

## **MEMORANDUM**

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**TO: Foster Parents of Nova Scotia, Executive Director,  
Federation of Foster Families**

**CC: Regional Service Delivery Managers  
Mi'kmaw Family & Children Services  
Assistant Regional Financial Coordinators  
Service Delivery Directors  
Child Welfare Specialists  
CYFS Coordinators**

**FROM: Leonard Doiron, Executive Director, CYFS**

**RE: Extended insurance coverage for foster parents over 65**

**DATE: November 26, 2018**

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This fall our statistics showed that we have 158 foster parents over the age of 65. Our existing personal Injury insurance excluded those over 65 years of age. To better support our foster families, we are pleased to announce that we have obtained limited extended benefits for those foster parents between 65 and 85 years of age.

Personal injury coverage traditionally is intended to help defray the costs of lost wages or medical expenses when a foster parent suffers an accidental injury while they are providing placement for a child in care. This coverage is provided by our private third-party insurance provider and is slightly different than the coverage for those under 65 years of age.

1. The policy provides coverage for accidents & injuries to foster parents where the foster parent is between 65 and 85 years of age and the foster parent has a child currently placed in their home.
2. The injury does not have to have been caused by the child. It could be any accident causing an injury.
3. The coverage provides a \$50,000 accidental death benefit, \$2,000 medical expenses benefit; and coverage is all day, anywhere in the world, 24 hours a day for accident or injury. (Please note that lost wages are not part of this coverage).

To make a claim: Foster parents wishing to make a claim will contact Sutton Insurance directly. Sutton Insurance will require that DCS confirm that the foster parents meet the program criteria – that the foster parent is under 85 years of age, and they had a child placed in their home at the time of the incident. Claim forms are available on the Sutton Special Risk website or by calling Sutton Special Risk's toll-free number at 1- 800-461-3292. To initiate a claim, the completed claim form can be forwarded directly to Sutton's claims department by emailing [claims@suttonspecialrisk.com](mailto:claims@suttonspecialrisk.com)