



# Foster Parent Insurance Program

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## Information for Foster Parents

**Who:** The foster parent insurance policy is provided through Arthur Gallagher/Foster Parent Professionals. DCS will seek to auto-enroll foster parents into the policy coverage when an initial placement occurs into a foster home. When this occurs, foster parents should receive a letter from DCS confirming their enrollment. However, any licensed foster parent is eligible to enroll in the policy at any time by contacting the email address listed at the conclusion of this document.

**What:** The policy potentially covers personal property damage caused by a foster child during their time in a foster home. The policy may also cover injuries or property damage to others' property that are accidental. Finally, the program also potentially covers Legal Defense costs for foster parents who face legal action by third parties resulting from their role as foster parents or the conduct of their foster children. Reimbursement under the policy would occur only after denial or partial coverage occurs under a personal insurance claim (i.e. homeowner's or auto policy coverage) and after a \$250 deductible is met by the foster parent.

**How:** In the event of a potential claim, foster parents must first have submitted a claim to their personal insurance and received a denial or only partial reimbursement prior to utilizing this insurance. To report a potential claim, foster parents will need to have as much information about the claim as possible. Using the designated claim form, which can be found on the DCS foster care website, foster parents will need to provide information including when the claim happened, what happened, who caused the damage, and the estimated replacement/repair costs. These items and any other information is believed to relevant can be faxed to 1-814-269-4334 or emailed to [fpp@floodcity.net](mailto:fpp@floodcity.net). You may also call 1-800-841-5161 to speak to a representative to provide this information and to start your claim.

Further questions about this program, including how to enroll or to receive verification of enrollment, can be directed to the DCS Insurance Program at [DCSInsurance@dcs.in.gov](mailto:DCSInsurance@dcs.in.gov).