HOUSE RESEARCH

- Bill Summary -

File Number: H.F. 986 Date: March 13, 2017

Version: First engrossment

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Subject: Insurance for licensed foster home providers

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Overview

Under section 245.814, the commissioner of human services is required to purchase and provide insurance to individuals licensed as foster home providers to cover their liability for injuries or property damage caused or sustained by persons in foster care in their home. This bill, if passed, would expand liability insurance coverage and increase damage compensation for foster home providers.

Section

- **Application of coverage.** Amends § 245.814, subd. 2. Removes liability insurance restriction, allowing for insurance to cover property owned by an individual foster home provider and damage caused intentionally by a person over 12 years old.
- **Compensation provisions.** Amends § 245.814, subd. 3. Raises the amount the state is required to compensate for property damage cause or sustained by foster children or adults to \$1,000 for each occurrence.