

IOWA DEPARTMENT OF HUMAN SERVICES – Foster Parent Handbook

INSURANCE & LIABILITY:

Vehicle Insurance

Foster parents must have insurance on all of their vehicles. Be sure that you have insurance that provides coverage for the foster child if you allow the child to drive your own personal vehicle. All foster children who have a vehicle registered to them must carry insurance.

Home Owners or Renters Insurance

If you are a homeowner, you need to carry your own insurance. If you rent, it is recommended that you purchase renters insurance to cover your personal property. The Foster Home Insurance Fund will cover losses only as described below.

Foster Home Insurance Fund

DHS is authorized by law to administer the Foster Home Insurance Fund. DHS has a contactor that provides this service. Claims will be handled directly by **EMC Underwriters** in West Des Moines. Notice to approve or deny the claim must be mailed or given to the claimant within 180 days of the date the claim is reviewed. You are to contact this company to report any incident. Their phone numbers is **1-800-437-6005**. *Claims filed by foster parents against the fund must be submitted within two years of the occurrence.*

Coverage is provided for:

- Property damage at replacement costs or medical care for bodily injury as a result of the activities of a child in family foster care.
- Attorney fees in defense of civil claims filed against a foster family arising from the foster care relationship.
- Court awarded claims against the foster family on behalf of the child, or the child's parents, guardian, or guardian ad litem.

The foster parent liability insurance has the following exception:

- Damages resulting from the foster parent's dishonest, fraudulent, criminal, or intentional act.
- First \$100 for claims arising out of one or more occurrences during a fiscal year.
- Claims over \$300,000 per foster family home in a fiscal year.
- Personal injury incident involving motor vehicles, aircraft, recreational vehicles, or watercraft owned, operated by, rented, leased, or loaned to a foster parent.
- Exemplary or punitive damages.
- An occurrence which does not arise from the foster care relationship.
- A loss arising out of a foster parent's lascivious acts, indecent contact, or sexual activity.