



UFPC
LEGAL ASSISTANCE PLAN



Effective as of 10 May 2020

Purpose of the Policy

The purpose of this document is to explain the legal expense assistance available to the Members of UFPC, through insurance and the UFPC.

Definitions

Allegation	Allegation of misconduct by a Member or a member of their Household towards a foster child in the care of a Member, or an Approved Babysitter.
Approved Babysitter	An individual who has successfully completed a police vulnerable sector check and who has been approved as a babysitter by the relevant Member's Children's Aid Society. Babysitters meeting these criteria are covered by the ARAG policy effective February 01, 2019 for any incidents alleged to have occurred on or after November 01, 2015.
ARAG	ARAG Services Corporation Canada, UFPC's legal expense assistance insurance coverage provider.
ARAG Coverage	Legal expense insurance provided by ARAG for police and government agency investigations and charges relating to Allegations. Maximum coverage per Allegation is \$100,000. ARAG Coverage covers any Allegation reported while the Member has ARAG Coverage, and was a member of the UFPC when the alleged incident occurred (provided that the Member does not have CAS or other suitable insurance coverage; or where the Member has CAS or other coverage, the available limit under the other policy has been spent). With the ARAG Coverage, Members also have access to the ARAG Legal Advice phone line. ARAG coverage is for offences alleged to have occurred after November 01 2015.
Household	The children, grandchildren, parents, and grandparents living in the same dwelling as a Member, including children studying at college or university.
UFPC Assistance	Legal expense assistance provided by UFPC for Allegations. The maximum level of assistance is forty thousand dollars (\$40,000) per Member (which includes the Member's Approved Babysitters and

Household members). The UFPCC Assistance covers Allegations involving incidents that allegedly occurred while the Member was an UFPCC Member.

Visiting Relative Covered visiting relatives are defined as people who would normally be covered if they were living at the foster parents address i.e. your children, grandchildren, parents, grandparents. But NOT their spouses i.e. daughter in law or your brothers, sisters, aunts and uncles.

Policy

The UFPCC was formed to protect the extended family members of its members, living at the same address as the member. It also provides extended assistance for Foster Parents in excess of the Agency provided Insurance. This assistance is provided at several levels.

Active and Annual Members

UFPCC purchases legal expense insurance coverage through ARAG for its Registered Active and Annual Members who have paid their membership fees **and have** provided the contact information required by ARAG. With this coverage, the Members (as well as their Household) are eligible to receive up to \$100,000 per Allegation. **THIS coverage for members is in excess of any CAS provided insurance coverage.**

An Active or Annual Member with ARAG Coverage is not eligible to receive UFPCC Assistance.

If an Active or Annual Member ceases to pay his/her membership fees or to provide required information to UFPCC, his/her ARAG Coverage will expire on renewal.

Retiring members can continue their membership by paying an annual fee each year. **A current certificate must be on file for a member to receive insurance coverage.**

Active or Annual Members (Unregistered) who are **not** covered by the ARAG Coverage are eligible to apply for the UFPCC Assistance.

Active and Annual Members are normally in the first instance covered by the liability insurance coverage held by their relevant Children's Aid Society, if any, regardless of their relationship with UFPCC.

Retired Members

When an Active or Annual Member retires, he/she will cease to be eligible to receive the ARAG Coverage on the yearly ARAG insurance renewal date.

Retired Members have the option to become Annual Members and to be eligible to receive ARAG Coverage for as long as they pay the required fee and provide the required information.

If a Retired Member chooses not to become an Annual Member, he/she will continue, during retirement, to be eligible to receive UFPCC Assistance for Allegations relating to incidents that occurred while he/she was an Active or Annual Member.

For a full explanation of the ARAG Coverage, please refer to the certificate and booklet emailed to you each year.

ARAG coverage for CAS Foster Parents only comes into effect after the CAS Insurance is fully depleted and for offences alleged to have occurred after November 01 2015.

It is strongly recommended that you print a copy of the insurance certificate each year as you receive it.

The levels of assistance are explained in Appendix A



Appendix A

Assistance Restrictions

All Assistance given is dependent on the allegations stemming from incidents alleged to have occurred **while the Member is fostering the alleged victim and coverage is subject to the terms and condition of the insurance policy.**

CAS Registered/Insured Member

Who Is Covered	By	What	When
Child, Grand-child, parent, grand-parent living with or visiting the foster parents. See Definition	ARAG (Max \$100,000 per Allegation) Members are responsible for any amount in excess of the above.	Police and Provincial Agency Interviews Legal Fees	Police Interviews, Investigations, Charges CAS Investigations Provincial Charges Appeals (subject to insurance approval and if funds remain in the claim)
Member / Spouse Once the agency insurance is fully depleted.	ARAG (Max \$100,000 per Allegation) Members are responsible for any	Legal fees	Legal Expenses relating to a trial in excess of the Agency provided insurance.

	amount in excess of the above.		Appeals (subject to insurance approval and if funds remain in the claim) Unlimited Legal advice via phone (Foster Parents)
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Private Agency Home

Foster Parents and Extended family Members living in or visiting the same home. See Definition	ARAG (Max \$100,000 per Allegation) Members are responsible for any amount in excess of the above.	Police and Provincial Agency Interviews Legal Fees	Police Interviews, Investigations, Charges CAS Investigations Appeals (subject to insurance approval and if funds remain in the claim) Unlimited Legal advice via phone (Foster Parents)
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Unregistered/Uninsured/Retired Member

Member, family members living with the Member and approved BabySitters.	UFPCC (Maximum \$40,000) Members are responsible for any amount in excess of the above.	Police Interviews Legal Fees	Police Investigations & Charges CAS Investigations Appeals (subject to Board Approval and if funds remain in the claim) Two Hours Legal Advice regarding Fostering Issues (Foster Parents)
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Approved Babysitter

Approved Babysitter As per the definition herein	ARAG \$100,000 for incidents alleged to have occurred on or after 01 Nov 2015	Police Interviews Legal Fees	Police Investigations & Charges CAS Investigations
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	<p>UFPC (Maximum \$40,000 for incidents alleged to have occurred before 01 Nov 2015)</p> <p>Babysitter is responsible for any amount in excess of the above.</p>		
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Subject to Approval and in accordance with Board Policies the UFPC **MAY** provide assistance with Counseling, Income Tax Decisions regarding the taxation of "Per Diem " payments and "Out of Town" travel expenses.

Exclusions

Who is NOT Covered	Examples
Family Members NOT living in the Member's home.	<p>Visiting your adult children's home and an allegation is made against them.</p> <p>OR</p> <p>Spouse of a covered person i.e. son-in-law.</p>
Visiting Relatives	Relatives staying at your home that normally do not live there. i.e. Uncle Joe or Auntie Jane
Visiting Friends	This would include you visiting friends.

Examples of Situations **not** covered by either ARAG Insurance or UFPC.

- Visits with or from former Foster Children, who have been in your care.
- Baby sitters who are **NOT** actually baby sitting at the time of the allegation
- Foster Child being removed from your home to another. (ARAG Legal Advice Line)
- Attempting to have your name removed from Child Abuse Registry. There are instructions on our web site and we can put you in contact with a Lawyer who will advise you (at your own expense)
- Home Closures
- Agency Complaints - Disputes between Foster Parents and agency personnel
- Home reviews by C.A.S.

- Home restriction contracts between foster home and C.A.S. (unless human rights are violated)
- Board Rate disputes.
- **UFPCC no longer assists with Civil Suits as of 01 July 2015.**

Assistance for any situations not described above are subject to review and approval by the Board of Directors.

Any questions regarding your Agency Insurance should be directed to the Agency.

ARAG Services Corporation is registered in Canada number 945332-6. Registered address: 20 Adelaide Street E. Suite 1105. Toronto, Ontario. M5C 2T6. Canada. Phone: 416-255-0344. ARAG Services Corporation is a coverholder at Lloyd's and is authorised to administer this insurance on behalf of the insurer Brit Syndicate 2987 at Lloyd's. Brit Syndicates Limited, the managing agent for Brit Syndicate 2987 at Lloyd's is authorised by the United Kingdom Prudential Regulatory Authority and regulated by the United Kingdom Financial Conduct Authority. This can be checked by visiting the Financial Conduct Authority's website at www.fca.org.uk/register. Alternatively the Financial Conduct Authority may be contacted on +44 (0)800 111 6768