

**Section:** Family and Children's

**Subject:** Alternate Care – Insurance

**Title: Insurance Requirements**

- I. PURPOSE:** Foster homes that accept placements of children are mandated by WI. State Statutes to have homeowners or renters liability insurance that provides coverage for negligent acts or omissions by children placed in their care {48.267(2)(a)}. The Wisconsin Administrative Code (HFS 56) for the licensing of child foster homes states that foster parents that intend on transporting children in their vehicle shall show proof of current liability coverage {56.04(4)}. All La Crosse County foster homes are required to transport children and therefore must carry adequate automobile liability insurance.
- II. APPLICABILITY:** This policy applies to all La Crosse County foster homes and La Crosse County respite for foster care homes.
- III. DEFINITIONS:**
- IV. POLICY/PROCEDURE:**
- 1.) Homeowners or renters liability insurance is required at a minimum of \$300,000.00 combined single limit (bodily injury and property damage).
  - 2.) Automobile insurance shall include minimum liability limits of \$250,000.00 each person, \$500,000.00 each occurrence or a combined single limit of \$300,000.00 each accident.
  - 3.) A \$1,000,000.00 Umbrella Liability policy may be held when Homeowners, Renter or Automobile Insurance does not meet the minimum limits.
  - 4.) Certificates of insurance for homeowners or renters and automobile coverage must be sent by the insurance carrier to the agency. When certificates of insurance are issued it is incumbent upon the issuer to notify the agency when the insurance is no longer valid.
  - 5.) Waiver of liability insurance requirement is only allowable by following further procedures as outlined in HFS 56.05(5).
- V. METHOD OF REVIEW:** This policy shall be review annually in February.

EFFECTIVE: 1/1/01

REVISED:

APPROVED: N. POHLMAN

REVIEWED SEPT 2004

REVIEWED FEB. 2005

REVIEWED MAY 2006

APPROVED KEITH KELLER