 VERMONT DEPARTMENT FOR CHILDREN AND FAMILIES Family Services Policy Manual		<h1>270</h1>
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Subject:	Damage Claim Expenses	Page 1 of 4
Approved:	Karen Shea, Deputy Commissioner	Effective: 3/1/2019

Purpose

To describe the process by which foster/kinship parents and respite providers licensed by the division (or in the process of licensure) may submit damage claim expenses caused by children and youth in DCF custody.

Related Policies

Family Services [Policy 267](#): Vendor Authorizations

Family Services [Policy 268](#): Foster Parent Reimbursement

Policy


The division will maintain an insurance policy to cover damage expenses caused by children and youth in DCF custody. Some expenses may be reimbursed directly by the division and others may be submitted through the division's insurance policy.

The process of submitting damage claim expenses articulated in this policy is designed for foster/kinship parents and respite providers licensed by (or in the process of licensure) the division. Damage costs incurred by other individuals known to the child or youth (i.e., damage caused at a friend's house, sleepover, birthday party, or other location) will be evaluated on a case-by-case basis and this process may be adapted at the division's discretion. Damage claim requests from Child Placing Agency (CPA) supported foster homes will be assessed on a case-by-case basis with the approval from the director of operations.

Requests for reimbursement, replacement, or repair for damage caused by a child or youth in DCF custody may be submitted for a physical property, home, vehicle, or items/possessions. The division reserves the right to assess fair market value, depreciation costs, and provide a negotiated reimbursement amount based on these factors. Reimbursement for costs associated with theft, infestations, and injuries to people or animals are also addressed in this policy.

The division does **not** provide reimbursement for the following circumstances:

- Normal wear and tear of appliances used in a household;
- Home additions or home renovations unrelated to damage caused by a foster child or youth; or
- Damage claims that have already been submitted and covered through homeowner's or renter's insurance policies.

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The damage claim expense process is supported by the division’s foster/kin care manager in coordination with district office staff. Foster/kinship parents are required to notify and initiate the damage claim expense process, using the [Damage Claim Form \(FS-270\)](#), within 30 days of when the damage or incident occurred. The process should begin as soon as possible but no later than 30 days.

Exceptions to this 30-day timeframe may be made in instances where damage is occurring over an extended time due to a child or youth’s trauma response. These circumstances should be brought to the attention of the district office team and shared with the foster/kin care manager, who may allow for flexibility in the timeframe of submitting a claim based on the recurring damage and plan for the child.

Once section I of the ([FS-270](#)) is submitted by the foster/kinship parent to the foster/kin care manager, sections II and III of the process may take up to 30 days to coordinate, document, and process. Following submission of the claim to the business office, reimbursement could take another 30 days.


Damage to Items/Possessions

Damage to items or possessions, particularly electronics, are evaluated based on the current market value, depreciation costs, and the availability of replacement or repair options (i.e., repairing a screen or parts as opposed to replacing the entire device). Prior to any approval, the division will apply a reasonableness standard which will include:

- The level of supervision of the child/youth with the item/electronics;
- The age and developmentally appropriate precautions that were taken by the caregiver;
- The age and developmental appropriateness of the child/youth having access to the item/electronics; and
- Any safeguards advised by district office staff.

Persistent damage to the same item following previous reimbursements, replacements, or repairs may be limited, but will be evaluated on a case-by-case basis.

The division strongly encourages the use of cases and screen protectors for electronics. The division encourages foster/kinship parents to consider extended warranties, damage insurance, or theft/loss insurance if such plans are available for items/electronics and reasonable for the family’s circumstances. If foster/kinship parents elect to utilize extended warranties, damage insurance, or theft/loss insurance plans, the division will reimburse the deductible for claims caused by children/youth in DCF custody.

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Physical Property or Home Damage

Foster/kinship parents are not required to submit a claim through their homeowner’s or renter’s insurance policies for residence damage caused by a foster child or youth. If they elect to utilize these personal insurance policies, the division is limited to reimbursing the insurance deductible.

Automobile Damage

Deliberate Internal/External Vehicle Damage

Foster/kinship parents are not required to submit a claim through their automobile insurance policies for deliberate external or internal damage to a vehicle caused by a child or youth. If they elect to utilize automobile insurance policies for deliberate damage, the division is limited to reimbursing the insurance deductible.

Vehicle Damage Resulting from a Youth’s Car Accident

Damage to vehicles incurred while a youth in DCF custody is driving will involve a claim through the automobile insurance policy. The division will reimburse for the insurance deductible. Instances of excessive costs associated with a youth’s car accident or the offsetting of increased insurance costs following a claim will be evaluated on a case-by-case basis by the division.


Injuries to People or Animals

In instances where children or youth cause injury to people or animals which requires medical care or veterinary care, any health insurance or pet insurance plans should be utilized. The division will reimburse for the insurance deductible, co-pay, or any expenses related to the injury not covered by an insurance plan. Separate from the reimbursement process, division staff will notify their assigned policy and operations manager of all injuries to people or animals caused by a child or youth in DCF custody.

Costs related to the treatment of infectious diseases or conditions (head lice, MRSA, ringworm, etc.) should be submitted through the foster parent expense reimbursement process at the district level.

Infestations

All damage claims involving infestations, such as bed bugs, require an immediate notification to the division’s director of operations. The director of operations, in collaboration with a designated assistant attorney general (AAG), will provide consultation on the case.

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Theft

Instances of child or youth theft will be evaluated on a case-by-case basis with consideration of:

- The available evidence;
- Precautions that were advised to be taken by district office staff; and
- Whether the monetary value of the theft warrants a criminal charge and restitution.