FOSTER FAMILY HOME AND SMALL FAMILY HOME INSURANCE FUND

EXPLANATION AND SUMMARY OF COVERAGE

The State of California provides the Foster Family Home and Small Family Home Insurance Fund ("Fund") to pay certain liability claims on behalf of foster parents for certain activities relating to licensed foster family home and licensed small family homes. This document only summarizes the Fund. For specific details and a legal interpretation, please see California Health and Safety Code Section 1527, et seq.

COVERAGE PERIOD: Claims arising from covered incidents occurring on or after October 1, 1986.

COVERAGE LIMITS: $300,000 per home for occurrences during a single calendar year.

COVERAGE FOR LICENSED FOSTER FAMILY HOMES AND LICENSED SMALL FAMILY HOMES ("covered home"): The Fund will pay on behalf of covered homes the claims of foster children, their parents, guardians, or guardians ad litem for damages arising from, and peculiar to, the foster care relationship and the provisions of foster care services, or reimburse covered homes for those damages. The Fund is liable, if a claim is approved, to pay all sums which the covered home is obligated to pay as a result of a valid claim of bodily injury or personal injury arising out of the activities of a foster parent or foster parents, which occurs while the foster child resides in the covered home.

EXCLUSIONS: The Fund shall ***not*** be liable for the following:

- Any loss arising out of a dishonest, fraudulent, criminal or intentional act.
- Any occurrence which does not arise from the foster parent relationship.
- Any bodily injury arising out of the operation or use of any motor vehicle, aircraft or watercraft owned or operated by or rented or loaned to any foster parent.
- Any loss arising out of licentious, immoral or sexual behavior on the part of the foster parent intended to lead to, or culminating in, any sexual act.
- Any allegation of alienation of affection against a foster parent.
- Any loss or damage arising out of occurrence prior to October 1, 1986.
- Punitive or exemplary damages.
- Any liability of a foster parent which is uninsured due solely to the foster parent's failure to obtain insurance specified in Section 676.7 of the Insurance Code (homeowners or tenant's polices). Nothing in this subdivision shall be construed to expand the liability of the Fund with respect to insured foster parents. Incidents covered by a homeowners or tenants policy are excluded from coverage under the Fund, whether or not the foster home has such insurance.
- Any damage to property owned by the foster parent or any other person or party.

WHO MAY FILE A CLAIM: The foster child, the natural parents, the child's guardian or the guardian ad litem. All other persons or entities are excluded.

FOR MORE INFORMATION & CLAIM FORMS: Contact State Office of Risk and Insurance Management, Claims Unit, (916) 376-5300, FAX (916) 376-5277, or write to: 707 Third Street, First Floor, West Sacramento, CA 95605.