



Under-Deductible Losses (UDL) Program

Effective April 1, 2022, foster caregivers will have access to a low barrier process to manage damages and losses valued below \$10,000 (under the Rider Insurance Program deductible), caused by the child/youth in their care. Administered through Coast Claims Insurance Services, this program will be an alternative to submitting eligible repairs and losses to MCFD or Delegated Aboriginal Agencies for compensation.

- Damage or loss under this program should have been done suddenly and either accidentally or intentionally by a child or youth placed in the home.
- Claimant must be a foster caregiver with a current Family Care Home Agreement with MCFD or a DAA.
- Claim must be under the Rider Insurance Program deductible of \$10,000.
- The UDL program is not a replacement for property insurance. As part of the Family Care Home Agreement, it is expected that foster caregivers have insurance for their homes.
- This program does not cover damage due to wear and tear.

Steps to Make a Claim Under the UDL Program

1. Call Coast Claims Insurance Services toll-free at 1-866-694-3111 and ask for Shannon Mycroft to initiate a claim. Damages and losses should be reported as soon as possible after the incident has occurred. This coverage is provided per-occurrence, and each incident will need to be reported individually.
2. Submit the following documents to the adjuster at bcfpa@coastclaims.com. Copy all documents to your resource worker for their records. Ensure that Coast Claims has all your current contact information including your name, full address, phone number, and email address.
 - Copy of the signature page of your **current Family Care Home Agreement or contract**.
 - **Statement of Circumstances**. Provide a written statement of damage or loss, providing dates and details of the circumstances. To protect their privacy, please note to be non-identifying when referring to a child or youth in care. Use initials and age rather than their full name.
 - **Pictures of the damage/s, if applicable**.
 - Provide **three cost estimates** for comparable replacement or repair for damaged or lost item/s.



Need to initiate a claim?

Call Coast Claims Insurance Services toll-free at 1-866-694-3111 and ask for Shannon Mycroft.

Rider Insurance Program

The Ministry of Children and Family Development has arranged for Extended Property Damage (Rider) Insurance to supplement a foster caregiver's homeowner or tenant insurance policy. The Rider Insurance Program is a group plan and BCFPA administers this policy on behalf of all foster caregivers insured under the policy. It is administered through Coast Claims Insurance Services.

The rider follows the underlying homeowner or tenant property policy to provide up to the same limits and coverages. For example, if the policy covers \$10,000 for jewelry, then the rider will cover \$10,000 for jewelry that is damaged by the child or youth in care. The **minimum deductible is \$10,000 per claim** or the deductible stated on the caregiver's policy, whichever is greatest. Please contact your resource worker for payment or reimbursement of the deductible. For damages below the deductible, please see the **Under-Deductible Losses (UDL) Program**.

Who's covered?

The premiums are paid for by MCFD and coverage is provided automatically 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.

What's covered?

Damages and losses are covered when done by the child/youth placed in the home, only if any one incident is more than \$10,000 or the deductible on the foster caregiver's policy, whichever is greatest.

What do foster caregivers need to remember when filing a claim?

Report claims as soon as possible. Do NOT let your claims accumulate as they are processed on a per-occurrence basis. Multiple incidents cannot be combined into one claim. Foster caregivers have **two years to finalize a claim** and a deductible is applied to each incident.

What's the maximum coverage?

The maximum coverage is \$500,000 per claim or the maximum limit on the foster caregiver's homeowner or tenant policy, whichever is less, subject to all other insuring agreements, limits, definitions, declarations, conditions and exclusions of their personal insurance policy.

Steps to Making a Rider Insurance Claim

1

Report your claim as soon as possible following a loss or damage caused by a child or youth in your care. Call Coast Claims Insurance Services toll-free at 1-866-694-3111 and ask for Shannon Mycroft to initiate a claim. You can also send an email to bcfpa@coastclaims.com.

2

Submit the following documents to the adjuster at bcfpa@coastclaims.com. Copy all documents to your resource worker for their records.

Declaration page or face page from your insurance company corresponding with the date of the incident.

Copy of your **Insurance Policy Wording**. It is important to note that you do not need to open a claim through your own insurer. The purpose of this policy is to protect you from having to place claims for damages done by the child/youth placed in your care.

Statement of Circumstances. Provide a detailed statement of incident including specific dates, times and who was involved. Please keep in mind that, in order to protect the privacy of the child/youth, their full name should not be used in this statement. Use initials and age rather than their full name.

Copy of the **signature page of your Family Care Home Agreement or contract** corresponding with the date of the incident. For theft claims, please include a copy of your police file number.

Estimates or receipts of repair/replacement for all damaged items.

Pictures of the damage/s.

3

A local insurance adjuster will be in contact with you to ask specific questions toward the settlement of your claim. The adjuster will work as quickly as possible to resolve your claim but there are occasions when the claims process is slowed down by unavoidable circumstances. Every claim is different, and although the claims process can vary slightly according to the situation, your adjuster will devote the time and attention it takes to resolve your particular case. Please contact your resource worker for payment or reimbursement of your deductible.



Need to initiate a claim?

Call Coast Claims Insurance Services toll-free at 1-866-694-3111 and ask for Shannon Mycroft.

