

Extended Property Damage (Rider) Insurance Program for Foster Parents

Overview

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 provides coverage against loss or damage to buildings or contents owned, rented, used or occupied by a residential caregiver due to the acts of a child placed in your care by a Director – a social worker who is designated under the *Child, Family and Community Services Act*, Section 91 or for a youth placed in your home through the *Youth Criminal Justice Act*.

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 individual foster parent's personal insurance policy or policies.

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

Automatic Coverage

The Rider insurance program coverage is provided automatically and the premiums are paid for by the Ministry to all caregivers who:

- deliver foster care services or youth justice care under an agreement directly with the Ministry or a delegated Aboriginal agency, and
- have homeowner or tenant insurance.

Claims Process

The Rider claims procedure is the same for all caregivers unless purchased separately through the Certificate Program. Claims have a 2 year timeline and a deductible is applied to each incident. Don't let your claims accumulate as they are treated on a per-occurrence basis. Multiple incidents cannot be combined into one claim. Report your claim as soon as possible following a loss or damage to your own property caused by a foster child in your care.

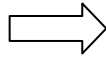
Flip this page over to see the Rider Flow Chart for instructions on the claims process.

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Foster Parent Rider Insurance for Property Damage Claims Process

INSTANCE OF LOSS



Submit the claim to BCFFPA. *Copy all documents to your MCFD/Agency worker for their records.*

You will need to send us the following documents:

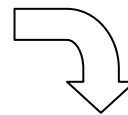
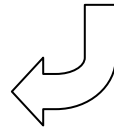
- Copy of the **Declaration Page and policy wording from your home insurance policy** outlining the coverage provided.
- Copy of **the signature page from your Foster Home Care Agreement or Contract.**
- A **statement of the circumstances** of the damage written by you providing dates, details of the circumstance and the damage sustained. **Please include photos of any damages.**
- Include any **quotes for repairs** that you have received.

Please ensure that you include: **your name(s) in full (as it appears on your home insurance policy), your contact information in full including daytime and evening telephone numbers as well as an e-mail address.**

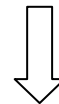
Please be non-identifying when referring to your foster child. Use the child or youth's first initial rather than his or her full name.

Important Note!

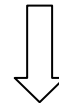
Our insurance adjusters work as quickly as possible but there are occasions when the claims process is slowed down by unavoidable circumstances. In order to expedite the settlement of your claim, please be sure to follow all instructions and send all paperwork promptly. *Claims will not be submitted to the insurance adjuster until all necessary documentation is collected.*



Forward your complete set of documents to
**BCFFPA Provincial Office at
131 Eighth Street
New Westminster, BC V3M 3P6**
or fax to us at: **604-544-2223**
or call toll free: 1-800-663-9999



When we receive the full set of your documentation we will ensure that everything is in order and will forward the package to our insurance adjuster.



The insurance adjuster will be in contact with you to ask specific questions towards the settlement of your claim.

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