



Our Organizations:

Alliance of Nonprofits for Insurance, RRG (ANI)
Nonprofits Insurance Alliance of California (NIAC)
National Alliance of Nonprofits for Insurance (NANI)
Alliance Member Services (AMS)

Foster Parent Liability Insurance

Alliance of Nonprofits for Insurance (ANI) has determined that it will not require at this time Foster Parent Agencies to purchase Foster Parent Liability (FPL) insurance for their foster families to be insured by ANI through the ICOY Program, although it is highly recommended.

Without it, foster families are exposed to uncovered claims because most homeowners insurance policies do not cover for the risks of being a foster parent.

ANI's decision not to require this was not based on a conclusion that the state of Illinois program is an effective solution for foster parents. Instead, we are concerned that the scarcity and cost of the FPL insurance for foster families does not justify the benefits of this requirement. However, if the FPL coverage is not purchased for foster families, ANI may impose a higher deductible on the foster family exposures of an ICOY member, than it does on the other risk exposures of that ICOY member.