

Master Insurance Program (MIP) for Foster Parents Frequently Asked Questions

These FAQ's apply to all foster parents whether engaged by the Ministry of Children and Family Development or by a Delegated Aboriginal Agency

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Master Insurance Program Coverage

What is the Master Insurance Program?

The Master Insurance Program (MIP) coverage provides \$2,000,000 per occurrence Commercial General Liability insurance to foster parents only for claims that arise from incidents that occur during the provision of foster care services.

The coverage insures the foster parent against personal injury, bodily injury and third party property damage arising out of the performance of the services on behalf of the ministry or a Delegated Aboriginal Agency.

Commercial General Liability insurance is “Third Party” liability coverage. A “third party” is anybody outside the foster family and for the purpose of this policy that includes the foster child. For example if a foster parent injured themselves, those medical costs are not covered under this policy. However if the foster parent accidentally injured the foster child or anybody else outside the family, those claims would be covered. Similarly, property owned by foster parents is not covered under MIP (but is covered by your homeowner/tenant policy and the Property Rider), but property belonging to other people is covered under this policy if the foster parent accidentally damaged it in carrying out the foster care services.



Who is an insured under MIP?

All individual caregivers authorized by way of a valid agreement with the Director designated under s.91 of the *Child, Family and Community Services Act* to provide residential care for a child, whether engaged by the ministry or a Delegated Aboriginal Agency, and their live-in spouse, are insureds under MIP.

Respite/relief workers approved in advance by the ministry or Delegated Aboriginal Agency are also insured for so long as they are carrying out foster care services.

Why is it important for foster parents to keep track of respite/relief workers?

MIP is an occurrence based coverage which allows claims to be brought forth many years after the incident occurred. Documentation around respite/relief workers delivering foster care services is important so that we can track the MIP coverage back to them.

Do I have to pay anything for this insurance?

All costs pertaining to this coverage have been paid by the Ministry. Foster parents may be required to pay the \$250 deductible for property losses, which may be reimbursed by the ministry or Delegated Aboriginal Agency.

What the Master Insurance Program Does Not Cover

Is injury or damage caused by a foster child covered by MIP?

MIP provides third party liability coverage for the foster parents. It is not coverage for the actions of the foster child. However, if a lawsuit was brought against the foster parents alleging their “negligent care” or “negligent supervision” enabled the child to cause injury to a third party or damage third party property, the foster parent may have coverage under MIP.

Where damage to your own property was accidentally caused by the foster child, the Property Rider provides coverage against loss or damage to your personal belongings.

Does MIP provide coverage for buildings or other property owned or occupied by foster parents?

No, there is no coverage under MIP for damage to buildings or contents owned, rented, used or occupied by foster parents. Foster Parents are required to have their own homeowners/tenants insurance covering damage to damage to their residence and possessions.

Where damage was accidentally caused by the foster child, the Property Rider provides coverage against loss or damage to your personal belongings.

Will this policy pay for injuries I receive when I'm a foster parent?

MIP does not provide any coverage for injuries sustained by foster parents, only for third party injuries caused by foster parents in carrying out foster care services.

The MIP Claims Process

What do I do in the event of a claim or potential claim?

Contact the MIP broker, Aon Reed Stenhouse, as soon as possible even if you're not sure that the incident is covered by this policy. Foster Parents can contact the Master Insurance Program Service Team at Aon Reed Stenhouse Inc.

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Outside Victoria call toll-free (877) 388-7577

In the event of a claim shall I hire my own legal defence?

No, the claim should first be reported to Aon Reed Stenhouse. They will provide instruction as to how to proceed.