

## Extended Property Damage (Rider) Insurance Certificate Program

The Ministry of Children and Family Development (the Ministry) has arranged for Extended Property Damage (Rider) Insurance to supplement a residential caregiver's homeowner or tenant insurance policy. The Rider follows the underlying homeowner/tenant property policy to provide up to the same limits and coverages. For example, if your policy covers \$2000 for jewelry, then the Rider will cover \$2000 for jewelry that is damaged by the child in your care.

This insurance program is a "group plan" and the master policy is held in the provincial office of BC Federation of Foster Parent Associations (BCFFPA). The BCFFPA administers this policy on behalf of all those insured under the policy in BC.

The Rider Certificate Program provides coverage against loss or damage to buildings or contents owned or occupied by a residential caregiver due to the acts of a child placed in your care by an independent agency or Aboriginal band representative.

The **maximum coverage for house and contents damaged by a foster child is \$500,000 per claim** or the maximum limit of your homeowner or tenant policy, whichever is *less*, subject to all other insuring agreements, limits, definitions, declarations, conditions and exclusions of your personal insurance policy or policies.

The **minimum deductible is \$500 per claim** or the deductible stated on your policy, whichever is *greatest*. Contact your agency or band representative for reimbursement of your deductible.

### The Certificate Program for Residential Care Homes

The Rider is not automatic for residential caregivers who do not have a contract with the Ministry of Children and Family Development or a delegated Aboriginal agency or placed through the Youth Justice Act, however they are eligible to purchase the same coverage if they meet the qualifications and have their own homeowner or tenant insurance. These residential caregivers include those providing in-home care on behalf of community agencies where the funding for care is not through the Ministry or a delegated Aboriginal agency, such as independent agencies or Aboriginal bands.

If you have a child placed through a society or band, you should purchase additional Rider coverage for damages caused by the child or youth in your care. You will need to purchase this additional coverage even if you have qualified as well for automatic coverage for another child in your home.

The annual non-refundable premium for the Rider insurance is **\$250 per bed**. You can contact the Federation office at 1-800-663-9999 or Megson Fitzpatrick Insurance Services at 1-888-595-5212, to learn more about these premiums or to answer questions about the Certificate Program for those who purchase the coverage.

### Claims Process

To process a claim under the Certificate Program, contact Megson Fitzpatrick Insurance Services.

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