

Child and Family Services Policy Manual: Reference Information Foster Parents' Liability Insurance

Background	<p>Effective September 1, 2007, DPHHS began providing foster parent liability insurance through Foster Parents Professional with funds provided by the legislature specifically for this use. The insurance covers foster parents, relatives of the foster parents living in the foster parent's home and foster children under the age of 18 <u>who are under the care and supervision of the Department</u> placed in the home. All foster parents licensed by the Department are covered under the policy</p>
Coverage	<p>Coverage under the policy includes:</p> <ul style="list-style-type: none"> • Bodily injury and property damage; • Property damage to a foster parent's property; • Legal defense against allegations of abuse and neglect. <p>Exclusions to the coverage provided under this policy are fully described in the policy which is available at Central Office.</p>
Exclusions	<p>However, department staff should not attempt to determine whether or not an incident falls under an exclusion provision. Foster parents who believe they have a valid claim may file with assistance from the Fiscal Officer as described in the Filing a Claim section below. The insurance company will notify the foster parents if the incident which was reported is not covered.</p> <p>A copy of the policy is available at <u>Central Office</u>.</p> <p>The total amount that may be reimbursed is:</p> <ul style="list-style-type: none"> • \$300,000 per occurrence for bodily injury, personal injury, and property damage liability (Coverage A). • \$20,000 per occurrence for property damage to <u>foster parent's property</u> (Coverage B).
Policy Limits	<p>There is a deductible of \$250.00 for property damage to foster parent's property, which may be paid by the Department at the Department's discretion. There is no deductible for other claims.</p>

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Filing A Claim	<p>No CFSD staff person is responsible for determining the validity of a possible claim. Any foster parent who wishes to file a claim may do so by contacting the Fiscal Officer for the region in which the foster parent is licensed. The Fiscal Officer and the Fiscal Bureau Chief will submit all claims for foster parent property exceeding \$250 to the Foster Parent Professionals. Any claim for foster parent property under \$250 will be submitted to the Regional Administrator for consideration.</p> <p>Any staff person who is contacted by a foster parent regarding a possible claim must assist the foster parent in contacting the Fiscal Officer for the region in which the foster parent is licensed. A Fiscal Officer who is contacted by a foster parent is responsible to notify the FRS for the family, gather required information regarding the incident, complete a written referral and for sending the referral <u>and completed claim</u> (via e-mail) to the Fiscal Bureau Chief and the Foster Care Program Manager.</p>
Information for Foster Parents	<p>CFS-057 <u>Foster Parent Insurance</u> is a brochure for foster parents which describes the foster parent insurance program.</p>
References	<p>Mont. Code Ann. § 41-3-120</p>

Rev. 10/07
Rev. 09/08
Rev. 10/12
Rev. 03/14