

# FOSTERING HOUSEHOLD INSURANCE

GETTING THE RIGHT COVER AT THE RIGHT PRICE

AS A FOSTER CARER, YOU MAY HAVE ENCOUNTERED ISSUES WHEN TRYING TO OBTAIN HOUSEHOLD INSURANCE. YOU MAY HAVE HAD LIMITS APPLIED TO YOUR BUILDINGS OR CONTENTS COVER OR – WORSE STILL – AN OUTRIGHT REFUSAL TO INSURE YOU.

Yet your fostering agency often requires you to demonstrate that you have appropriate home insurance in place. Furthermore, it makes plain sense to ensure that you are covered against the risk of damage to your buildings and contents – why should you not be afforded the right level of home insurance cover just because you chose to foster children?



## THE PITFALLS OF STANDARD HOUSEHOLD INSURANCE: WHY YOU NEED A FOSTER HOUSEHOLD POLICY

If you have home insurance but only have a standard household policy, you may not be able to claim in the event of damage to your buildings or contents.

### A standard home insurance policy is likely to cover:

- Buildings – structural damage to your property through fire, flood, escape of water etc.
- Contents – theft of your personal belongings from the property
- Accidental damage cover – for personal belongings in and away from the home

### Unfortunately, there are exclusions to the above when it comes to foster carers. These include:

- Damage or loss caused by a child in your care
- Cover for belongings of the foster child
- Legal liability cover for injury to foster children
- Legal liability cover for injury or damage caused by the child

## SO HOW CAN I PROTECT THE WHOLE FAMILY?

Foster children are part of the family. Yet many insurers see them as part of a business. A good insurance broker knows the difference between looking after children and running a business, and good insurers know what additional covers you will need to ensure your household is fully protected.

**Thankfully, it is possible to get a policy that covers all of the above.** With respect to liability cover, though, criminal actions are excluded – otherwise, everything else comes as standard under one policy.

## HOW MUCH DOES IT COST?

Specialist foster home insurance is designed to be affordable, while covering many of the additional risks you will face. As is the case with standard household insurance, insurance costs will vary dependent on the size and value of your home, the security measures that you have in place, whether or not you require extended cover for possessions outside of your home and so on.

However, getting the right insurance cover for your home could prove very valuable – and it need not cost you a fortune. The key is finding an insurance broker who understands the risks, so offers an appropriate level of insurance cover at a competitive cost.

## WHO SHOULD I TURN TO?

Bollington Insurance is very pleased to support those involved in fostering with a range of insurance products, meeting the specific needs of both fostering agencies and foster carers.

Because Bollington has relationships with major UK insurers and has over 40 years' experience – with experts in the care, charity and not-for-profit sectors – they are able to offer a wider range of insurance products than many other brokers, with additional benefits that are not available anywhere else.

All staff who handle care and charity business have also been DBS-checked for your added peace-of-mind, so you can be confident you are dealing with experts in foster insurance who genuinely care that you get the insurance cover that you need.



For a general discussion of your circumstances and a no-obligation foster home insurance quotation, please call Bollington on **01625 348029**, or visit **[www.bollington.com/care](http://www.bollington.com/care)** for further information.