

January 11, 2023

RE: HB1298

To Whom It May Concern:

My name is Shanna Brady and I have been a childcare provider for 17 years in Bismarck, ND. I hold a group license for 12 children. I am writing to show my opposition to HB1298. I have personally held business liability insurance the entire time I have been a childcare provider but it has not been without its hardships. I am currently covered under one of the only companies that will write a policy for me. My fear is that if this company decides to no longer cover childcare providers, I am left with no company to write a policy for me.

As it stands now, it is tough to obtain homeowners insurance with a childcare in the home. My homeowner's insurance would drop about \$1,000 a year if I could go with just any homeowner insurance. My current homeowner's insurance has a stipulation in place that says they will only write a policy for homeowners if they hold business liability insurance.

I cannot add a rider to my homeowner insurance because of the number of children I am licensed for. Company 1 wouldn't write a policy for me because I don't have a second adult with 12 children. Legally I do not need a helper with 12 children. Company 2 wouldn't write a policy for me because I have no fence around my property. I live in rural Bismarck where a fence is not legally required. To put a fence around 1.5 acres of property would be a huge financial burden. Company 3 wouldn't write a policy for me because I take children with food allergies. At the time of contact with them I had a child with celiac disease. They considered that a disability and therefore deemed me ineligible. My option would be to not take children with disabilities which goes against everything. Other policies I looked at, but didn't apply for, will not cover me if I have dogs. I currently have 3 dogs who are part of my childcare program.

Having liability insurance should be a business decision made by the owner not the state unless the state is going to write the policy for us and pay for the policy. If a childcare provider decides not to have liability insurance that is the risk they take. In my 17 years of having liability insurance, I have not had 1 claim and have paid \$500-\$800 annually for a policy. Please re-think this bill and leave the decision where it belongs, in the business owner's hands.

Thank you,

Shanna Brady