

# Public report

Cabinet Member Report

11 March 2014

#### Name of Cabinet Member:

Cabinet Member (Children and Young People) - Councillor Duggins

#### **Director Approving Submission of the report**

Executive Director, People

#### Ward(s) affected:

None

Title: Annual Statement of Payments to Coventry City Council Foster Carers

#### Is this a key decision?

Yes

# **Executive Summary:**

This report considers proposals for the annual review of levels of fees and maintenance payments paid to foster carers for 2014/2015.

All foster carers approved by Coventry City Council receive maintenance allowances for each of the children and/or young people in their care. This payment is made weekly and is intended to cover all costs associated with caring for a 'Looked After Child'.

Nationally, maintenance payments are set in line with Government guidance and every year the Fostering Network recommended fees for foster carers. Over time, Coventry's fees have fallen behind the recommended rates, and this report seeks to address this issue. Local Authorities cannot lower their fees but they do have the option to freeze them.

#### Recommendations:

The Cabinet Member (Children and Young People) is requested to approve the proposed fee increase for foster carers for 2014/15.

#### **List of Appendices included:**

Appendix 1 – Foster Carers Allowance Letter

#### Other useful background papers

No

Has it been or will it be considered by Scrutiny?

No

Has it been or will it be considered by any other Council Committee, Advisory Panel or other body?

No

Will this report go to Council?

#### Report title: Annual Statement of Payments to Coventry City Council Foster Carers

# 1. Context (or background)

- 1.1 All foster carers approved by Coventry City Council receive a 'maintenance allowance' for each of the children and/or young people in their care. This payment is made weekly and is intended to cover all costs associated with caring for a 'Looked After Child'.
- 1.2 Maintenance payments are set in line with Government guidance and reviewed annually. Historically, in Coventry, the maintenance fee was set to match the higher rate that is recommended by the Fostering Network. However, for 2011/12 and 2012/13, Coventry fees were frozen and therefore fell short of the recommended minimum allowance. An increase of 5% in 2013/14 went some way to addressing this, but with a nationally recommended increase of 2.3% for 2014/15, this shortfall has now risen to 6.85%. Local Authorities cannot lower their fees but they do have the option to freeze them.

# 2. Options considered and recommended proposal

- 2.1 It is proposed that the Cabinet Member (Children and Young People) approves the recommended payments to Coventry City Council Foster Carers, set out in the Foster Carers Letter in Appendix 1. This includes:
  - A 6.85% increase in maintenance payments and all other child care allowances
  - Introducing a skills fee for foster carers at Level 1
- 2.2 All foster carers, including foster carers who are a connected person to the child, receive the same maintenance allowances. Foster carers who care for children who have specific needs, have certain skills, or developed skills via training or make a particularly large commitment to fostering can receive an additional skills fee.
- 2.3 Maintenance allowances are designed to cover the full cost of looking after a child and does not include the foster carer fee for carers. The Fostering Network is recommending a 2.3% increase on the maintenance allowance for 2014/2015. The proposal of a 6.85% increase brings Coventry in line with the Fostering Network recommendations and in line with neighbouring authorities (see Appendix 1 Foster Carer letter).
- 2.4 Skills Fees are paid to foster carers, in addition to maintenance allowances to recognise the level of training and skills achieved. There is no statutory guidance in relation to skills fee levels paid to foster carers. Coventry's skills fee to foster carers is paid per household rather than per child as in many other authorities. It is proposed to introduce a basic skills fee at level 1 to ensure all foster carers receive a skills fee. It is also proposed that at present Coventry maintains the current skills fee level and does not apply an inflationary increase.
- 2.5 However, in order to recruit and retain foster carers, a full review of skills fees is underway, and a report will be presented to Cabinet Member (Children and Young People) in June/July 2014. The City Council is in a prime position to support foster carers in ways which independent fostering agencies cannot, and the overall package needs to reflect the added value that can be provided through the Local Authority.

# 3. Timetable for implementing this decision

If approved, this will be implemented on 1 April 2014.

#### 4. Comments from Executive Director, Resources

#### 4.1 Financial implications

The following table shows the projected cost of internal fostering for 2014/15.

The first part of the table shows the base rate for current and additional internal fostering placements. This includes the part year cost for 23 new internal foster carers to be recruited in 2014/15, as this continues to be part of the overall financial strategy which has informed the budget setting process for 2014/15.

The second part of the table calculates the cost of increasing the maintenance fees by 6.85% in 2014/15 and introducing a Level 1 skills fee. Overall, the increase in cost is £188,000.

Summary of estimated expenditure on Internal Fostering Fees 2014-15	£'000
Cost based on 2013-14 Rates	
Current placements at Period 8	3,175
Additional Placements & Carers recruited through 2014-15	184
Total Forecast cost for 2014-15 based on 2013-14 Rates	3,359
Estimated additional costs on proposed increases	
Cost of 6.85% increase in maintenance allowances including new placements	132
Cost of introducing Mainstream 1 skills fee	56
Total Forecast Additional cost for 2014-15	188
Total forecast for 2014-15	3,547

The service does not currently have any mother and baby placements, however, should this position change in the coming months, the revised maintenance fees (used as the basis for this fee) will be honoured.

As outlined in section 2 above, once the overall review work is complete, a revised set of financials will be presented to Cabinet Member (Children and Young People) alongside any new proposals.

The £188,000 increase in cost highlighted in the table in section 4.1 above will put further pressure on the overall placements budget, however, it is considered that aligning the maintenance allowances with the Fostering Network recommendation is key to continuing to recruit and retain foster carers.

The unit cost of an external fostering placement is over £40,000 per annum, around double the cost of an internal foster carer. Increasing the number of internal foster carers continues to be a key priority.

#### 4.2 Legal implications

Financial and other support is provided to all foster carers according to objective criteria that do not discriminate against foster carers that have a pre-existing relationship with the child. Family and friends foster carers may require some services to be delivered in a different way, but there should be equity of provision and entitlement.

# 5. Other implications.

# 5.1 How will this contribute to achievement of the Council's key objectives/corporate priorities (corporate plan/scorecard)/organisational blueprint/Local Area Agreement (or Coventry Sustainable Community Strategy)?

Coventry's foster carers contribute to the wellbeing of children in providing family placements for children and young people when their family is unable to provide care. Foster carers support the Local Authority as a Corporate Parent, of securing appropriate family placements for Looked After Children, as an effective means of giving them the best life chances possible.

#### 5.2 How is risk being managed?

This report supports recruitment and retention of foster carers by paying competitive rates.

Whilst there is an impact on the predicted financial savings for the year 2014/15, these proposals will support the recruitment and retention of in-house foster carers and will produce significant savings in future years.

# 5.3 What is the impact on the organisation?

Payment levels to foster carers are one factor that influences recruitment and retention, however, the additional value and support that the Local Authority can offer is also very important.

Changes to support arrangements are currently being implemented in response to consultation with foster carers which will lead to increased numbers of new carers and the retention of existing carers.

#### 5.4 Equalities/EIA

Maintenance allowances have been set in line with the Fostering Network recommendations.

#### 5.5 Implications for (or impact on) the environment

None

# 5.6 Implications for partner organisations?

None

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# Appendix 1 – Foster Carers Letter 2014

All Foster Carers Family Placement Service

Room 229 Civic Centre 1 Earl Street Coventry CV1 5RS

Tel: 024 76 83 1873
Date: 30 March 2014
Fax: 024 7629 4660

Dear Carer

# Foster Care Allowances from 1st April 2014

This letter covers the foster carer payments for the current financial year from 1<sup>st</sup> April 2014.

Coventry City Council remains indebted to each and every one of you, for providing safe and inspirational care to our Looked after Children.

In 2013/2014 the allowances were in increased by 5% to bring Coventry closer to the Fostering Network's recommended rates and the Fees to carer were increased by 2%.

For 2014/ 2015 the Fostering Network has recommend a rise in maintenance allowance of 2.3% for existing allowances and Coventry will increase allowances by 6.85%. This will bring Coventry maintenance fees into line with the Fostering Network recommended rates.

There is no proposed increase in the fees for cares as Coventry is currently reviewing the fees paid to Foster Carers and this review will be completed by June 2014.

A skills fee will be introduced at Level 1, which will be paid to all foster carers with approval from Fostering Panel.

# 1. FEES

As you are probably aware there is no statutory guidance as to the fees paid to foster carers.

Fees are paid to all foster carers and foster carers progress through the different levels dependent on training, skills and development. As stated above, there is currently no proposed increase for 2014/15.

Fees are paid per household and only when at least one child is in placement.

Fees are paid that reflect the level of training and skills achieved by at least one carer in the foster carer household, and the ability to care for a range of children. Carers can move between levels, dependent on achievement of the required skills and training for each of the levels.

Carers are invited to attend all core training and required to attend refresher training every 3 years as identified within the payment and training framework. Failure to do so may lead to a review of the fee level and a decision to reduce it.

Carers are asked to check the remittance slip when they receive it and inform the Fostering Finance Office immediately of any over or under payments.

Level	2013/2014 £	2014/ 2015 £
Mainstream 1	N/A	53.62
Mainstream 2 (carers working towards the Training, Support & Development Standards)	139.37	139.37
Mainstream 3 (Following successful completion of Training, Support & Development Standards and having fostered for Coventry for 5 years or more from the 1 <sup>st</sup> April 2013)	214.41	214.41
Specialist Dual Fee (Carers approved for more than one specialist placemen)	283.85	283.85
Specialist Solo Fee (Solo placement requirement)	353.71	353.71

#### **FEE LEVELS**

# 2. FOSTERING SCHEMES

**Level 1 -** All Foster Carers with approval from the Fostering Panel

**Level 2** — Foster Carers who have been completed the required training standards

**Level 3** – Experienced Carers with enhanced skills portfolio:

Level 3 Carers who have achieved the Training, Support and Development Standards and meet the required continued professional development requirements of the Fostering Training Framework. Those who have successfully completed all the training, have relevant child care experience, and who have fostered for Coventry for a minimum of five years as of 1<sup>st</sup> April 2013.

# **Specialist Carer Scheme Dual Fee:**

Specialist Foster Carers who have a proven skills portfolio, including required qualifications at levels 2 and 3 of the Fostering Training Framework and who meet the specified criteria of the specialist scheme for children requiring intensive support.

#### **Specialist Carer Scheme Solo Fee:**

Specialist Foster Carers who have a proven skills portfolio, including required qualifications at levels 2 and 3 of the Fostering Training Framework and who meet the specified criteria of the specialist scheme for children requiring intensive support within a solo placement.

#### **Emergency Placement Scheme**

This provides for approved foster carers to be paid a 'sessional fee' for 12 hour periods during which they are "on call" and therefore receive children at very short notice, in unsociable hours.

Sessional fee: £25.00 Payable to carers who are able to accommodate 2 children or more, of either sex and within the full age range

£12.50 payable to carers who are unable to accommodate the full age range

(In addition to the sessional fees, the appropriate rate of child maintenance allowance on a prorata basis. Carers will also receive payment for telephone line rental per quarter which does not include telephone calls).

# Support Carer's Scheme for Young People aged 18+ staying on with their former foster carer

This is a scheme to support young people remaining with their former foster carer post 18 years of age. Support Carers are not foster carers subject to fostering standards and therefore payments for support carers are not covered within this letter. A separate guide is available that covers arrangements around this within the 'Support Carers Scheme', which can be obtained from your supervising social worker.

#### 3. CHILD MAINTENANCE ALLOWANCE

The Council's policy is to pay a maintenance amount based on the age of the child.

Child Maintenance Allowances are only payable while a child is in placement.

Carers should not depend on the fostering maintenance payment allowance for their own income as it is intended to be spent on the care of a child.

The child maintenance allowance is designed to cover the full cost of looking after a fostered child and does not include any form of reward for carers. The child maintenance allowance is made up of a number of elements which include household, clothing, food, transport, mileage and personal/pocket money.

Child's age	Allowance for 2013/2014 £	Allowance for 2014/2015 £
0 – 4 years	131.32	140.35
5 – 10 years	149.66	159.88
11-15 years	186.27	199.01
16 + years	226.52	242.06

Please Note: All overpayments of child maintenance allowances must be declared by the foster carer and will be reclaimed by the City Council either by reducing future allowances to carers continuing to foster or by payment from the carer if no other children are placed with the family.

# 3.1 Parent and child placements

The enhanced child maintenance allowances outlined below are based on the basic maintenance levels of both parent and child.

These are payable from 11 weeks before the birth is due until the birth of the baby.

Such placements support parents and inform assessments of the parent to care for their child. Where this is in line with the care plan the foster carer will pay an amount agreed with the child's social worker, from the child's allowance to the parent to purchase items in caring for the child such as food, nappies etc.. Please ensure that a record of is kept and signed by the parent.

Age of Parent	Enhanced Maintenance Allowance £
Under 16 years	339.36
Aged 16 to 18 years	382.41

Parent and child remain in placement - Enhanced maintenance allowance will continue to be paid.

If the child leaves the placement - Basic child maintenance allowance for the parent is paid based on the age of the child's parent.

If the parent leaves the placement—

The child is immediately "accommodated" by the local authority and a child maintenance allowance based on the child's age will be paid.

The allowance for the child's parent will cease on the date that s/he vacates the placement.

#### 3.2 Pocket Money

We believe it is unhelpful to be too rigid about levels of pocket money, but offer the following guidelines. Within the weekly rate there is scope to pay more, but this is subject to judgement as in any family

The weekly rate includes an allowance for a young person to have pocket money.

Under 5	5 to 10	11 to 14	15 to 17
£5.00	£7.25	£10	£10

#### 3.3 Savings

Foster carers are encouraged to open a bank/building society account for young people to teach them how to save and budget. Further work on suggested saving amounts for children and young people is currently being undertaken by the Coventry Foster Care Association and further guidance will be issued when this work has been completed.

#### 3.4 Emergency Clothing

In exceptional circumstances a payment for emergency clothing for **up to a £100.00** will be made through the child's social worker. This will usually only apply to children who are placed on the same day with no clothing. Supporting receipts need to be sent to the child's social worker.

Additional funding for clothing can be applied for through the child's social worker where it is necessary to support a particular hobby or out of school activity.

The Child Maintenance Allowance is designed to cover the full costs of looking after a foster child, which includes provision and replacement of clothing. Carers are expected to meet the full clothing costs out of the weekly child maintenance allowance.

## 3.4 Transport

Journeys which involve ordinary and reasonable household responsibilities will not be additionally funded as these clearly fall within the remit of fostering allowances. Carers are required to provide support and transport child/ren in their care to

- Attend school and any meetings associated with the child's education progress e.g parent evenings
- Attend all medical appointments for health assessments, therapy or other treatments.
- Attend contact visits and supervise the contact if required.
- Attend provide transport to all other social activities for the child.

Carers are expected to meet these costs from their weekly child maintenance allowances which include a proportion for transport for all local journeys, and all journeys that are associated with caring for a child in the family, to school, contact, medical appointments etc.

Payment of mileage claims in exceptional circumstances, subject to the approval of the Team Manager in the Family placement service will be paid at the **current mileage rate of £ 0.45p** per mile.

The mile-o-meter readings must be completed and in line with Tax requirements, should have a VAT fuel receipt attached. Where any assistance with the cost of public transport is provided, it is expected that this will be at the cheapest rate possible.

#### 4. BIRTHDAY, FESTIVAL AND HOLIDAY ALLOWANCES

- A Birthday allowance is provided equivalent to one week's maintenance fee (increased by 6.85% for 2014/15)
- A Festival allowance is provided equivalent to one week's maintenance fee (increased in by 6.85% for 2014/15)
- A Holiday Allowance is provided equivalent to 3 weeks maintenance fee, increased by 6.85% for 2014/15

# \* See section 3 for new rates

Birthday allowances are paid 3 weeks in advance of the birthday.

Festival payments will be made in November 2014 for all placements unless the child's faith or cultural requirements need this to be paid at a different time of the year

# Holiday Allowances

The allowance for 2014 /2015 is equivalent to three weeks basic maintenance; this is an additional week beyond the level recommended by the Fostering Network.

Allowances are expected to be used to take the child on holiday and for entertainment during holiday periods e.g. day trips. The allowances include travel expenses. Where an overseas trip is planned that may cost above the amount of holiday allowance it is expected that, as with all families, this is budgeted for within the weekly level of child maintenance allowance.

- For permanent or long-term foster placements the payment will be made in April 2014
- For time limited placements the payment will be made in July 2014

Child's age	Holiday Allowance for 2013/14	Holiday Allowance for 2014/15	
	£	£	
0 – 4	393.96	421.05	
5 – 10	448.98	479.64	
11 – 15	558.81	597.03	
16 +	679.56	726.18	

In a year when a change of placement is planned, entitlement to the Holiday Allowance will be divided between the carers taking into account the dates involved and holiday planned/taken.

#### Please do not pass money between yourselves to divide up allowances.

On occasions this may result in the City Council requesting the reimbursement of Holiday Allowances paid to carers where children have been moved for part of the year unless there are exceptional circumstances.

A record of how the holiday allowance is used or retention of receipts must be kept and may be required for audit purposes.

In the exceptional circumstance, where a foster carer cannot take the child with them on holiday, the holiday allowance will be reclaimed.

Foster Carers are encouraged to keep receipts for all presents bought. The City Council has to keep receipts where ever possible to evidence public expenditure, however this is a very sensitive area for children/young people who are looked after and I would like to ask you to try to ensure that children/young people where ever possible are not aware of this practice.

#### 5. ABSENCES FROM FOSTER HOME

#### **5.1 Missing from Placement**

The basic child maintenance allowance and foster carer fees will be paid for up to seven nights per period, (subject to the maximum of thirty nights per child per year).

Any period in excess of seven nights must have approval in advance from the Head of Service, Looked after Children.

Foster carer fees will only be paid subject to the maximum of thirty nights per child per year.

#### 5.2 Planned rehabilitation or home leave

If the child is on planned home leave, a phased rehabilitation home or moving on plan with overnight stays/contact, the child maintenance allowance will be paid on the appropriate prorata basis.

If a child is in the progress of a planned move e.g. rehabilitation home or adoptive placement, and the plan is for the current placement to be kept open for a short period post placement, this will be for a maximum of two weeks only and must have the approval of the Head of Service, Looked After Children.

The fostering fee will continue to be paid for this period however the child maintenance allowance will not be paid for any such periods.

# 5.3 Respite Care

Looked after Children have already experienced separation and loss in their lives and foster care placements are expected to give them stability. Therefore moves on a temporary basis to carers who are unknown by the child **must be minimised** and any such move should be planned with introduction meetings to build up a relationship between the child and the temporary carer.

In most situations, it is expected that any breaks or time away from the main carer should be arranged through the foster carer's own support networks and with people with whom the child(ren) are familiar.

Foster care support networks are identified within the assessment process and are monitored through foster home reviews. Where foster carers experience change or reduction in their existing support networks, their supervising social worker will assist carers in strengthening their support networks, which could include other carers.

Where a carer is unable to arrange respite care within their own support network, and requires the child to be placed in respite care with an alternative carer, the general fostering allowance (fostering fees and child maintenance allowance) will be deducted from the main carer on a prorata basis for such respite periods.

#### 5.4 Day Care

The General Fostering Allowance covers ordinary costs of looking after a child including holidays, days off school etc. However where exceptionally, day care is arranged through the Supervising Social Worker for respite or other purpose, this is paid at £3.10 per hour for each child.

Day care will be provided on the following criteria only:

- This is based on the child's needs and is clearly evidenced within the child's care plan.
- Where child care is required for other children in placement to enable the foster carer to facilitate meetings for a child preparing to move to a long term or adoptive placement, and where their usual child care arrangements are not available.
- For the first three days of any school exclusion for a looked after child (after this period it is expected that LACES will be responsible for the provision of an alternative education placement if the child is still without education provision)
- Child care provision to enable foster carers to attend training, where their usual child care arrangements are not available.
- Any other exceptional circumstance will be considered on an individual basis as required.

Supervising social workers will monitor all requests for day care and respite to ensure that foster carers do continue to have appropriate support networks in place.

Any concerns regarding excessive numbers of requests for respite or day care will be discussed with the foster carer and recorded within the foster home review.

# 5.5 Responding and Managing Allegations

If a child has to move because of an investigation into allegations against the carer the child maintenance allowance will cease from the date the child was moved from the placement.

The Fee may continue to be paid for a maximum period of six weeks, only where there is significant doubt around the facts (and only under these circumstances). This will be agreed by the Service Manager. Any extension beyond this period would be need to be agreed by the Head of Service, Looked after Children, and if the extension was significant, by the Assistant Director, Children's Services.

However if it is clear from the outset, or at any point during the period of investigation, that the carer has breached their duties, then fee payments will immediately cease.

#### 6. Payments in respect of Specialist Carers

Coventry Specialist Fostering Scheme provides a service for a range of Looked after Children whose needs cannot be met within 'mainstream' fostering provision. The children and young people referred to this scheme will often have a high level of need and display a range of extreme behavioural difficulties.

Specialist Foster Carers are required to be home-based (if single or one of a couple) and not employed outside the family home.

The Specialist carer is required to provide cover education if the child is excluded from school or waiting for a school place.

Specialist Foster Carers have skills which will enable them to care for such children and the level of Fees to Specialist Carers reflect this.

#### 6.1 Experience & Skills of Specialist Foster Carers will include:

- Child Care diploma (or equivalent)
- Minimum 2 years employment experience working with children and young people who display challenging and difficult behaviour supported by positive references.
- Be able to provide a child in placement with their own bedroom.
- Have no other birth children at home under the age of 12 years if considered as a Solo Specialist Carer.
- Have an ability to provide stimulating activities for a young person with a high level of supervision.
- A commitment to attend and contribute to a variety of meetings concerning the young person.
- Experience of producing accurate and appropriate recording regarding a young person.
- Experience of working closely with a variety of other professionals involved with a young person.
- A commitment to engage in on-going training and development, including attendance at appropriate support groups and meetings.

# 6.2 Specialist Scheme Holiday / Respite Allowance – Payment of Fostering Fee

To promote placement stability for Looked after Children with challenging behaviour/complex needs, an additional 3 weeks (21 days) Fostering Fee is paid to Specialist Foster Carers to enable specialist carers to take up to 21 days respite / holiday.

This fee payment is designed to cover the loss of fees to the carer for up to 21 days where the specialist carer requires respite care for the child whilst they are on holiday or using respite care for the young person.

#### 6.3 Specialist Scheme - Unoccupied Fees

When an on-going placement ends, or a young person is rehabilitated back to their family, the Placements Service may not immediately be able to identify a child/young person suitable for the placement. In these circumstances the Fostering Fee will be paid to the Specialist Foster Carer for up to 14 days. Ongoing reviews of the unoccupied fee will be undertaken at subsequent 14 day episodes by the Fostering Registered Manager with a report to the Head of Service requesting any ongoing approval of payment and reason for un-occupancy.

On a temporary basis a mainstream short-term placement may then be made if a specialist placement is not required subject to the appropriate approval category. Where a specialist carer refuses a placement, the unoccupied fee will be immediately ceased.

#### 6.4 Specialist Scheme - Retainer Fee Payments

In circumstances where a specialist foster carer is unable to have a child in placement due to sickness, a retainer fee of £100 per week will be paid for up to 4 weeks. Thereafter the retainer payment will cease.

#### 6.5 Transfer of approval from a Solo to a Dual Specialist Foster provision

In circumstances where a child in a Specialist Solo placement is responding to support offered, and attachment difficulties are reducing, consideration will be given to changing the placement designation from a Specialist Solo Placement to a Specialist Dual Placement.

Where a solo placement is no longer required, the carer will have the choice to apply for a change of category to take two placements at the dual rate or to remain with one placement at the dual rate.

The change of approval category would be via a Foster Home Review to Fostering Panel and the Decision Maker (in line with current practice).

# 6.6 Additional fee payments to meet identified specialist Needs (e.g. double payments)

In certain circumstances Health/CAMHS or Education may identify within their assessment that the level of need of the young person requires support from two full time carers.

This would be incorporated in the Care Plan and endorsed by Access to Resources Panel, supported by a CAMHS assessment, where the required additional funding commitment will be given by either Health or Education. In all such circumstances this decision will be reviewed on a 3 monthly basis.

# 6.7 Income Tax and National Insurance Contributions

Specialist Scheme Foster Carers will be of self-employed status and will be responsible for their own income Tax and National Insurance contributions

#### 7. INSURANCE

#### What cover is provided?

The Council provides insurance for foster carers as detailed below:

#### (a) Liability

- Accidental bodily injuries to third parties by foster children.
- Accidental damages to property of third parties by foster children.
- Legal costs involved in foster carer's defence of negligence claims concerning foster children.

# (b) All Risks

• Wilful damage / theft / loss of foster carers' own property caused by foster children in the foster carer's care.

# (c) Claims

All claims to be submitted via the supervising social worker to the Team Manager within 30 days of the incident as per the claim form. All damage must be viewed by the supervising social worker.

# What is not covered by the All Risks Insurance Policy?

- (i) "NEW FOR OLD" cover the policy only pays the value of the items at the time of loss / damage taking into account wear and tear.
- (ii) Replacement of items due to "wear and tear", even though this may seem excessive because of additional usage.
- (iii) Property not belonging to the householder (foster carer).
- **(iv) Car Insurance** is the carers' own responsibility. Comprehensive cover is required and the insurance company should be informed that foster children are being transported.

# 8. Payment Queries

Queries about payments should be raised with the Finance team who will do their best to help you.

In such circumstances please contact Andrew Bickley on 02476 831641.

Fostering Network also offers a helpline, which covers financial issues such as allowances and benefits. The advice line is open between 9.00am – 17.00pm Monday to Friday and the free telephone number is 0800 040 7675.

Yours sincerely

Jivan Sembi

**Head of Regulated Services** 

Copy to all staff in Family Placement Service