

# COVID-19 RESPONSE



## Liability for Childcare Facilities During the COVID-19 Pandemic



From the Indiana Department of Insurance

The Indiana Department of Insurance is addressing concerns that facilities that provide services such as childcare and meals to the community will lose their liability insurance if they remain open during the COVID-19 pandemic. There is no reason to believe that any carrier would be or is denying coverage at this time.

Insurance companies cannot cancel coverage without filing an endorsement change in the terms of the policy with the Department. Commissioner Stephen W. Robertson stated that the Department will aggressively support those facilities if their commercial insurance carrier attempts to deny their liability insurance without approval.

At this time, childcare facilities will maintain liability insurance if they choose to remain open and follow their normal protocol for children who may have an illness. Any facility that has a question about their coverage may contact the Department on Monday during normal business hours at 317-234-8582.

**About Indiana Department of Insurance:** The Indiana Department of Insurance protects Indiana's insurance consumers by monitoring and regulating the financial strengths and market conduct activities of insurance companies and agents. The department monitors insurance companies and agents for compliance with state laws to protect consumers and to offer them the best array of insurance products available. The department also assists Hoosiers with insurance questions and provides guidance in understanding how insurance policies work.

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