

Foster carer's insurance

Guidance for foster carers including
connected person and staying put carers

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Author: Tracy Avill

Team: Fostering Services

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1. About this document

- 1.1 This guidance is to be referred to and used by all foster carers including connected person and staying put carers.

2 Foster carers' own insurance

- 2.1 Foster carers are required to notify their own home buildings and contents insurers that they are fostering for Warwickshire County Council (WCC).
- 2.2 Foster carers are required to notify their motor insurers if they intend to use or currently use their own vehicle to transport children and young people fostered by them and have business cover as foster carers.
- 2.3 Insurers' confirmation should be obtained stating that they have been notified of the above.
- 2.4 Failure to comply with 2.1 and 2.2 above may compromise their policy cover and any claims they may wish to make on their own behalf.
- 2.5 If insurers apply any terms, conditions or exclusions relating to the fostering role, confirmation of this from the insurance company concerned should be passed on to the foster carer's fostering social worker. There are home insurance companies who specialise in insuring foster carers and the [fostering network](#) can give further guidance.
- 2.6 At no stage should the name of any foster child or their relatives be disclosed to insurers.
- 2.7 If foster carers change insurance company, they will need to follow the above procedures with their new insurers.

3. Insurance cover provided by Warwickshire County Council (WCC)

- 3.1 Neither the Fostering Team nor WCC arranged insurance provides cover or indemnifies the foster carers for loss of cash, loss of or damage to foster carers' motor vehicles or any claims arising from the use of a motor vehicle.

3.2 Buildings and contents insurance

- 3.2.1 The cover arranged by WCC applies to deliberate or accidental loss of or damage to the foster carer's home buildings and contents as a result of the actions of a foster child residing with them. Cover applies only if the foster carer's own insurance company fails to meet the costs of a loss.

- 3.2.2 Insurers expect policyholders to take reasonable care at all times and may refuse to pay claims where this has not been the case. As a rule of thumb, “reasonable care” may be classed as an expectation that the policyholder acts in the same manner as would be the case if the property was uninsured. This is the case also with regard to the cover arranged by WCC.
- 3.2.3 In the event of a loss, foster carers will be expected to provide evidence of the existence and value of the items concerned. It is in their own interests, therefore, to keep records of valuable items, such as jewellery, antiques, works of art, etc. Examples may include original receipts, valuations and photographs.
- 3.2.4 It should be appreciated that WCC arranged cover is on a contingency basis only and may not provide the same level of cover as that provided by a home insurance policy. For example, the indemnity provided by WCC is limited to £250,000, which may not be adequate in the event of a major loss at the foster carer’s home. It is, therefore, in the best interests of foster carers to endeavour to place cover with an insurance company that does not apply onerous terms because of their role as foster carers. Please see 2.5 above.
- 3.2.5 If an insurance company applies an excess to a claim then the fostering team will consider reimbursing this cost. Evidence is required from the insurance company.

3.3 Public liability insurance

- 3.3.1 WCC’s public liability insurance extends to indemnify foster carers in respect of their legal liability for damages following accidental injury or damage to third party property arising out of their fostering role.

4. Claims procedures – buildings & contents

4.1 Guidance for foster carers

- 4.1.1 Foster carers must notify the social worker for the child or young person who has caused the loss or damage (or has had their personal possessions damaged or stolen) of the incident on the same or next working day. If the social worker is not available, they should notify the social worker’s line manager.
- 4.1.2 Foster carers must notify their fostering social worker or their line manager of the incident on the same or next working day.
- 4.1.3 Following discussion with the social worker for the child, consideration should be given to reporting the incident to the police where appropriate.
- 4.1.4 Foster carers must contact their own insurance company to make a claim.

- 4.1.5 If the foster carer's own insurance company will not cover the loss, the foster carers need to ask for the reasons why in writing and this needs to be shared with the fostering social worker.
- 4.1.6 The Fostering Team will then consider reimbursing the loss (up to £1.000) per loss, making allowance for wear and tear, depreciation etc., rather than the normal reinstatement (new for old) basis. Three quotes will also be required.

4.2 Guidance for fostering social workers

- 4.2.1 If the foster carer's home insurers refuse to pay for the loss or damage the fostering social worker must follow the procedures outlined below.
- 4.2.2 Fostering social workers are required to complete a covering report of the incident following discussion with the foster carer. This should be completed within 21 days after the foster carers have produced the letter from their own insurance clearly stating that their own home insurance will not pay. The report should include the following details:
- Carer's name and address;
 - Name of child/young person concerned;
 - Name of child/young person's social worker and office base address;
 - Other foster children and family members in the home at the time of the incident;
 - Date and description of the incident;
 - Description of loss or damage;
 - Provide original receipts and or valuation documents and any photographs;
 - Itemise replacement costs;
 - Written replacement quotes/estimates – three are required
 - Confirmation that child/young person has been spoken to about the incident, their response and outcome of the discussion;
 - Confirmation that the damage or loss has been seen/confirmed with the foster carer and discussed with the child/young person's social worker;
 - Any action agreed with the carer to reduce the risk of further damage or loss;
 - Confirmation that this is an appropriate claim;
 - Copy of the letter from foster carer's own insurance company confirming why the claim is not covered;
 - Actions for foster carers in the future, for example, agree to change insurance companies with clear timescale.
- 4.2.3 The claim, letter from the carer's insurance company, covering report, receipts and three quotes/estimates should be forwarded to the Fostering Operations Manager responsible for processing claim.
- 4.2.4 If the loss exceeds, or may exceed, £1,000 the Fostering Operations Manager must immediately contact WCC's Insurance Team.

5. Claims procedures – public liability

- 5.1.1 The foster carer must contact their fostering social worker immediately following intimation of a claim or potential claim by a third party against the carer or the foster child.
- 5.1.2 The fostering social worker must immediately contact the [WCC Claims Team](#). If the Claims Team is unavailable, [WCC's Insurance Team](#) must be contacted instead.
- 5.1.3 The issue of liability must not be discussed with the third party or their representatives and no agreement to pay any compensation should be made to any party.

6. Further information

[WCC Employers and Public Liability Evidence of Cover 2019-20](#)

[WCC Employers Liability Certificate 2019-20](#)

[WCC Summary of Insurance 2019-20](#)