

INSURANCE CLAIM PROCESS

The Saskatchewan Foster Families Association (SFFA) maintains an insurance policy for members through SGI that provides coverage for foster family members whose **personal homeowner's policy will not provide coverage** as a result of a loss caused by a foster child. In the event you are unfortunate enough to incur a loss or damages, the SFFA would like to remind you of the process that would typically be followed in making claim for reimbursement:

1. **When you initially become foster parents**, ensure you notify your Insurance Agent to ensure that full disclosure is maintained. Some insurance companies maintain that fostering results in a material change to the level of risk particularly related to liability coverage's.
2. Your claim must **FIRST be reported to your own Insurance Agent**. If your insurance company denies the claim because the damage was caused by a foster child under the age of 21 that is in your care, **YOU MUST obtain a Letter of Denial from your insurance company**. Note that it may take anywhere from 2 weeks to 2 months to obtain this formal notification of a denied claim.
3. Once you have received the Letter of Denial from your insurance company, you would then submit the Denial Letter and your claim to: **Butler Byers Insurance Ltd. in Saskatoon**.
4. To qualify for coverage under the SFFA Insurance Policy, foster families must have had the specific coverage under their own homeowner's policy. **NOTE: in order to qualify for the SFFA policy coverage, foster families MUST carry their own personal home insurance policy**.
5. Once the claim is approved through Butler Byers, the foster family will be paid, **LESS the amount of the foster families own personal homeowner policy deductible, or \$1000.00, WHICHEVER IS HIGHER**.
6. If the foster family does not qualify for coverage under the SFFA policy, the family would then file a claim directly with the Ministry of Social Services, on the form **APPLICATION FOR DAMAGE COMPENSATION** (Forms are available from your MSS worker or the SFFA)
7. **In order to recover the amount of the deductible**, each foster family must then submit a claim to the Ministry of Social Services, on the form **APPLICATION FOR DAMAGE COMPENSATION** (Forms are available from your MSS worker or the SFFA)
8. An **increased annual premium** will likely occur after a foster family receives payment for a claim. In order to receive compensation for increased premium amounts, each foster family must submit a claim to the Ministry of Social Services, on the form **APPLICATION FOR DAMAGE COMPENSATION** (Forms are available from your MSS worker or the SFFA)

For further information contact:

Butler Byers Insurance Ltd
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Saskatoon, Sk S7K 2L8
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