

Insurance

General Insurance Procedure to Follow

- Following foster carers approval, the Supervising Social Worker must obtain copies of the foster carer's building and contents insurance policies. These will be placed in the carer's file and must be updated annually.
- As part of the annual reviewing process, Supervising Social Worker's will be expected to check the foster carer's buildings, contents and car insurance.
- The Supervising Social Worker will ensure that the foster carers have insurance that covers them as Foster Carers as required under the National Fostering Contract
- Community Foster Care will ensure there is appropriate insurance cover at all times for every child, foster carer, and staying put placement and also for staff and the Agency's activities.
- Once a new placement is agreed, prior to placement, the Registered Manager for each area must ensure that there is appropriate insurance cover. If additional cover is needed the Registered Manager must inform Markel (UK) Ltd (insurance agent for foster carers and children placed) and ensure immediate cover is put in place prior to the placement occurring.
- The Registered Manager informs Markel (UK) Ltd (insurance agent for foster carers) of any parent and child assessments where the parent is aged 21 years or over in order that a cover note can be issued.
- The Registered Manager informs Markel (UK) (insurance agent for foster carers) of any child who is thought to be or known to have engaged in arson or similar behaviours in order that a separate insurance policy can be issued prior to the placement taking place.
- The Registered Manager informs Walter Wright Insurance Brokers (company public and professional indemnity cover) of any complaint made against the agency resulting from the actions of foster carers however small. The insurance agent will advise if they wish to receive further information. Contact details for Walter Wright is provided at the end of this document.
- The Chief Executive will inform Walter Wright Insurance Brokers of any complaint made against any staff member or person working on behalf of the agency however small. The insurance agent will advise if they wish to receive further information.
- The Registered Manager must inform Walter Wright Insurance Brokers of any serious incident involving either a foster carer or their children or any person living with them where the agency could experience a claim of negligence. This covers allegations of rape, assault, standards of care and any other incident which causes concern.
- Where there is concern regarding the potential or known behaviour of a child/young person who is to be placed in a foster home, the Supervising Social Worker and Social Worker must ensure that identified or perceived risks to the foster carers, their family or property, are discussed and strategies agreed to minimise risk at the Placement Planning

Meeting and included in the Additional Safe Care Statement in the Safe Care Policy and Guidance.

Major Incidents (Same Day Action)

- In the event of a major incident being notified to a Supervising Social Worker, Registered Manager or CEO a member of the team must attend the incident immediately.
- Upon arrival the member of staff must identify:

Whether the house is habitable, in whole or in part

- (i) If the house is habitable in part, the member of staff must ensure that the Emergency Services have been called, but must not enter the property/area until told it is safe to do so.
- (ii) The staff member must assist the foster carer to prevent damaged areas being entered by children and young people.
- (iii) The staff member must consider whether alternative accommodation arrangements should be made for children/young people in placement. This should be done in consultation with the foster carer, the child's/young person's Social Worker and a Manager.
- (iv) The staff member should assist the foster carer in enlisting the support of relatives and friends.

If the house is uninhabitable

- (i) The staff member must assist the carer to secure the property as best they can
 - (ii) The staff member must notify the local Police Station that the property is damaged and empty.
 - (iii) The staff member must make alternative accommodation arrangements for children and young people placed, in consultation with the relevant Social Worker(s) and a Manager.
 - (iv) If the carer does not have friends or relatives with whom they can stay, the staff member must arrange for Bed and Breakfast accommodation for the carer and their family, in the carer's locality.
- The staff member must notify a senior Manager of the incident giving the following information:
 - Brief details of the incident
 - The persons involved
 - The extent of the damage
 - In the case of fire, where the fire started (if known) and the extent to which it has spread in the property
 - Any injuries sustained by any party
 - The staff member will:
 - Telephone the carer's insurance company(ies) and Community Foster Care's insurers to inform them of the incident
 - Request a visit from a Loss Adjuster
 - Keep the carer and child(s) social worker(s) informed of progress and outcomes.

Subsequent Action

- In the event that a carer instructs a solicitor to act on their behalf, all correspondence from the Senior Manager and any member of staff, must be routed through the solicitor. In these situations, the foster carer will be responsible for paying their own legal costs.
- All staff members need to be aware that major insurance claims may take several weeks to be resolved and they should reassure carer's that all those involved are working expeditiously to ensure a positive outcome for all.
- Whilst the claim is proceeding, the Senior Manager will meet with the Supervising Social Worker on a weekly basis, to update on progress made and discuss any relevant issues. It must be noted, however, that the senior Manager will not be a specialist in insurance matters and will be taking advice, as required, from Community Foster Care's insurance company.
- Once the insurance claim has been resolved, the senior Manager will arrange for a report of the incident and subsequent action to be compiled, which will identify:
 - Strengths and weaknesses of the process
 - Lessons to be learnt
 - Recommendations for action, as necessary.
- This report will be circulated to:
 - The CEO
 - Ofsted (if appropriate)
 - The Line Manager for the Supervising Social Worker
 - Local Authorities Manager(s) of any child(ren) placed
 - Foster Carer
- All foster carers must have both building and contents insurance. If carers have difficulty obtaining household contents insurance, Royal Sun & Alliance Insurance Company's definition of a family includes foster children. It is a requirement of the National Fostering Contract (amendment 2011) that foster carers have residents cover up to £1,500 per looked after person.
- Foster carers must supply copies of their building and contents insurance to their Supervising Social Worker, which will be kept on file, annually updated.
- The insurance company presently used by Community Foster Care is Markel (UK) Ltd. The cover offered to all foster carers approved by Community Foster Care and members of their families permanently residing with them is an 'All Risks' policy.
- The policy covers all damage to property, which arises due to the actions (wilful or otherwise) by foster children residing with the foster carers.
- The policy covers foster carers for any personal injury sustained by fostered children.
- The policy does not cover any damage to a foster carer's vehicle due to the actions (wilful or otherwise) by foster children residing with foster carers. In the event of such an incident, the carer is to inform their Supervising Social Worker.

- This policy is to cover a potential re-build of the foster carer's property. In the event that individual carers feel the cover is inadequate, they are to provide their Supervising Social Worker with two estimates of the cost of re-building their property. In such cases additional cover will be arranged.
- Foster carers must accept that such claims can take some time to be processed; however Community Foster Care will undertake to work expeditiously to secure positive outcomes for all.
- In the event of a claim if foster carers instruct a solicitor to act on their behalf, Community Foster Care will respect the foster carer's wishes. However, all correspondence will therefore go through the solicitor, this may result in delays. Foster carers will be responsible for paying the costs of any solicitor they instruct to act on their behalf.
- Members of staff and foster carers must be vigilant in order to minimise risk of major damage to themselves and their property. Sensible precautions should be taken within every household to ensure flammable substances, chemicals and toxic substances are kept preferably locked away, if this is not possible such substances must always be kept out of reach of children and young people.
- Supervising Social Workers will undertake a health and safety assessment annually. In cases where concern is expressed regarding particular individuals who may be placed in foster care, risks to the foster carers, their families and property must be discussed at the Placement Planning Meeting.

- Walter Wright Insurance Brokers
T: 0191 284 2274
[E. enquiries@wwib.co.uk](mailto:E.enquiries@wwib.co.uk)
W. www.wwib.co.uk

Process for Dealing with Major Insurance Claims by Foster Carers

In the event of a major incident, which has occurred in a foster home as a result of accidental or wilful damage by a child/young person placed, the following should be followed:

Stage 1 - Identify immediate needs

Can the house be made secure?
Secure the house and notify police.
Make alternative arrangements for foster children.
Take carer to a friend, B&B accommodation etc.

Is the house habitable?
Isolate any damage parts of the house.
Consider alternative arrangements for foster children.
Assist foster carer in notifying friends/family for support.

Stage 2 - Action

Telephone the foster carer's insurance and Community Foster Care's insurance company - contents and/or building (if separate companies).



Inform them of the extent of the damage; in the case of fire the seat of the fire and the extent to which it has spread in the property.



Request a visit from their Loss Adjuster



Loss Adjuster visits and compiles report



Building Society/Insurance Company informs of their course of action



If the Building Society/Insurance Company refuses to accept liability CEO to be informed and will advise on next course of action