

Extended Property Damage (Rider) Insurance Program for Foster Parents

Frequently Asked Questions

Be sure to review the Property Rider Insurance Overview document as many of the basic questions about the program are answered there.

Question	Answer
Is the process to settle claims a lengthy one?	<i>The insurer works very hard to ensure that claims are settled in a timely manner. However, at times there may be issues holding up the completion, such as incomplete paperwork, late reporting, difficulty contacting claimants or acquiring estimates etc.</i>
Are claims sometimes refused by the insurer?	<i>A claim may be refused if the damage is not caused by a foster child. In this case, the foster parent is directed to make a claim through their primary insurance provider. Claims might also be refused if coverage is excluded under your primary homeowner or tenant policy or if you have no homeowner or tenant insurance.</i>
My foster son repeatedly destroys my walls. Each incident is less than the deductible. Who will offer coverage based on cumulative effect?	<i>No insurance is available to cover ongoing damage either through a primary policy or through the Rider, which mirrors your primary policy. You should seek restitution through the social worker.</i>
I had a teenage girl staying in my home. Over a period of 6 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. No one incident is more than my insurance deductible. Who will cover the damage?	<i>Due to the damage being ongoing (cumulative), with each incident being less than your primary policy deductible, the Rider would not cover the damages. The youth's social worker should be made aware of these damages in order for the Ministry to cover the damages.</i>
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?	<i>Though ongoing damage is not covered under the Rider, cases such as this require individual assessment. You should submit a claim and the adjustors will discuss the situation directly with you.</i>
I had a teenager in my home. Every week she kicked holes in the wall or the door. She put cigarettes out on the carpet and damaged furniture. Some of the furniture is quite expensive. She has since moved to another home and I'm ready to claim for the damages. Where do I start?	<i>Each incident must be treated as an individual claim which may or may not exceed the deductible amount on your policy. In addition, you have only 2 years from the date of an incident to file a claim. Make individual claims for each incident over the deductible amount. Speak with the social worker about the damages that are under the deductible amount.</i>

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<p>Can I claim repairs to walls, windows, doors etc. that have been damaged by other foster children and/or their friends?</p>	<p><i>Damages are covered by the Rider program when done by your foster child(ren) only if any one incident is more than the deductible on the caregivers policy. Damages caused by guests to your home would be covered by your primary policy. The Rider only addresses damages caused by foster children residing in your home.</i></p>
<p>Does the Rider cover damages done by respite children as well?</p>	<p><i>If the respite caregiver is an approved foster parent with a valid respite contract in place, the Rider will cover damages done by children in respite care.</i></p>
<p>If I am providing relief for another foster parent and the CIC damages my home, will the Rider cover me?</p>	<p><i>If you are providing relief directly for another foster parent and they are paying you, the Rider will not cover you unless you also have a Care Home Agreement. If you do not have a contract you would have to sue the other foster parent unless your primary carrier was willing to cover the damage. Our agent has suggested that it may be advisable for caregivers to purchase their own business insurance.</i></p>
<p>Does the Rider cover theft of money or jewelry?</p>	<p><i>The Rider covers the caregiver to the extent that they have covered their property through their primary coverage. The Rider mirrors your own primary policy. In instances of theft, your foster child must be charged with the theft by the police or alternative proof or an admission that he or she committed the theft.</i></p>
<p>My 4 year old foster child left the tap running. This caused the well to run dry and burned out the pump. Who will pay to have this fixed?</p>	<p><i>Submit a claim through the Rider and the insurance adjuster will review the circumstances of the claim.</i></p>
<p>The Ministry wants me to take a placement who has a history of arson 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?</p>	<p><i>The Rider will provide coverage for these types of circumstances. There is no exclusion under the Rider for children with a previous history.</i></p>
<p>My foster son takes the boots to my car. ICBC won't cover it unless charges are being laid. What can I do?</p>	<p><i>The Rider does not cover damage to motorized vehicles. You would either have to charge the youth for purposes of putting in a claim with ICBC or discuss restitution with your social worker.</i></p>

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If someone is visiting my home and my foster daughter does damage to their car, who pays the deductible?	<i>The individual who sustained the damage would make a claim through ICBC, and the Ministry may cover the cost of their deductible.</i>
Does the Rider cover theft of the family vehicle by a CIC?	<i>Motor vehicles fall under ICBC, and they should be contacted. If you have ATV's, trailers or fifth wheels, they may be covered under your house insurance, in which case the Rider would cover the damage.</i>
I am a renter. If my foster child damages the house or apartment I rent, who will cover the damages?	<i>The damage to a rental property would be covered under the landlord's insurance. The landlord's insurer may wish to subrogate against your liability insurer in order to recoup any losses.</i>
If my foster son causes major damage to a friend's house, does the Rider cover the costs?	<i>The owners of the home where the foster child causes the damage could either discuss the situation with you and the child's social worker or launch a law suit through your liability coverage. All foster parents with signed contracts have this liability coverage through the Master Insurance Program automatically. Society or agency homes should contact their organization for the appropriate answer in this situation.</i>

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