



Department of Human Services

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DAY CARE LIABILITY INSURANCE INFORMATION

The Minnesota Family Day Care Rule does not require day care providers to carry liability insurance for their day care business. It does, however, recommend that licensed providers carry a minimum of \$100,000 per person and \$250,000 per occurrence.

The companies listed below offer day care liability insurance, but this is not an endorsement for any of them. There may be others and most people check with their homeowners first. However, many have found it is cheaper to go with another company versus their homeowners.

Adult & Children's Alliance - 800-433-8208

Affiliated Insurance, Inc. - 763-551-1300

First Choice Insurance Services, Inc. - 763-792-3555

Freisinger Insurance Co., Inc. - 800-658-9449

Insurance Marketing Center/Minnesota Marketing Center - 800- 245-0023

MN Fair Plan - 612-338-7584

Morgan & Associates - 888-845-8288

Nisswa Insurance Agency, Inc. - 218-963-4446

Thomco, Inc. - 888-515-8537