
**FOSTER CARE SERVICES
FREQUENTLY ASKED QUESTIONS FOR SUBMITTING A CLAIM**

Q. How soon do I need to contact with Risk Management and Insurance Services after damage has occurred?

A. All claims must be submitted within **48 hours** of the incident. You can email us at fostercareclaims@novascotia.ca or call us toll-free, at 1-844-424-4450.

Q. What if I don't notice or know about the damage within 48 hours? Will I not be covered?

A. If this should happen, contact us anyway, and we will assess whether there is anything we can do for you. In exceptional circumstances, we can provide coverage as long as the claim was begun within five days of the incident. You need to contact us as soon as you are aware of the loss or damage, however, because we cannot guarantee that any claims submitted more than 48 hours of the event will be able to be covered.

Q. The child in my home has serious behavioural issues, and frequently damages my property – a dented door here, a hole in the wall there... Shouldn't I just wait until there is some significant damage so it can all be repaired at once?

A. You need to call regarding each incident where damage occurs. If you wait until you think there are enough repairs to make it worthwhile fixing, or until the child leaves the home, you will not qualify for the program.

Q. What kinds of things does the program cover?

A. The program covers losses or damages to your property caused by a child in care placed in your home. The damage could have been accidental or intentional.

Q. What kinds of things are not covered under the program?

- A. This program **does not** cover these things:
- Damage or loss not reported within the **48** hour timeframe

- General wear and tear
- Accumulated loss/damage or damage that has occurred over a long period of time
- Personal injury to yourself or others in your home. If you are under 65 and injured while you have a child in care placed in your home, you may be covered under the foster parents' personal injury insurance program.
- Losses from use or operation of the foster parent's motor vehicle are excluded from this program.

Q. What documents do I need to provide when I first contact you about my claim?

- A. The Claim Form provided
- B. Please include any pictures or information necessary to the claim. Please ensure there are multiple pictures showing the size and extent of damage.

Q. What should I do with the damaged item? Do I need to save it?

- A. Please do not dispose of the damaged item until the claim process is complete. Damaged items may be collected and become property of Government.

Q. What form of settlement can I expect? Will you replace my damaged item with a new one?

- A. Our first priority is to repair the damage. You should know, however, that this program is a reimbursement program and not a replacement program. This means that if the item cannot be repaired, you will be given the value of the item less the standard insurance industry's depreciation percentage, if applicable. For example, if your five year old wool coat was damaged beyond repair, your payment might not be enough to buy you a brand new coat like the one that was destroyed. The payment would reflect that you had five years of wear out of that coat and it was not worth as much as when you first bought it.

Q. What can I expect after I contact you about my claim?

- A. Someone will be in contact with you within two business days to talk to you about your situation. The insurance adjuster assigned to your file will begin an investigation. An investigation is what we call our process for managing your claim. It involves talking to you (and possibly others) about the incident, looking at the documents you submit, and seeking professional guidance from others. Someone may need to visit your home to see the damage and make a determination as to how they will proceed with your claim.

Q. Do I need to get quotes?

A. You may be asked to submit two quotes from different sources for the repair/ cash value of your loss. This could include supplier invoices for materials, contractor invoices, flyers, online advertisements, photographs of the item in a store, etc. Once we receive your claim and open a file, we will let you know what documents we will require from you.

Q. What if I disagree with the type of repair, or the reimbursement amount offered?

A. We have a dispute resolution process which is initiated when you send your concerns in writing to the Risk Manager, Insurance & Risk Management, Internal Services Department, P.O. Box 186, Halifax, NS B3J 2N2, or by email, at fostercareclaims@novascotia.ca.