

**Other Important Information:**

If the total of all Foster Parent Insurance Claims submitted in a quarter exceeds \$15,000 plus applicable federal funds, the reimbursement for each claim will be prorated.

If funds remain at the end of the state fiscal year (other quarters within the fiscal year did not exceed \$15,000), foster parents that received prorated checks from previous quarters will receive full reimbursement.



**Mail completed claims to:**

Foster Parent Insurance Program  
DCF/DSP – Room E200  
P.O. Box 8916  
Madison, WI 53708-8916

**Notes:**

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The Department of Children and Families (DCF) is an equal opportunity employer and service provider. If you have a disability and need to access this information in an alternate format, or need it translated to another language, please contact (608) 266-8787 or the (Wisconsin Relay Service WRS) - 711 TTY. For civil rights questions, call (608) 422-6889 or (Wisconsin Relay Service (WRS) - 711 TTY.

Wisconsin Department of Children and Families  
Division of Safety and Permanence  
201 E. Washington Avenue  
Madison, WI 53703

# Foster Parent Insurance Program



**Division of Safety and Permanence**



### **What is the Foster Parent Insurance Program?**

This program was created by the Wisconsin Legislature to ensure that foster parents are reimbursed for damage or loss they experience that is caused (on purpose or by accident) by children placed in their care and is not covered by their private insurance policies. (Wis. Stat. 48.627).

### **Who is eligible?**

Any foster parent licensed in the state of Wisconsin is eligible to file a Foster Parent Insurance Claim. The child must be in custody of the county or state and placed in the foster parent's home at the time the loss or damage occurred. Foster parents providing respite care services to a child that causes loss or damage are not eligible to file a claim under this program, as respite is a service and not a placement. This program is the "insurer of last resort" and should only be used when a private insurer will not cover any damages or loss.

### **What kinds of damage or loss are covered?**

Foster parents are required to have homeowner's or renter's insurance (unless waived by the Department of Children and Families) that covers negligent acts committed by foster children that results in bodily injury or property loss to the foster home resident's personal property. Insurance for other buildings on their property and coverage on vehicles, boats, snowmobiles, ATVs, etc. is also required.

This program is designed to cover injury or damage caused by the foster child to a foster parent that is not covered by private insurance policies. It is recommended that all valuables such as jewelry, cash, keys, antiques, and vehicles be safeguarded or protected from loss or theft.

In addition, this program may cover injury or damage caused by foster parents to the foster child or for acts by foster parents for which they are sued by the child's parent. The Foster Parent Insurance Program does not cover third party claims, unless the foster parent is sued by the third party.

The Department of Children and Families will only reimburse loss or damage and cannot reimburse for an entire set of items if not all items are lost or damaged. For example, if a couch is damaged beyond repair and is part of a set of a love seat and chairs, the couch is the only item that can be included on the claim.

### **When must a claim be filed?**

If the damage or loss was suffered by a foster parent, the claim must be filed within 90 days after the foster parent learns about the damage or loss. If the foster child suffered the damage or loss, the claim must be filed within 90 days after the foster parents learn that a legal action has been commenced against them.

Regardless of other circumstances (e.g. waiting for letter from private insurer, the child going to court for possible restitution order), the foster parents should provide necessary information for the placing agency to file a claim with the Department of Children and Families as soon as possible. If restitution is granted by the court, the Department of Children and Families shall be notified and restitution monies must be returned up to the amount of the paid claim.

### **Is there a deductible?**

The Department of Children and Families is required to deduct \$100 for all claims submitted within the same state fiscal year (July 1 through June 30). If the foster parent's private insurer covers the damage or loss, but charges a deductible, \$100 will be subtracted from that deductible.

If the claim is less than \$100, the claim should be filed and kept by the placing agency in the event that another claim by the foster parent is filed in the same fiscal year. For example, if a foster parent reports a loss in August for \$50 and another in January for \$1,000, the placing agency would submit a claim for \$1,050 and a total of \$100 would be deducted, resulting in a potential \$950 reimbursement.

### **How do I file a claim?**

The licensing agency shall work with the foster parents to complete all of the necessary forms and submit the Foster Parent Insurance Claim on behalf of the foster parents to the Department of Children and Families. Forms must be filled out completely with as much detail as possible by the foster parent and licensing agency.

### **Payment of Claims**

Claims are reviewed quarterly and submitted for reimbursement on the last business day of the following months: September, December, March, and June

It takes six weeks from the time claims are submitted at the end of these months for a reimbursement check to be mailed directly to the foster parent. If the claim is incomplete or does not include adequate documentation, the processing time will be increased.

### **What information should be submitted with the claim?**

The more documentation, the better. It is recommended that foster parents photograph, video tape, or take inventory of their home prior to placement of children. If damage or loss occurs, comparison photographs will assist documentation efforts in filing a claim.

All forms can be found on the Wisconsin Department of Children and Families Website:

<https://dcf.wisconsin.gov/cwportal/fc/forms>

Click: *Foster Parent Insurance Program*

### **Forms to be completed by the licensing agency:**

- [Damage Claim Checklist](#) (DCF-F-CFS2198-E)
- [Claim of Loss or Damage](#) (DCF-F-CFS0116-E)
- [Verification of Claim](#) (DCF-F-CFS0117-E)

### **Forms and documentation to be completed by the foster parent and submitted by the licensing agency:**

- [W9 - Taxpayer Identification Number \(TIN\) Verification](#) (DOA-6448)
- [STAR Vendor Information](#) (DOA-6457)
  - Example STAR Vendor Form: <https://dcf.wisconsin.gov/files/cwportal/fc/pdf/starvendorexample.pdf> (complete the highlighted portions)
- Letter from private insurance company (on letterhead) that states the damage or loss is not covered by the foster parent's private insurance policy.
  - Note: If the damage or loss is covered by private insurance, but there is a deductible, the Foster Parent Insurance Program may assist with covering the deductible (minus \$100 program deductible).
- Receipts and/or estimates of the damage or loss repaired and/or replaced.
- Official written estimates printed on business forms or letterhead and/or receipts for replacement and repair costs must be included and match the "Itemization of Loss or Damage" on the [Claim of Loss or Damage](#) (DCF-F-CFS0116-E)
- Any supporting documentation such as photos, police reports, or fire reports (when applicable). If possible, retain any damaged items until the claim is approved.