

Extended Property Damage (Rider)
&
Comprehensive General Liability
Insurance Programs
for BC Foster Parents

QUESTIONS AND ANSWERS



Provided by

BC Federation of Foster Parent Associations

&

Ministry of Children and Family Development

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Some commonly asked questions with regard to the Rider Insurance...

Q: How do I get this insurance, how much does it cost, and what will it cover?

A: The BCFFPA Insurance Rider is available to all foster parents in BC. Individuals who foster for the Ministry or a delegated aboriginal agency, are not required to purchase the Rider as they are covered automatically. Those individuals who foster for community agencies may purchase the Rider for a fee of \$115 per year, provided they are a member of either the BCFFPA or the FAFP. The Rider mirrors your primary policy. Whatever damages or losses are covered there, will be covered by the Rider.

Q: Are claims sometimes refused by the Rider carrier?

A: A claim may be refused if damage is accidental, or the foster child causing the claim could not form the necessary intent, due to age, mental ability, or psychosis. In that case, the foster parent is directed back to their primary carrier and to make a claim through them. The Federation will assist with information.

Q: How much is the deductible on Rider Insurance?

A: The deductible for the Rider is \$500 or whatever deductible is specified in your primary policy, whichever is greater.

Q: How much is the deductible for the Liability coverage?

A: The deductible for the liability coverage is \$250 per occurrence and is covered through Commonwealth Insurance. Ask your resource worker for details.

Q: Who will pay my deductible?

A: According to MCFD, on the basis that a foster parent should not be "out of pocket" related to the authorized expenses of caring for a child in care, the foster parent's deductible cost should be reimbursed by the Ministry **after** considering the amount of unexpended funds that may be available from the family care home payments. Call the child's social worker to discuss any reimbursement.

Q: My foster son repeatedly destroys walls. Each incident is less than the deductible. Who will offer coverage based on cumulative effect?

A: No insurance is available to cover ongoing damage (either through a primary policy or the Rider, which only mirrors the primary policy). You should seek restitution through the Ministry.



Q: My foster son takes the “boots” to my car. ICBC won’t cover it unless charges are being laid. What can I do?

A: The Rider does not cover damage to motorized vehicles. You would either have to charge the youth, for the purposes of putting in a claim with ICBC, attempt to recoup the cost of the damage through the Ministry worker, or through the youth’s clothing budget or allowance with permission of the social worker.

Q: How do I make a claim?

A: If an incident occurs, call the Provincial Fosterline at 1-800-663-9999. Information will be taken from you and a claim will be initiated. You will be asked to supply documentation. Once all documentation is received by the Federation office, the information is forwarded to the carrier, who will in turn contact the claimant.

Q: If someone is visiting my home and my foster daughter does damage to their car who pays the deductible?

A: The individual who sustained the damage would make a claim through ICBC, and the Ministry may cover the cost of their deductible.

Q: If a foster child damages my house so that I have to move out while repairs are being commenced, who covers the hotel costs and funds necessary to start the repairs?

A: Initially, the primary insurer would cover the expenses. They would then subrogate (bill back) the insurance company carrying the Rider.

Q: Can I claim repairs to walls, windows, doors, etc. that have been damaged by CICs and/or their friends?

A: Malicious damage is covered when it is done by a CIC, if any one incident is more than the deductible on the caregivers policy. Malicious acts of guests would be covered by the caregivers primary policy as the Rider only addresses acts of CIC’s residing in your home.

Q: Does the Rider cover respite children as well?

A: If the respite caregiver is an approved foster parent with the Ministry and there is a valid Ministry contract in place to provide respite, the Rider will cover willful and malicious damage by those children in care.

Q: If I am providing relief for another foster parent and the CIC damages my home will the Rider cover me?

A: If you are providing relief directly for another foster parent, and they are paying you, the Rider would not cover you unless you also have an agreement. If you do not have a contract you would have to sue the other foster parents unless your primary carrier was willing to cover the damage. Our agent has suggested that it may be advisable for caregivers to purchase business insurance.

Q: Is the process to settle claims a lengthy one?

A: The carrier of the Rider works very hard to ensure that claims are settled in a timely manner. However, at times there may be issues holding up completion, such as incomplete paperwork, difficulty contacting claimants, acquiring estimates, etc.

Q: Does the Rider cover theft of money, jewelry, etc.?

A: The Rider covers the caregiver to the extent that they have covered themselves through their primary coverage. It mirrors the primary policy.

Q: Does the Rider cover theft of the family vehicle by a CIC?

A: Motorized vehicles fall under ICBC, and they should be contacted. If you have ATV's or fifth wheels, they may be covered under your house insurance, so the Rider would cover that damage.

Q: I have an elementary school aged child in my care. He urinates in the corners and on the walls in his room. Would new flooring be covered by the Rider?

A: Though ongoing damage is not covered under the Rider, cases such as this require individual assessment. Damage must occur through willful and malicious intent.

Q: My 15-year-old foster daughter had a psychotic episode, and slashed up my furniture last month. She is now taking a new type of medication to control these outbursts. Who will cover me for the cost of replacing my couch?

A: The individual must be able to form the necessary intent in order to enact coverage under the Rider. A child who suffers psychotic episodes may not be held accountable for their actions. A claim should still be put through the Rider and if it is denied the primary insurer should cover, or you may wish to discuss this type of loss with the child's worker.

Q: My four-year-old foster child left the tap running. This caused the well to run dry and burned out the pump. Who will pay to fix it?



A: The primary insurer covers, however you may be able to receive restitution through MCFD. The CIC must be able to form intent and the damage must be intentional.

Q: I had a teenager in my home. Every week she kicked a hole in the wall or the door, put cigarettes out on my carpet, or damaged furniture. She has since moved on and now I want to put in a claim for the damage. Who do I talk to?

A: This is construed as ongoing damage, even though some of it may be willful and malicious in intent. Each incident must be treated as an individual claim which may or may not exceed the deductible. In addition, you have only one year from the date of an incident to file a claim. Therefore the Ministry should be approached to cover the costs.

Q: The Ministry wants me to take a placement who is a firebug and was already convicted of burning someone's house down because he was mad. Will I be covered if the same thing happens to me?

A: The Rider will provide coverage for these types of circumstances. There is no exclusion under the Rider for children with a previous history.

Q: My foster child stole my grandmother's jewelry, which is worth \$20,000.00. My household insurance only covers jewelry to a maximum of \$2,000.00. Will I be able to replace the jewelry?

A: The Rider covers you to the same extent you have covered yourself. We suggest that you schedule expensive items such as jewelry and antiques. It is a little more expensive in the short term, however it offers better coverage when an incident occurs.

Q: My insurance went up when I made a claim with my primary carrier, even though I was denied and the Rider covered me. How is this possible, as it was not paid by my primary carrier?

A: It is becoming increasingly, though unnecessarily difficult for foster parents to obtain insurance. Each time the primary insurer is approached to issue a denial of coverage for a malicious act, this denial shows up as a loss against the foster parent's coverage. This issue has been addressed through the insurance companies, as this is established as an unfair practice. If caregivers are billed with higher rates when they renew, we suggest that you change primary insurers. If foster parents are having difficulty the Federation can assist in seeking out coverage.

Q: I had a teenage girl staying in my home. Over a period of six months she spilled nail polish on the dresser and carpet. In addition to that she left cigarettes burning on the window ledge and it has been severely damaged. She also has put many cigarettes out on the carpet. No one incident is more than my insurance deductible. Who will cover the damage?

A: Unfortunately, due to the damage being ongoing, with each incident being less than your primary policy deductible, the Rider would not cover you. The youth's social worker should be approached to have the Ministry cover the damage.

Q: I have a 17 year old in my home on a youth agreement. I am worried that due to his temper, he will damage things. Will I be covered by the Rider?

A: You are not covered by the Rider for youth on these types of agreements. The contract is between the youth and the Ministry, with the youth renting space from you. In a case like this, it may be advisable to purchase business insurance. You are encouraged to contact your insurance agent for further details

Q: If my foster son causes major damage while at a friend's house, does the Rider cover the costs?

A: The owners of the home where your foster child causes the damage could either discuss this with you and the child's social worker or launch a suit through your government Liability coverage which all Ministry of Children and Family Development foster parents have. Society/agency homes should contact their organization for the appropriate answer in this situation.

Q: My birth son was driving my foster child and was involved in an accident. My foster child was injured. If the public trustee sues me in the future, would I be covered under the Rider?

A: This incident would be covered by the foster parent's ICBC Liability insurance. The foster parent would need to advise ICBC of any potential claim associated with the foster child.

Q: I am a renter. If my foster child damages the house I live in who will cover the damage.

A: The damage to a rental house would be covered under the owners insurance. The owner may wish to sue against your Liability coverage in order to recoup any losses.



For further information, contact

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