


KVC Kansas		SECTION:	Policies & Procedures
	POLICY: Insurance	POLICY #:	15
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		ORIGINAL DATE:	July 1, 2009
		APPROVED DATE:	April 10, 2020

- I. Purpose/Objective: The foster family insurance recommendations and possible reimbursement for personal property damage are listed in this policy.

- II. Policy Text: Although not required, foster families are encouraged to maintain insurance to cover physical damages that might occur while providing foster care services to children and youth in DCF custody. Reimbursement up to \$1,000 towards a foster family's insurance deductible for personal property damage will be considered on a case by case basis, if funds are available, one time per year.

- III. Scope:
 - D. KVC Kansas


- IV. Responsibilities:
 - D. The KVC CPA worker will understand the procedures outlined below.

- V. Procedure:
 - D. Foster family care providers are encouraged to maintain appropriate renter's, homeowner's, and household insurance to cover physical damages that might occur as a result of a child or youth being placed in the foster family's home. Although KVC maintains professional liability insurance for negligence involving licensed foster parents, this insurance does not cover such losses.

 - B. DCF licensing regulations require foster families to obtain accident & liability car insurance.

 - C. The foster parent understands that the agency takes no responsibility for replacing or repairing any items damaged by the child or youth in care.

 - D. If a foster parent files an insurance claim due to property damage caused by a youth in care, KVC will consider reimbursing the foster parent up to \$1000 towards the insurance deductible, if funds are available, one time per year.

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This decision will be made by KVC Leadership on a case by case basis, taking into consideration the rate the child was placed at and the circumstances surrounding the placement and event that occurred. Reimbursement of this nature is only available to licensed foster homes, NR-Kin placements, relative placements, and approved homes. Residential providers are not eligible.

- E. It is the responsibility of the CPA employee to ensure the foster parent understands this policy.

VI. Revision History:

Date	Revision Number	Change	Reference Section	Board Approval Date
4.10.20	1	Added deductible reimbursement info.	D	4.10.20

VII. Review History:

Date	Purpose of Review
10.04.16	Annual Review
07.31.18	Annual Review
10.31.19	Annual Review

