

Hello. I just got off the phone with my insurance agent of 25 years. They spoke to the underwriters on several of my policies. They said that operating a family daycare in my home would only be permitted in an owner occupied dwelling of MYSELF. In a renter residing property, with my landlord policy, home daycare or adult care (or even petcare) is an unacceptable liability characteristic and is not permitted. If it happened, I would be subject to non renewal/cancellation and claims would not be covered. This puts children at extreme risk. If a child or parent were to experience injury or god forbid, death, there would not be coverage. They do not allow greater than normal residential pedestrian traffic, employees, signs, etc. Family daycares are allowed to hire employees,, and yet my insurance forbids this and i would certainly have no control over osha requirements. I have a residential lease not a commercial lease. Finally, my agent mentioned there is a clause that if the tenant took out a commercial policy to cover all these added risks, it is possible an underwriter would approve it, but that is at underwriter discretion. I understand the intent is to help with childcare shortage but this bill in fact puts oregon's children at risk and I am very opposed. We don't even let a repairman do work without making sure they are licensed and bonded. Why would we put children at such risk without at least that standard of care? Thank you.