

Subject Insurance for licensed foster home providers

Authors Richardson and others

Analyst Sarah Sunderman

Date March 11, 2019

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 would expand liability insurance coverage and increase damage compensation for foster home providers.

Summary

Section	Description
1	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.
2	Compensation provisions. Amends § 245.814, subd. 3. Raises the amount the state is required to compensate for property damage caused or sustained by foster children or adults to \$1,000 for each occurrence.