

Division of Children and Family Services Protection and Safety Procedure Update #11-2014	
Regarding:	Foster Parent Insurance
Date Effective:	Immediately
Rescinds:	Program Memo #4-98
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Philosophy:

Foster care families may face situations in which the foster child has caused property damage or bodily injury to another party. The damages from such a situation may or may not be covered by the foster parents' home-owners or auto insurance. Therefore, the State of Nebraska provides excess insurance that may cover some or all of the damages in certain situations.

Procedure:

CFS Specialists shall provide the following information to foster parents should they believe they have had damage to their property or bodily injury to another party caused by children placed in their home:

Foster parents shall notify their CFS Specialist, supervisor or their designee when they believe they have an insurance claim. Foster parents should contact their own insurance company to file a claim. They should also complete a foster parent claim form (see attached) and send to NIRMA (Nebraska Intergovernmental Risk Management Association).

If the foster parent's insurance company pays the claim but they would like to be reimbursed for the deductible, they should inform NRMA and complete a Claim for Injury or Damage Form.

If the foster parent's insurance company denies the claim, they should send the denial correspondence and the Foster Parent Claim form to NRMA if they have not already done so.

Foster parents should be referred to specific instructions on filing claims found at the State of Nebraska Department of Administrative Services, Risk Management site at <http://das.nebraska.gov/risk/foster-parent.html>

Attachment: Foster Parent Claim Form

References:

Nebraska Revised Statute: 43-1320