

**OBJECT: Registration and Confirmation -  
Liability Insurance and Home-Based Business Insurance**

Dear Customer,

You will find enclosed the "Registration and Confirmation form " offered by *Assurances Andrée Bernier et Filles inc.* and the *Conseil québécois des services éducatifs à la petite enfance (CQSEPE)*. This form must be completed and signed. You can send it via fax, email or mail (see below).

As soon as we receive the payment and the form completed and signed, we will forward your insurance proof. The online payment is the quickest option for the certificate delivery. **Please note that post-dated cheque will not be accepted.**

You must send a copy of your certificate to your coordinating office and to your home insurer.

#### **Invoice details**

We wish to inform you that administration fees of 18 \$ appears on your invoice (enclosure). Those fees are charged to finance the time related to the mandate and they will not be reimbursed if you cancel 30 days after the adhesion date.

We hope everything will be found entirely to your satisfaction.

Best regards,

**Conseil québécois des services éducatifs à la petite enfance (CQSEPE)**

2480, chemin Sainte-Foy, bureau 110, Québec (QC) G1V 1T6

Téléphone: 1 866 916-7688, poste 208 | Télécopieur : 418 659-7706 | [assurances@cqsepe.ca](mailto:assurances@cqsepe.ca)

**REGISTRATION**  
**Liability Insurance and Home-based business Insurance**

First name: \_\_\_\_\_ Last name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City: \_\_\_\_\_ Postal Code: \_\_\_\_\_  
 Phone #: (\_\_\_\_\_) \_\_\_\_\_ Cell #: (\_\_\_\_\_) \_\_\_\_\_  
 Name of your coordinating office: \_\_\_\_\_  
 E-mail address (Only if you want to receive your renewal by email): \_\_\_\_\_

These insurance options of « <i>Assurances Andrée Bernier &amp; Filles Inc.</i> » are invoiced by CQSEPE from the subscription to April 1 <sup>st</sup> 2022.	
<b>Option 1</b>	<b>Option 2</b>
<b>Compulsory – as per article 51.9</b>	<b>Home-based business protection</b>
Commercial general liability – limit 10 000 000\$	Commercial general liability – limit 10 000 000\$
	Property Coverage – Contents: property related to the operations home childcare provider – limit \$10 000 <b>*Possibility to increase up to \$40 000</b>
	Business Interruption Insurance – Actual Loss Sustained – Profits Form
	Crime 1.0 - Employee Dishonesty Form 111.1e
<b>*Annual Premium = 99.18\$</b> fees and taxes included	<b>*Annual Premium = 210.36\$</b> fees and taxes included
<b>OPTION 1:</b> yes <input type="checkbox"/> no <input type="checkbox"/> <b>answer required</b>	<b>OPTION 2:</b> yes <input type="checkbox"/> no <input type="checkbox"/> <b>answer required</b>

**\*Please send your payment based on the amount written on the invoice. Only one premium is applicable for 1 to 9 children.**

We wish to inform you that administration fees of 18 \$ appears on your invoice (enclosure). Those fees are charged to finance the time related to the mandate and they will not be reimbursed if you cancel 30 days after the adhesion date.

**PLEASE SEND THIS FORM BY POST WITH YOUR PAYMENT (CHECK OR MONEY ORDER PAYABLE TO CQSEPE) TO THE ADDRESS MENTIONED AT THE BOTTOM OF THIS PAGE. ONLINE PAYMENT IS NOW AVAILABLE ON OUR WEBSITE: [HTTP://WWW.CQSEPE.CA](http://www.cqsepe.ca) IN THE “*ASSURANCES RSG*” SECTION.**

*IF WE DO NOT RECEIVE YOUR PAYMENT WITHIN 30 DAYS FOLLOWING YOUR REGISTRATION, WE WILL CANCEL YOUR CONTRACT .*

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**Did the insurance coverages have been explained to you by a Damage Insurance Broker of Assurances Andrée Bernier & Filles Inc.?**

Yes  NO  **answer required**

SIGNATURE

DATE

# Coverage summary Childcare Services Program

## Policy - OPTION 1 (MANDATORY)

Global Deductible clause of 250 \$ on property damage if not specifically mentioned otherwise

### **COMMERCIAL GENERAL LIABILITY: MAX 091.0e, 090.7,094.9e, 099.4e,112.0e, 112.1e & 890.6e FORMS**

Each occurrence limit

Coverage A : Bodily injury, Mental injury and Property damage / Limit of insurance	\$ 10 000 000
Products-completed operations aggregate limit	\$ 10 000 000
Coverage B : Personal and Advertising Injury liability	\$ 10 000 000
Coverage C : Medical Payments	\$ 50 000 per pers
Coverage D : Tenants' Legal Liability	\$ 2 000 000
Employees and « volunteer workers » and unit owners of condominiums as additional insureds	Included
Additional insured global guarantee	Included
Abuse Coverage	\$ 10 000 000
Contingent error and omission	Included
Criminal defence cost – reimbursement (must be acquitted or charges withdrawn)	\$ 25 000
090.7e - Liability edge 3.0	Included
094.9e Quebec automobile insurance coverage - QPF. No 6 – Non-owned automobile	\$ 10 000 000
099.4e QEF. No 6 – Legal Liability for damage to hired automobiles endorsement	\$ 100 000 any one accident
112.0e Pyrite or Pyrrhotite Exclusion	
112.1e Q.E.F no. 6-96- Contractual liability Endorsement	

### **DIRECTORS AND OFFICERS LIABILITY- NON-PROFIT ORGANIZATION LIABILITY: 350.2e FORM**

Retention \$ 500

Directors and Officers coverage - amandatory endorsement : 375.8e form

### **Profit-organization according to general endorsement 890.6e:**

#### **890.6 Amendment : Prior loss**

890.6 Loss of business income resulting from the interruption due to the criminal charges against you (must be acquitted or charges withdrawn)	\$ 25 000
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## Policy - OPTION 2 (optional)

Deductible clause of 300\$ if not specifically mentioned otherwise

### **PROPERTY COVERAGE – EDGE COMPLETE 3.0 + SUMMARY OF COVERAGES 034.0e, 035.7e, 003.1e, 003.2e & 890.6e FORMS**

Replacement cost

Sewer backing up coverage - \$ 300 Deductible 159.2e (Valid only if equipped with a backflow valve)	Included
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**Extension of coverage** : 035.7e and childcare services program - amendments 890.6e

#### **In addition to policy limit**

Consequential loss – On premises	Included
Contents temporarily away from the premises	\$250 000 blanket extensions limit
003.1e Common Exclusions	
003.2e Declaration of emergency endorsement - extension of termination or expiry general conditions	

### **BUSINESS INTERRUPTION INSURANCE - ACTUAL LOSS SUSTAINED FORM: 238.0e & 233.7e FORMS**

Indemnity period 18 months

Business Interruption Extension 3.0	Actual loss sustained
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#### **Coverage Extension**

233.7e Prohibited access to the describe premises	30 days
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### **EQUIPMENT BREAKDOWN COVERAGE - BUSINESS INTERRUPTION INCLUDED 168.1e**

### **CRIME 1.0 - EMPLOYEE DISHONESTY FORM 111.1e FORM**

The information stated above is only a summary of the applicable Limits of Insurance in the Policy and will not be interpreted as increasing, modifying or varying any other terms or Limits of Insurance specified in the Coverage Schedule. In the event of any inconsistency between the information set in this summary and the Coverage Schedule, the Coverage Schedule will govern.

**COMMUNIQUÉ**

**QUESTIONS AND ANSWERS**

**PLEASE NOTE THAT THIS DOCUMENT COMPARES THE POLICY OFFERED BY YOUR PERSONAL INSURER WITH THE REGROUPEMENT'S ONE.**

Below is a list of questions you should ask your personal Insurer regarding insurance coverage for a home childcare provider:

**It is really important that your insurer answers "yes" to all the following questions because ASSURANCES ANDRÉE BERNIER ET FILLES INC. insures you except for the Home-based business which is optional.**

1. Am I insured for my daycare? What is the Civil Liability insurance limit and what is the coverage of my insurance policy? \$10 000 000, if you are insured with Assurances Andrée Bernier et Filles Inc. Only one premium is applicable for 1 to 9 children. See all the coverage included on the attached insurance schedule. The premium is \$72 per year plus tax and fees.
2. Who insures the professional properties of my home childcare services and my loss of income in case of damage?  
It can be added to your policy with the regroupement at a cost of \$102. per year (**home-based business**).
3. Are educational outgoings insured?(Most of the insurers cover only on premises)
4. Are the employee(s), the assistant(s) and the emergency and occasional substitute(s) insured?
5. Are volunteers insured?
6. Am I covered if I have a child with allergies or a disabled one at my home childcare service?
7. Am I covered if I give medication or first aid assistance?
8. Am I covered in case of food poisoning?
9. Am I covered for legal costs and loss of income in case of accusation for abuses (act of violence or sexual abuse)?
10. What should I do if an accident occurs at the home childcare service?  
Complete the accident reports supplied and forward it to us by fax.
11. Who am I insured with in case of a car accident with the children?  
**Bodily injuries** are insured by the S.A.A.Q.  
**Material damages** are insured by your own automobile insurance contract.
12. Where do I file my claims? At our office (see our phone number and address below)
13. Can I have a pet? Yes, you can with *Assurances Andrée Bernier et Filles*. See attached insurer's communiqué which reminds you to be extremely cautious.

# INCIDENT REPORT

INCIDENT DATE: \_\_\_\_/\_\_\_\_/\_\_\_\_

POLICY NO: **166-6500**

CUSTOMER NUMBER: 166-\_\_\_\_

BC/CPE/DAYCARE/REGROUPEMENT:

NAME OF HOME CHILD CARE PROVIDER: \_\_\_\_\_

ADDRESS: \_\_\_\_\_ TEL: ( ) \_\_\_\_\_

CITY: \_\_\_\_\_ POSTAL CODE: \_\_\_\_\_

DIRECTOR/COORDINATOR: \_\_\_\_\_

INJURED: \_\_\_\_\_ DATE OF BIRTH: \_\_\_\_/\_\_\_\_/\_\_\_\_

PARENT: \_\_\_\_\_

ADDRESS: \_\_\_\_\_ TEL: ( ) \_\_\_\_\_

CITY: \_\_\_\_\_ CODE POSTAL: \_\_\_\_\_

REPORTED TO: \_\_\_\_\_ DATE: \_\_\_\_/\_\_\_\_/\_\_\_\_ TIME: \_\_\_\_\_

SCENE OF THE INCIDENT: \_\_\_\_\_

CENTER ROOM: \_\_\_\_\_ PLAYGROUND: \_\_\_\_\_ OTHER: \_\_\_\_\_

BRIEFLY DESCRIBE THE INCIDENT :

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

DESCRIBE AND INDICATE THE INJURY (IES):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

NAME OF THE PROVIDER IN CHARGE AT THE TIME OF THE INCIDENT:

\_\_\_\_\_

IMMEDIATE MEASURES (FIRST AID):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

TRANSPORTATION TO HEALTH SERVICES: \_\_\_\_\_

HOSPITALISED: YES  NO

NAME OF HOSPITAL: \_\_\_\_\_ ROOM NO: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

EXAMINED AT EMERGENCY: \_\_\_\_\_

WITNESS 1. NAME: \_\_\_\_\_ TEL: ( ) \_\_\_\_\_

WITNESS 2. NAME: \_\_\_\_\_ TEL: ( ) \_\_\_\_\_

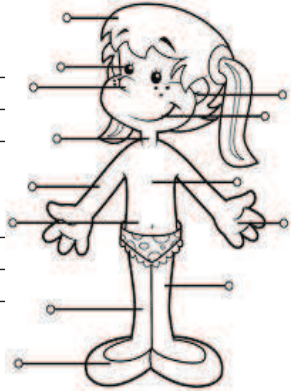
I (PARENT/GUARDIAN) ACKNOWLEDGE HAVING BEEN INFORMED OF THE INCIDENT AS DESCRIBE IN THIS DOCUMENT.

SIGNATURE \_\_\_\_\_ DATE : \_\_\_\_/\_\_\_\_/\_\_\_\_

**PARENT/GUARDIAN**

SIGNATURE \_\_\_\_\_ DATE : \_\_\_\_/\_\_\_\_/\_\_\_\_

**DIRECTOR/COORDINATOR/PROVIDER**



PLEASE SEND THE FILLED REPORT BY EMAIL TO [INFO@ABERNIER.CA](mailto:INFO@ABERNIER.CA) OR BY FAX AT 418.626.5676

Here are the steps to follow if you use your cell phone to pay by internet: [www.cqsepe.ca](http://www.cqsepe.ca)

The screenshot shows the mobile interface of the CQSEPE website. At the top, the browser address bar displays 'cqsepe.ca'. Below it is the CQSEPE logo and the text 'CONSEIL QUÉBÉCOIS DES SERVICES ÉDUCATIFS À LA PETITE ENFANCE'. A navigation bar contains links for 'Connexion' (with a red X over it), 'Devenir membre', and 'Nous joindre', along with social media icons for Facebook and Twitter. A green arrow labeled 'Étape 1' points to the hamburger menu icon. The menu is open, showing a list of items: 'À propos', 'Publications', 'Services juridiques', 'Gouvernance', 'Événements', 'Facturation - Assurances RSG', 'Descriptions des services', 'Documents pour les RSG', ' Paiement', 'Partenaires', and 'Offres d'emploi'. A green arrow labeled 'Étape 2' points to 'Facturation - Assurances RSG', and another green arrow labeled 'Étape 3' points to ' Paiement', which is also circled in green. A blue bar is visible at the bottom of the page.