

FOSTER CARE SERVICES
FREQUENTLY ASKED QUESTIONS FOR SUBMITTING A CLAIM

Q. How soon do I need to contact Insurance and Risk Management and my Foster Care Worker 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 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 may be able to provide coverage. 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 covered.

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

- 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 85 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 following are required:

- The Claim Form provided
- Please include any pictures or information necessary to the claim. Please ensure there are multiple pictures showing the size and extent of damage.
- Receipts/Invoices, Written Quotes/Estimates on Business Letterhead

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 priority is to repair the damage, however, if the item cannot be repaired, you will be given the value of the item.

Q. What can I expect after I submit 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 a review of the claim. The review may involve talking to you (and possibly others) about the incident, looking at the documents you have submitted, and seeking professional guidance from others. Someone may need to visit your home to see the damage and decide as to how they will proceed with your claim.

Q. Do I need to get quotes?

A. You are required to submit 2 quotes from different sources for the repair/replacement of your loss. This could include supplier invoices for materials, contractor invoices, flyers, online advertisements, photographs of the item in a store, etc.

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 Manager, Insurance & Risk Management, Internal Services Department, P.O. Box 2205, Halifax, NS B3J 3C4, or by email, at fostercareclaims@novascotia.ca.