

Insurance and Foster Care

Scope

This procedure applies to foster carers, kinship carers and short break carers for children with disabilities who provide care in their own homes and transport children.

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1.Introduction

As a foster carer it is really important that all your insurance policies cover your foster children. When you become a foster carer you must inform your Home, Building and Contents and Car insurance company that you have been approved as a foster carer. Tell them about the maximum numbers of children and age ranges you expect to care for. You should ask the insurance companies for written confirmation that they have included foster children on your policies. A copy of these letters should be given to your Supervising Social Worker.

You should also take the time to understand and be clear about how fostering children will affect your existing policy or any new insurance policy that you may apply for. Remember – all children fostered by you must be included in your insurance policy. Insurance companies will, for the purposes of the policy, include foster children as members of your family.

2. Household Insurance

The key areas in relation to home insurance are accidental damage, malicious damage, theft and physical attacks by a child in foster care. Having home insurance is vital, whether you own or rent your home you need to ensure that cover is in place to protect your home and your possessions. If you own your home then check that you have buildings and contents insurance. If you rent your home check that you have home contents insurance and make sure you have advised the landlord in writing that you are fostering as he/she is responsible for ensuring that he/she has buildings insurance. If you do not declare you are a foster carer, your policy may become invalid.

Most insurance policies do not automatically include cover for any unspecified accidental damage caused by your own children. Damage caused by your fostered children is usually treated in the same way. This additional cover is usually available at an extra cost. Please be aware that 'accidental' damage does not include any deliberate or 'malicious' damage caused by either your own or your fostered children. It is important that you arrange household insurance to cover any damage/injury that may be caused by a child in placement, as this also will provide cover for those eventualities including public liability for you in the event that a claim is made against you. It is important that you ensure that you have protection through your household insurance in the event that something happens whilst a child is in your care that may cause damage or injury. Foster carers, kinship carers and short break carers can be liable for damage or injury caused by a child placed if they are found to have exercised inadequate control over the child's actions. If a child causes an accident, any valid claim from the injured party will be dealt with under a public/personal liability clause. This is another reason why it is important that you have adequate insurance in place.

You can arrange insurance through your own home insurers. It may mean that you have to pay slightly more for your premiums but there are a number of insurance companies who specialise in home insurance for foster carers. If applicable, HSC will pay the additional premium costs to your household insurance for arranging this cover. You would need to provide receipts of the additional premium for reimbursement.

Should damage be caused to your home by a child placed with you, either accidentally or deliberately, you should contact your insurer to make a claim at that time. You should also notify your supervising social worker so that they can visit to inspect the damage caused. Where your insurance company declines

the claim, then you should advise your supervising social worker of this so that they can action a claim through the States Insurers.

3.Car Insurance

All foster carers who have a car, which is used for transporting foster children, must have an adequate motor insurance policy in place. Foster carers should inform the insurance company providing the policy for their car that they are fostering, to ensure an appropriate level of cover. Foster carers are also advised to check their fostering services position regarding their requirements for car insurance. You will be required to provide documentary evidence of insurance cover to your supervising social worker for any vehicle used for transport purposes for a child. Any damage caused to a vehicle by a foster child is normally excluded from the insurance policy. However, if your car is damaged by a child/young person placed with you, and you find your insurance policy does not cover repair of damage caused, or there is a policy excess, you should consult your supervising social worker, so that the service can consider financial assistance for repairs through the States Insurers or reimbursement of policy excess payments. All car insurers should be notified that you are an approved foster/kinship/short break carer and it is your responsibility to ensure that your car insurance states that they are aware of this and that you will be transporting children as part of your role.

4.Travel Insurance

Should you wish to take children placed with you out of the Bailiwick of Guernsey for an agreed holiday or some other agreed purpose, you will be required to notify your travel insurers so that the child can be added to your policy. This includes travel to the UK as there is currently no reciprocal health agreement in place between Guernsey and the UK. If there is an additional premium for this you will need to provide a receipt to the child's social worker for reimbursement.

5.Membership of the Fostering Network

We pay for all of our registered foster carers, kinship carers and short break carers to have Household Membership of the Fostering Network. This will provide you with a number of significant benefits, including receipt of their quarterly Foster Care magazine and monthly e-newsletters on what is happening in fostering.

Membership of the Fostering Network will also provide you with exclusive access to members' only pages on their website, practical information and helpful guidance. Their education hub is full of resources to help carers support children with their education. Membership also provides discounts on money-off days out, should you be visiting the UK, and member prices for books and publications.

This membership will also provide you with access to a 24 hour advice helpline, in addition to our local emergency duty service. Very importantly for you, it will provide legal expenses cover if a criminal or civil proceeding is brought against you or any member of your household as a result of an allegation, which is a possibility all carers face. Membership also provides for access to a helpline for legal advice for any legal queries you may have.

With your permission on approval as a foster carer we provide the Fostering Network with your name and address and e-mail address in order for you to be able to access the members' only part of their website. This allows you to connect to the UK's fostering community and to pages packed full of practical information and helpful guidance. Membership of the Fostering Network brings real benefits to you and is extremely important as it is the best way we can ensure that you have legal expenses cover. **Please note** that if you do not take up this offer you will not be insured for legal expenses cover. Once membership has been arranged for you, you will receive a welcome pack from the Fostering Network and details of how you can log on to their members' only website.