

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



*Provided by*

*BC Federation of Foster Parent Associations  
&  
Ministry of Children and Family Development*

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## **BC'S Foster Parent Insurance Program**

As an indication of the value the Ministry of Children and Family Development places on its Family Care Resources, the Ministry and BCFFPA have contracted to pay for insurance coverage for family based resources.

The first of these coverages is the Extended Property Damage or "Rider" Insurance.

As of May 2009, the maximum coverage is \$500,000 per occurrence for house and contents or the coverage in your primary policy whichever is LESS.

**COVERAGE EXTENDS TO ALL CAREGIVERS** who have Foster Home Care Agreements with the Ministry of Children and Family Development or a Delegated Aboriginal Agency. As of 2010, this insurance is also extended to Youth Justice homes.

This pamphlet outlines the insurance program. This insurance program is a Group Plan, and the Master Policy is held in the Provincial office of the Federation.

**THE MINIMUM DEDUCTIBLE IS \$500 per claim** or the deductible named on your policy, whichever is the greatest.

It is strongly recommended that you inform your insurance agent that you are a foster parent, and have this acknowledged in writing. It is illegal for any insurance provider to turn down coverage based on the fact that you are a foster parent.

### **QUALIFICATIONS FOR AUTOMATIC COVERAGE**

- ☞ You must deliver service directly to the Ministry or Delegated Aboriginal agency
- ☞ You must have your own homeowner/tenant insurance in place

#### ***Rider Insurance Facts***

- ! You must have home insurance to be covered by the Rider.*
- ! Claims have a timeline. Don't let your claims accumulate.*
- ! The Ministry is responsible for paying your deductible.*

## **Extended Property Damage Insurance Details**

\*See page 5 for Claim Process

The Rider or Extended Property Damage insurance provides coverage against loss or damage to your personal belongings that may occur due to the malicious or wilful acts of a child placed in your care by a Director (ie. Social Worker) who is designated under the Child, Family & Community Services Act, Section 91. This coverage will only address those claims that are denied by your PRIMARY insurer due to malicious or wilful acts of a child in your care. (The child must be able to form intent to cause damage.)

The coverage on the Rider mirrors the coverage on your own policy. The Rider can and will only cover you to the same limit and extent as your existing policy.

- ✎ If your policy covers only \$2000 jewellery theft, then the rider will cover \$2000 jewellery theft.
- ✎ This coverage will not extend to damaged done by children placed by a judge or probation officer. The child must be placed by a Director (a social worker or other Ministry Representative who qualifies).

The second coverage available to foster parents is the Comprehensive General Liability.

## **Comprehensive General Liability Insurance**

\*See page 6 for Claim Process

This coverage can be accessed in cases where children in care experience injuries where foster parents may be at risk of a non-criminal lawsuit relating to possible negligence. There is a \$250 deductible for each claim.

This coverage is administered by:

**AON Reed Stenhouse**  
**6<sup>th</sup> floor –1803 Douglas Street**  
**Victoria BC, V8T 5C3**  
**250-388-7577**

## **Rider Insurance Premiums for Caregivers for Non-Ministry Funded Agencies or Bands**

The same Extended Property Damage or "Rider Insurance" may be purchased by those providing in-home care for community agencies where the funding is not sourced through Ministry of Children and Family Development. This includes independent agencies or Aboriginal bands. The annual non-refundable premium for the Rider in this case is \$115.

Qualifications to purchase Rider Insurance:

- ☞ You must have your own homeowner/tenant insurance
- ☞ You must retain current Membership in the BCFFPA or the Federation of Aboriginal Foster Parents

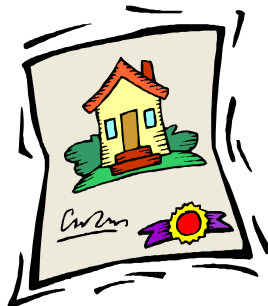
If you have children placed under Ministry Agreements *and* through a Society or Band, the Rider should be purchased to insure against loss/damage caused by the children placed through the Society or Band.

The claim procedure for Society/Band homes is the same as for Ministry caregivers.

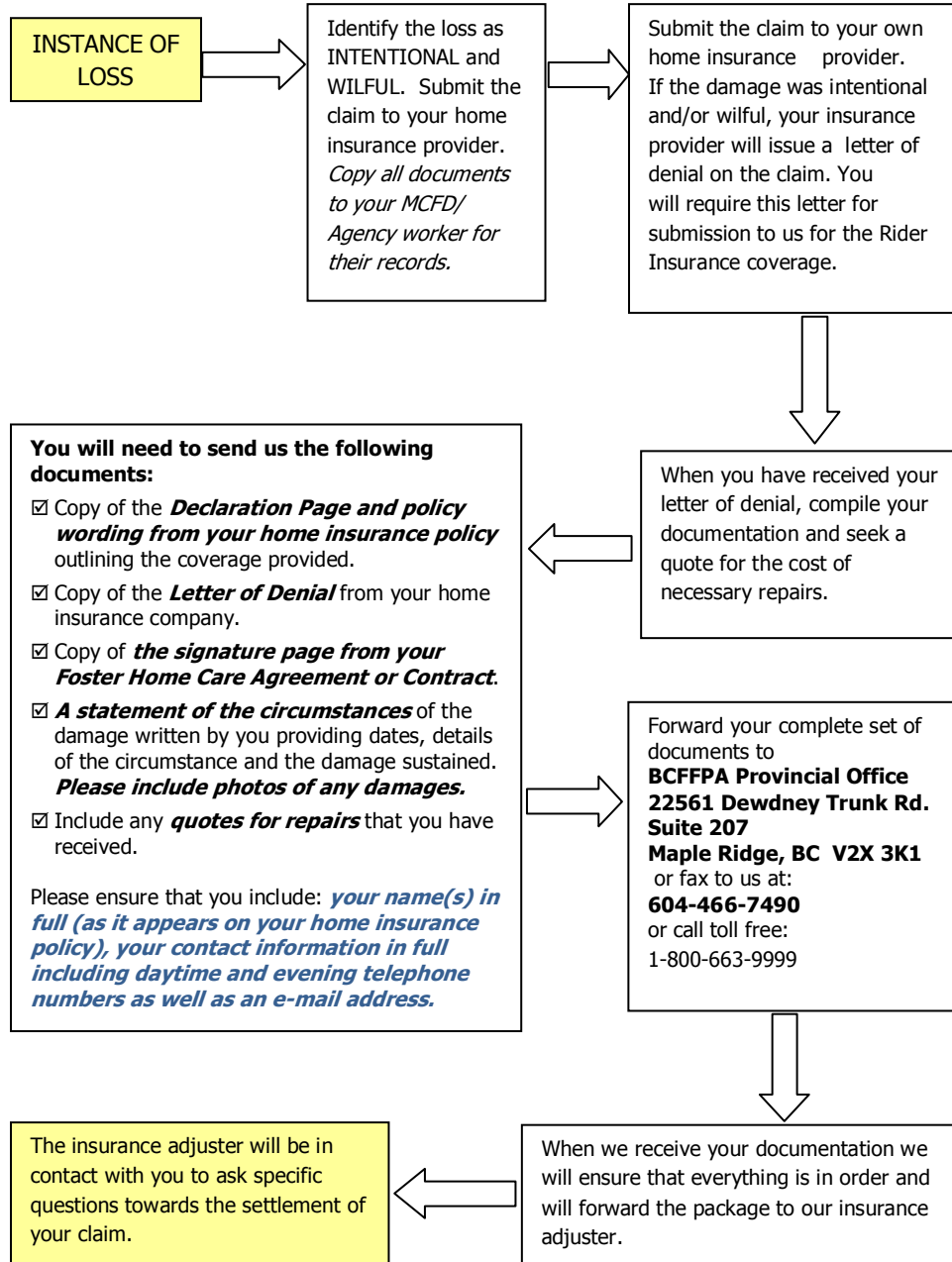
Contact the Federation office at 1-800-663-9999 for more information regarding these premiums or if you have questions.

The policy coverage begins on the first day of the month in which you enrol and is valid for twelve months. Your membership with BCFFPA, however, is for a calendar year - January to December. It is possible that your membership will expire during the insurance year and leave you without coverage.

***For those who purchase the Rider, please keep your membership current as the Rider is not in force without a valid membership in the Federation.***



## Claims Process for Rider Insurance (Property Damage)



## Claims Process for Comprehensive General Liability

If you believe there may be a forthcoming action against you or if you are served with a writ of summons:

1. Immediately call AON Reed Stenhouse with a verbal description of the circumstances that occurred.
2. A report will be filed on your behalf with the Insurance Company.
3. You will be contacted shortly with instructions and procedures to follow in order to obtain legal counsel.

**NOTE: This policy does not cover accusations of a criminal nature.**

***Liability Insurance Fact***

*! Only the adults in your home who are named on your Ministry Home Care Agreement contract are covered by the Comprehensive General Liability Insurance.*

**Do you have questions we can answer**



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**For further information, contact:**

**British Columbia Federation of Foster Parent Associations**

**(604) 466-7487 or 1-800-663-9999**

**207-22561 Dewdney Trunk Road  
Maple Ridge BC, V2X 3K1**

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[www.bcfosterparents.ca](http://www.bcfosterparents.ca) 1-800-663-9999