



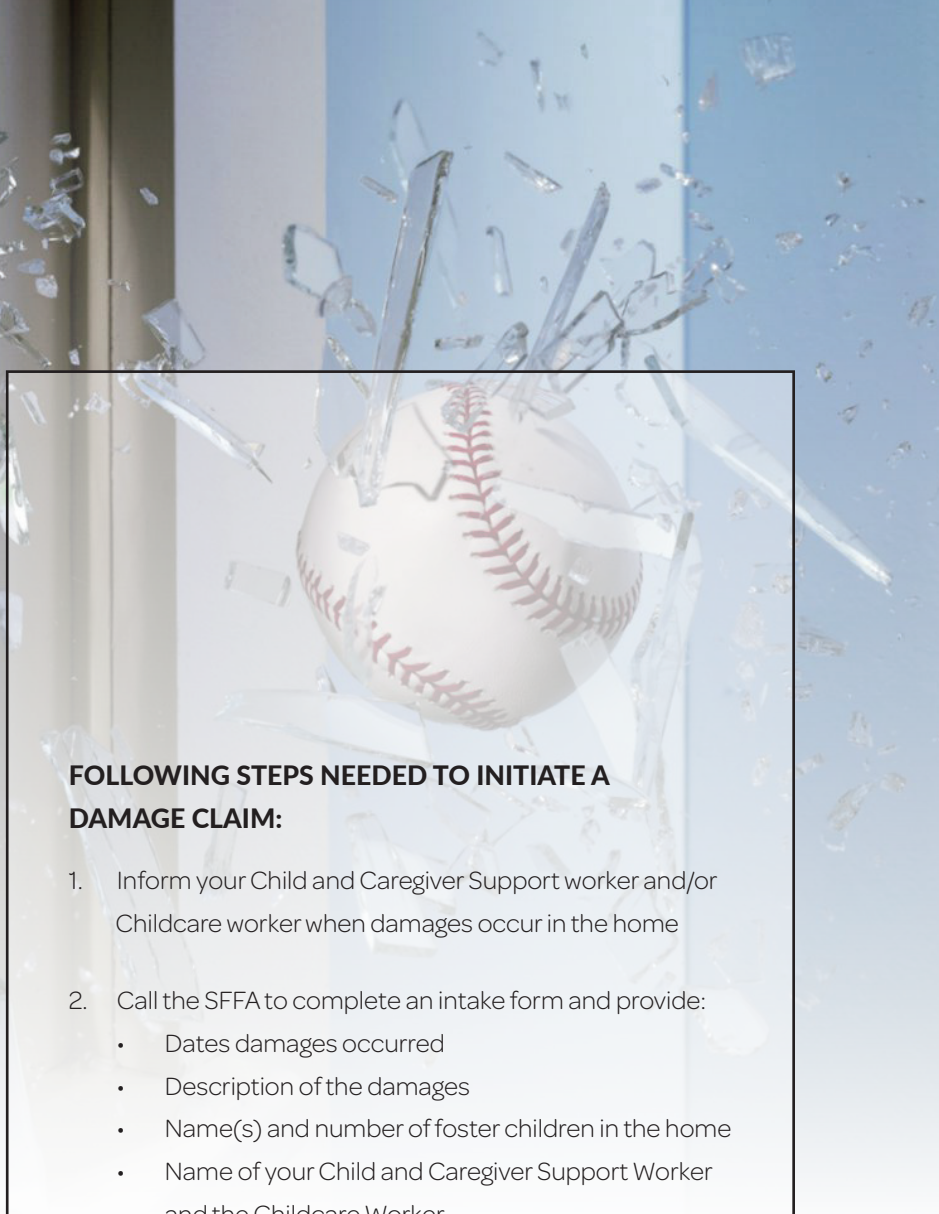
# DAMAGE COMPENSATION

When a child in care causes damage to a Foster Parent's property, compensation may be provided by the Ministry when the Foster Family is not eligible for compensation through their personal insurance or the Saskatchewan Foster Families Association (SFFA) insurance rider.



Compensation may be provided for actual loss or to cover the Foster Home's cost of insurance deductibles or increased insurance premiums as a result of making a claim on their personal insurance policy.

It is mandatory that Foster Parents carry sufficient insurance to cover the value of their property such as home insurance or tenant insurance. On home insurance foster children are covered under unnamed insurers. Yet, on many home insurance policies it is mandatory to self disclose that the damages were caused by a foster child.



### **FOLLOWING STEPS NEEDED TO INITIATE A DAMAGE CLAIM:**

1. Inform your Child and Caregiver Support worker and/or Childcare worker when damages occur in the home
2. Call the SFFA to complete an intake form and provide:
  - Dates damages occurred
  - Description of the damages
  - Name(s) and number of foster children in the home
  - Name of your Child and Caregiver Support Worker and the Childcare Worker
  - Copy of your home insurance
  - Pictures of the damages
  - Two quotes for repair and installation costs

### **IMPORTANT NOTES:**

Submitting multiple damages in one claim makes it more difficult to process, such as submitting damages that have accumulated throughout the years. Therefore, when damage happens notify an MSS worker and start an intake form with SFFA as soon as you are able. This is also important as compensation requests must be submitted within two years from the date the damage was incurred or acknowledged. If electronics are damaged do not throw them away, the serial number will be needed, and the item will be recovered.