



Plastridge Insurance  
Child Care Insurance Market Update  
JULY 2025

**Plastridge**  
INSURANCE SINCE 1919  
www.Plastridge.com

## Plastridge *Exclusive* Child Care Facility Insurance Program!

### ANNOUNCEMENT!

Specializing in working with child care facilities has been difficult in recent years as we have watched the Florida market completely deteriorate. The majority of carriers either take significant premium increases across the board or exit the Florida market entirely which has created a very hostile FL insurance environment for the child care industry clients.

Because of this trend we feel strongly these companies are making rash decisions based on a complete misunderstanding of the child care facility industry. After a 12+ month long endeavor to bring an alternative solution to market, we are ecstatic to announce our new product!

We set out not only to create a product that will significantly reduce insurance costs for child care facilities but also to eliminate the changes we are seeing legacy carriers implement (charging a premium based on licensed capacity as opposed to average daily attendance, adding numerous relevant exclusions etc.). We feel strongly this product accomplishes both of these goals and we are looking forward to being able to provide much needed relief to an industry we are passionate about.

**Our agency has now partnered with Lloyd's of London to create an  
*Exclusive Liability Insurance Program built specifically for the child care industry!***

#### Coverages in the Program include:

- **General Liability**

Protects the school for financial loss due to claims / allegations third parties.

- **Professional Liability**

Protects the school against claims of negligence, errors, or omissions in the professional services provided.

- **Abuse & Molestation Liability**

Protects the schools from claims and liabilities arising from incidents of sexual misconduct, molestation or abuse.

Please do not hesitate to reach out for a complimentary insurance program review / package quote with our ***Exclusive Liability Insurance Product!***

Ask About Our Complete Insurance Program Review

**Plastridge**  
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**CHILD CARE FACILITY  
DIVISION**

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