



1752 FOSTER PARENT INSURANCE COVERAGE	
Chapter: Foster Care Providers	Section: Foster Parent Training
	New Hampshire Division for Children, Youth and Families Policy Manual Policy Directive: 12-07 Effective Date: September 2012 Scheduled Review Date:
	Approved:  Maggie Bishop, DCYF Director
Related Statute(s): RSA 169-C and RSA 170-G Related Admin Rule(s): Related Federal Regulation(s):	Related Form(s): FORM 2370 Bridges' Screen(s) and Attachment(s):

Purpose

To establish policy and procedures for making claims against the foster parent insurance coverage.

Policy

- I. Foster parents must carry homeowner's or renter's insurance coverage. They must also have automobile insurance coverage, if they provide transportation services to children/youth in care.
- II. The foster parent insurance policy, pursuant to RSA 170-G:3 VI & VII, provides protection against damages caused by children/youth in care and incurred by the licensed foster parent(s) or their property.
- III. The foster parent insurance policy is intended to cover malicious or unusual acts resulting in damages that are not seen as common occurrences within the typical child rearing experience.
- IV. Foster parent(s) must not submit claims that include:
 - A. Ordinary maintenance or wear and tear from usual and customary usage;
 - B. Damages resulting from the failure of the foster parent(s) to give proper instruction and supervision to the child(ren)/youth in care;
 - C. Damages that need to be submitted to and covered by other insurance coverage of the foster parent(s) or other liable persons; or
 - D. Damages for less than \$25.00 repair or replacement value.

Procedures:

- I. A licensed foster parent reports to the Resource Worker incidences of bodily injury or property damage caused or sustained by a child/youth in the custody of DCYF while in placement.
 - A. The report may be a verbal report but must be followed promptly by a written report on Form 2370, "Foster Parent Insurance Claim," and
 - B. The report must include an estimate to replace or repair the damaged property.

- II. The CPSW or JPPO provides a letter of support, and a written narrative of the incident and damage, to be forwarded to the Resource Worker.

- III. The Resource Worker:
 - A. Provides instruction and training to foster parent(s) about the coverage provided by the current foster parent insurance policy;
 - B. Receives reports of claims against the foster parent insurance policy; and
 - C. Collects the Foster Parent Insurance Claim, CPSW/JPPO narrative, and estimate of replacement or repair on a claim, and submits the claim to the Foster Care Unit at State Office.

- IV. The Foster Care Unit:
 - A. Reviews the claim;
 - B. Recommends or disallows the claim;
 - C. Submits approved claims to Bureau of Risk Management;
 - D. Notifies the Resource Worker of claims that have been disallowed and the reason for denial; and
 - E. Makes recommendations to prevent future reoccurrence, if appropriate.