

S-266 CLAIMS FOR DAMAGES TO FOSTERS HOMES



In this document, the non implicit gender applies to both men and women.

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Policy

Foster parents must not suffer financially for the care provided to children. However, Valoris for Children and Adults of Prescott-Russell is not automatically responsible for damage and theft of the foster parents' property or goods by the children placed in their care.

When foster parents have exhausted all other means of recovering their expenses, Valoris may review a request for payment *ex gratia*. This request must not be added to the foster parents' insurance claim or be used to cover their insurance company's deductible.

Foster parents must prove that they have taken all necessary precautions to prevent such a situation.

Any refund for damages made to a foster parent must be approved by a Supervisor, the Sector's Management Team, or by the Executive Director, depending on their respective authority for expenses. Claims that exceed \$10,000 must be reviewed by the Board of Director's Resource Committee, who will submit the request to the Board. If necessary, the foster parents may be asked by the Committee to present their request.

A decision to refund or refuse payment for damages or loss to foster parents does not constitute a precedent, nor does it acknowledge responsibility on behalf of Valoris.

Any claim for loss or damage that is submitted after sixty (60) days following the incident will automatically be refused.

A child who commits theft or deliberately causes damage to the foster home will be required to repay a portion or the entire amount of costs incurred. The Welfare Worker will ensure that arrangements for partial or total repair or refund are discussed with the child and the foster parents.

Procedure

1. Precautionary Measures to be taken by Foster Parents at all times

- Provide reasonable and adequate supervision to children and adolescents in care;
- Take reasonable precautions to ensure that money, valuables and fragile items are locked away or stored out of the reach of children and adolescents;

- Store keys for automobiles and other vehicles out of the reach of children and adolescents;
- Obtain insurance for their home and personal possessions against fire, theft and vandalism. It is advisable that foster parents include the *All risk and all perils* clause in their automobile insurance, as well as a clause for replacement cost rather than depreciated value for other possessions. Objects of greater value such as boats, jewelry, paintings and furs must also be covered by additional insurance. Foster parents must notify their insurance broker that they are opening a foster home. If the insurance company will not provide coverage for damage or loss by a child in their care, foster parents must request that this refusal be made in writing and provide a copy to the Agency;
- Prior to the placement of a child or an adolescent, foster parents must enquire about any prior incidents of theft or destructive behavior. If such instances exist, foster parents may at that time discuss additional measures with the Welfare Worker to ensure adequate supervision.

2. Damage Claims

Foster parents must inform their Welfare Worker or, in his absence, the Supervisor within five (5) working days following theft or damage caused by the child in care. Foster parents must discuss the situation with the child's Worker prior to reporting the incident to police. The Agency will respect the foster parents' decision.

Once the foster parents have presented the situation, the Welfare Worker will verify the damages incurred and take photos as necessary within a reasonable amount of time.

Foster parents must inform their insurance broker of any claim that exceeds \$500.

Foster parents must submit a written request to the Supervisor, which must include the following:

- The names of the child in care and the child's Worker;
- The date the foster parents notified the Agency of the situation;
- The date and circumstances surrounding the incident, and the supervision provided by the foster parents or other individuals involved;
- A description of damages (photos) and three professional estimates for repair or replacement;
- The date the insurance company was notified and its response.

3. Insurance for Valoris of Children and Adults od Prescott-Russell

In the event of a lawsuit by a foster parent, the Supervisor must immediately notify the insurance broker for Valoris.

Definitions, annexes and references

Definition

Parents: The term "parents" includes biological and adoptive parents, stepfathers, stepmothers and any other person who is responsible for a child before Valoris intervenes.

References

- F-210 : Board Rates and Refund of Expenses to Foster Parents