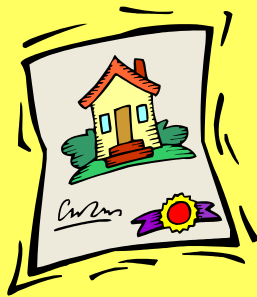


OCTOBER 24, 2017

Foster Home Insurance Fund

DHS is authorized by law to administer the Foster Home Insurance Fund. This fund only covers licensed foster parents and pays on behalf of each licensed foster home for any valid and approved claim for damages arising from the foster care relationship and the provision of foster care services. DHS has a contractor that provides this service. Claims will be handled directly by **EMC Underwriters** in Des Moines. Notice to approve or deny the claim must be mailed or given to the claimant within 180 days of the date the claim is received. You are to contact this company to report any incident. Their phone number is **1-800-437-6005 ext. 9** or call **Dick Sunde at 515-345-7655**. *Claims filed by foster parents against the fund must be submitted within 2 years of the occurrence.*



Effective July 1, 2010, for any claim made through the Foster Parent Insurance Fund, foster parents must verify their current foster family licensure to the claim adjuster prior to any claim settlement.

Coverage is provided for:

- Property damage, at replacement costs, or for bodily injury, as a result of the activities of the foster child in care.
- Reasonable and necessary legal fees incurred in defense of civil claims filed against a foster family and any judgments awarded as a result of such claims.

The fund is not liable for any of the following:

- A loss arising out of a foster parent's dishonest, fraudulent, criminal, or intentional act.
- An occurrence which does not arise from the foster care relationship.
- A bodily injury arising out of the operation or use of a motor vehicle, aircraft, recreational vehicle, or watercraft owned, operated by, rented, leased, or loaned to a foster parent.
- Exemplary or punitive damages.
- A loss arising out of a foster parent's lascivious acts, indecent contact, or sexual activity.
- A loss or damage arising out of conduct which is in violation of administrative rules.
- The first \$100 for all claims arising out of one or more occurrences during a fiscal year related to a single foster home.
- Claims over \$300,000 for all claims arising out of one or more occurrences during a fiscal year related to a single home.



From the candy to the costumes, Halloween is a fun-filled time for kids and parents alike. But it can pose dangers to young revelers. To help make this year's festivity a trick-free treat, follow these simple safety tips: http://kidshealth.org/parent/firstaid_safe/outdoor/halloween.html#

Has Your Child Been to the Doctor Recently?

Please remember children in foster care should have at a minimum, one annual physical, see the dentist every six months, and attend other medical and mental health appointments as required. Foster parents are required to keep records of all medical, dental, and mental health appointments and give that information to the child's caseworker when the child leaves that placement.

Scholarships for Youth

Now is the perfect time for high school seniors to start applying for 2018 college scholarships. Many college scholarships list March 31st or earlier as their application deadline. Visit the following IFAPA link to find scholarships for foster and adoptive youth and find other resources for youth transitioning to adulthood.

http://www.ifapa.org/resources/transitioning_to_adulthood.asp

Establishing Household Rules

Not only do you have plenty of questions but, upon entering care, children also have many questions about your family and how it works. By talking over house rules, the children in your home will know what you expect from them, and also what they may expect from you. Families in foster care and adoption can succeed if they know what to expect. The Initial Meeting When first meeting with the caseworker, child, child's parent(s) and previous caretaker, discuss the special needs, strengths, and culture of that child. Talk with the team about the success of previous limits and rules.

[Click here to read more](#)



Do you still need to come up with a costume idea for your child? Check out the link below to find hauntingly easy kids' Halloween costumes, including scary costumes, funny costumes, and last minute costume ideas for your little monsters to choose from.

<http://familyfun.go.com/>



BOO!

Don't Miss This Spooktacular Training!

**DANGEROUS
PLAYGROUNDS 2.0: Drug
Awareness and trends**

Do you know the meaning of terms like "Molly, Budda, Robo-Trippin', Trail Mixing, Space Monkey, HAC Beer, or 710"? Do you understand the world of "designer" or synthetic drugs that have a presence in certain corners of our world? Would you be able to tell if someone is drunk or high, or experimenting with drugs? Are you in the know about the Opioid trends in Iowa? If you answered "no" to any of these questions, then this class is a must for you! Participants will learn the different classifications of abused substances (both legal and illicit) and will leave this training with a working knowledge of the terminology, visual identity, the "how they are used", the "how they are made", and the effects of substances on the community. The class emphasizes "latest trends" but also provides updates on those "more familiar" substances that are still alive and well in our communities as they have been for many years.

Trainer: Mike McGuire

Date: Sat, November 4— Cedar Falls

Approved for 6 Hours of Foster Parent Credit

[Click here](#) to register for the training.

Top 25 Reasons

you should foster teens

1. Everyone deserves to be special to someone.
2. No diapers required.
3. We sleep through the night. And sometimes half the morning.
4. No more carpools. We can drive you places.
5. You don't have to wait 10 or 12 years to see if we remember what you taught us. Instant gratification.
6. Because where would you be in life without the support of YOUR parents?
7. Because every kid deserves a loving family to rebel against.
8. Train your future caregivers.
9. We'll do our own laundry. Sometimes.
10. When we go to college, we want to know we can always come back home.
11. We'll keep you young at heart.
12. We'll let you know when your old clothes are back in style.
13. We'll be ready to move out sooner.
14. Less hours on the phone with tech support. We'll fix it for you.
15. An excuse to go to all the high school basketball games again.
16. You can practice patience, kindness and empathy.
17. You'll never be bored.
18. Some of us never had a family dinner until we met you.
19. Because all kids grow up to be teens eventually.
20. Sick of Dora the Explorer? We'll watch Survivor with you.
21. We're not morning people either.
22. You won't have to read us the same book fifteen times every night.
23. We'll teach U 2 txt. :)
24. Some nights we can cook dinner for you.
25. You might have missed my first day of kindergarten, but you can be there to watch me graduate!

Why Foster Teens is a recruitment initiative created by Children's Square U.S.A (Iowa and Nebraska) and Iowa KidsNet (Iowa) Look for our billboards in the Omaha-Councils Bluffs area. Thanks to the other organizations whose reasons for fostering were so great we borrowed some of them!

