



FOSTER PROVIDER LIABILITY INSURANCE

WHO IS COVERED?

Adult and child family foster care providers and family adult day services providers in the State of Minnesota licensed by the Minnesota Department of Human Services, Minnesota Department of Corrections, and those licensed and approved by Indian Tribal Governments.

WHAT IS COVERED?

We will pay damages you become legally obligated to pay for as a result of injury or damage in the course of providing foster care. This includes:

- Injury caused by a foster client - \$250,000 per occurrence/\$1,000,000 aggregate limit
- Injury to client for alleged negligent care by the foster care provider - \$250,000 per occurrence/\$1,000,000 aggregate limit
- Damage to the property of others that the foster care provider becomes legally obligated to pay as a result of providing foster care - \$250,000 per occurrence/\$1,000,000 aggregate limit
- Damage to someone else's property caused by foster client- \$250 limit
- Damage to foster client's property - \$250 limit

WHAT IS NOT COVERED?

Basic exclusions to the policy include:

- Damage to any property that is owned by, rented to, or leased by the provider or anyone in the provider's household
- Damages arising out of an act or omission that a reasonable person would know is likely to result in injury or property damage
- Any injury or property damage resulting from the operation or use of a auto, aircraft or watercraft
- Damages arising out of sexual abuse or molestation

Please refer to the policy for a complete list of what the policy does not cover.



WHAT TO DO IF YOU HAVE A CLAIM OR AN INCIDENT?

If something should happen in the course of providing foster care or adult day services that may result in a claim or law suit against you, it is your duty to notify MJUA. The policy requires that you provide MJUA with a written report. Incident report forms are available on the MJUA web site www.mjua.org. We also ask that you call to report an incident as soon as possible. Also, if you have a question as to whether something is covered, please call.

If you need to report an incident or have questions, please call Dan Haldorson, Claims Specialist at 952-641-0262 or 1-800-552-0013.

Written incident reports can be mailed to MJUA, 12400 Portland Avenue South, Suite 190, Burnsville, MN 55337, faxed to 952-641-0274 or emailed to Dan Haldorson at danh@mjua.org.

The information contained in this brochure is in no way meant to expand or limit the coverage of the policy that is discussed. It is simply a brief overview of the coverage and any question regarding the actual coverage of the policy is determined by the policy language.