

## **Minnesota Joint Underwriting Association**

2400 Portland Ave S, Suite 190,  
Burnsville, MN 55337  
(952) 641-0260 Fax: (952) 641-0274  
WWW.MJUA.ORG

### **FOSTER PROVIDER LIABILITY INSURANCE**

#### **WHO IS COVERED?**

Adult and child family foster care providers and family adult day services providers in the State of Minnesota licensed by the Minnesota Department of Human Services, Minnesota Department of Corrections, and those licensed and approved by Indian Tribal Governments.

#### **WHAT IS COVERED?**

We will pay damages you become legally obligated to pay for as a result of injury or damage in the course of providing foster care. This includes:

- Injury caused by a foster client - \$250,000 per occurrence/\$1,000,000 aggregate limit
- Injury to client for alleged negligent care by the foster care provider - \$250,000 per occurrence/\$1,000,000 aggregate limit
- Damage to someone else's property caused by foster client- \$250 limit
- Damage to foster client's property- \$250 limit

#### **WHAT IS NOT COVERED?**

Basic exclusions to the policy include:

- Damage to any property that is owned by, rented to, or leased by the provider or anyone in the provider's household
- Damages arising out of an act or omission that a reasonable person would know is likely to result in injury or property damage
- Any injury or property damage resulting from the operation or use of a auto, aircraft or watercraft
- Damages arising out of sexual abuse or molestation

Please refer to the policy for a complete list of what the policy does not cover.

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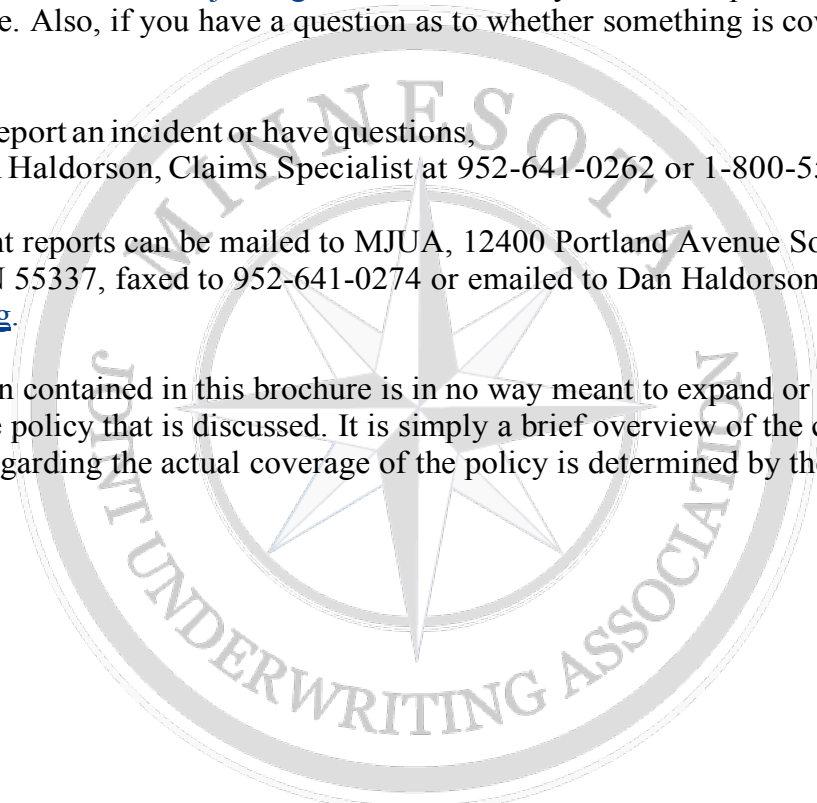
#### **WHAT TO DO IF YOU HAVE A CLAIM OR AN INCIDENT?**

If something should happen in the course of providing foster care or adult day services that may result in a claim or law suit against you, it is your duty to notify MJUA. The policy requires that you provide MJUA with a written report. Incident report forms are available on the MJUA web site [www.mjua.org](http://www.mjua.org). We also ask that you call to report an incident as soon as possible. Also, if you have a question as to whether something is covered, please call.

If you need to report an incident or have questions, please call Dan Haldorson, Claims Specialist at 952-641-0262 or 1-800-552-0013.

Written incident reports can be mailed to MJUA, 12400 Portland Avenue South, Suite 190, Burnsville, MN 55337, faxed to 952-641-0274 or emailed to Dan Haldorson at [danh@mjua.org](mailto:danh@mjua.org).

The information contained in this brochure is in no way meant to expand or limit the coverage of the policy that is discussed. It is simply a brief overview of the coverage and any question regarding the actual coverage of the policy is determined by the policy language.



## POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Coverage for acts of terrorism is included in your policy. You are hereby notified that the Terrorism Risk Insurance Act, as amended in 2019, defines an act of terrorism in Section 102(1) of the Act: The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury—in consultation with the Secretary of Homeland Security, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Under your coverage, any losses resulting from certified acts of terrorism may be partially reimbursed by the United States Government under a formula established by the Terrorism Risk Insurance Act, as amended. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement as well as insurers’ liability for losses resulting from certified acts of terrorism when the amount of such losses exceeds \$100 billion in any one calendar year. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced. The portion of your annual premium that is attributable to coverage for acts of terrorism is, and does not include any charges for the portion of losses covered by the United States government under the Act.

I ACKNOWLEDGE THAT I HAVE BEEN NOTIFIED THAT UNDER THE TERRORISM RISK INSURANCE ACT, AS AMENDED, ANY LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM UNDER MY POLICY COVERAGE MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT AND MAY BE SUBJECT TO A \$100 BILLION CAP THAT MAY REDUCE MY COVERAGE, AND I HAVE BEEN NOTIFIED OF THE PORTION OF MY PREMIUM ATTRIBUTABLE TO SUCH COVERAGE.

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Policyholder/Applicant’s Signature

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Print Name

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Date

Name of Insurer: Minnesota Joint Underwriting Association

Policy Number: \_\_\_\_\_