, or insurance company about liability insurance for your activities as a family child care provider. What kind of coverage do you need? How much coverage do you need?

*To protect you for activities in your home,* Maryland law requires your homeowners insurance company to offer you liability insurance with a limit of at least \$300,000, **if you are registered** as a family child care provider under Title 9.5, Subtitle 3 of the Education Article. This insurance covers liability that results from bodily injury, property damage, or personal injury arising out of your activities in your home as a family child care provider.

*To protect you when you are using your automobile,* Maryland law requires your automobile liability insurance company to offer you coverage for at least the mandatory minimum amounts of \$30,000 for any one person and \$60,000 for any two or more persons per occurrence, in addition to interest and costs, for liability that results from bodily injury, **if you are registered** as a family child care provider under Title 9.5, Subtitle 3 of the Education Article. The bodily injury coverage must include bodily injury to a child you are caring for while the child is a passenger in your automobile as part of your activities as a family child care provider. Your automobile liability insurance company should also offer you at least \$15,000 for property damage for claims by

others against you arising from a motor vehicle accident that occurs during the course of your family child care provider activities, in addition to interest and costs. You should discuss purchasing higher limits of liability coverage for your family child care provider activities with your trusted insurance professional.

Visit the Maryland Insurance Administration's website, [www.insurance.maryland.gov](http://www.insurance.maryland.gov), for more information and to sign-up for our monthly consumer newsletter.