



OFFICE OF RISK MANAGEMENT

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August 30, 2024

Tennessee Department of Education
Attn: Academic Standards Adoption of Early Childhood
710 James Robertson Parkway
Nashville, TN 37243

RE: Standards for School Administered Child Care Programs
Early Childhood
School Term 2024 - 2025

To Whom It May Concern,

The Board of Education of the Memphis Shelby County Schools, Division of Early Childhood has standards created by the Tennessee Department of Education which requires the District to maintain general liability, auto liability and medical payment insurance coverage. The Board of Education is self-insured pursuant to the Governmental Tort Liability Act, (GTLA) and is governed by the T.C.A. 29-20-101, Et. Seq., including Auto and General Liability.

Should there be any questions or to report a claim, please contact the Risk Management Office at the number listed above.

Sincerely,

Sandra E. Burgess
Manager of Risk Manager

Attachment
c: File

0520-12-01-.05 PROGRAM ORGANIZATION AND ADMINISTRATION.

- (1) Each program shall have an adequate budget for the financial support of the program. Adequate financing of the center's operation shall be maintained throughout the year.
 - (a) Proposed budgets and other relevant financial records shall be available to the Department of Education upon request.
 - (b) If any program is the subject of any bankruptcy or receivership petition or order, or any other action that may affect the financial status or operational status of the program, including but not limited to foreclosure notices, liens, etc. or, if any program is the subject of any local, state or federal regulatory action, such as but not limited to, the fire safety, health, environmental zoning or local, state or federal grant compliance status or tax enforcement proceedings, the program's management shall immediately notify the Department and shall provide current documentation of the status of the program, including copies of necessary administrative and/or court legal documents applicable to that status.
- (2) General liability, automobile liability and medical payment insurance coverage shall be maintained on the operations of the program's facilities and on the vehicles owned, operated or leased by the program and as follows:
 - (a) General liability coverage on the operations of the program's facilities shall be maintained in a minimum amount of five hundred thousand dollars (\$500,000) per occurrence and five hundred thousand dollars (\$500,000) general aggregate coverage.
 - (b) Medical payment coverage shall be maintained in the minimum amount of five thousand dollars (\$5,000) for injuries to children resulting from the operation of the program.
 - (c) Automobile coverage for programs that transport children:
 1. Automobile liability coverage shall be maintained in a minimum amount of five hundred thousand dollars (\$500,000) combined single limit of liability.
 2. Medical payment coverage shall be maintained in the minimum amount of five thousand dollars (\$5,000) for injuries to children being transported in vehicles owned, operated or leased by the program.
 - (d) The requirements of this paragraph shall not apply to a program that is under the direct management of a self-insured administrative department of the state, a county or a municipality or any combination of those three (3) or that has, or whose parent entity has a self-insurance program that provides, as determined by the Department, the coverage and the liability limits required by these rules.
 - (e) Documentation that the necessary insurance is in effect, or that the administrative department or other entity is self-insured, shall be maintained in the records of the program and shall be available for review by the Department.
- (3) Enrollment.
 - (a) A program shall not enroll a child into care until the parent or guardian has supplied the program with a completed application, Tennessee Department of Health Official immunization record (for children over two (2) months of age), and a health history.
 - (b) Exceptions to this immunization requirement may be made only if: