1752 FOSTER PARENT INSURANCE COVERAGE

<table>
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<th>Chapter: Foster Care Providers</th>
<th>Section: Foster Parent Training</th>
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<tr>
<td>New Hampshire Division for Children, Youth and Families Policy Manual</td>
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<td>Policy Directive: 12-07</td>
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<td>Effective Date: September 2012</td>
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<td>Approved: Maggie Bishop, DCYF Director</td>
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<td>Scheduled Review Date:</td>
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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/J PPO 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.