

February 2026

Dear Prequalified Pre-kindergarten Provider,

Your School District/Supervisory Union Act 166 partnership requires you to have the following level of insurance. Please reach out with any questions!

The Act 166 agreement requires the following:

Each Supervisory Union and District where the program has enrolled students must be listed as an additional insured as stated below:

(Supervisory Union/School District Name) are named as additional insured with respect to General Liability to the extent required in executed written contract.”

Please note the address should be each of the local school districts/supervisory unions that you partner with.

Center Based Child Care Programs:

- General Liability coverage in the amount of \$1,000,000 each **occurrence/claimant**;
- General Liability coverage in the amount of \$2,000,000 general **aggregate**;
- Misconduct/molestation coverage in the amount of \$1,000,000 each **occurrence**;
- Misconduct/molestation coverage in the amount of \$1,000,000 **aggregate**;
- Statutory Workers Compensation coverage

Family Child Care Homes:

- General Liability coverage in the amount of \$1,000,000 each **occurrence/claimant**;
- General Liability coverage in the amount of \$2,000,000 general **aggregate**
- Sexual misconduct and molestation coverage:
 - The **recommended** coverage amounts are: Sexual misconduct & molestation coverage endorsements at a minimum of \$500,000 per occurrence and \$1,000,000 aggregate.
 - The **required** minimum coverage (if the recommended coverage amounts are unattainable) are: Sexual misconduct & molestation coverage endorsements at a minimum of \$100,000 per occurrence and \$300,000 aggregate.
- Statutory Workers Compensation coverage (sole proprietors with no employees are excluded);

Respectfully,

Rebecca Webb, MEd.
WVSA Act 166 Regional Coordinator