



Frequently Asked Questions FOR HOME SHARING PROVIDERS & AGENCIES

CLBC HOME SHARING PROPERTY SUPPORT PROGRAM: April 2024

*This document is intended to provide answers to common questions related to CLBC’s Home Sharing Property Support Program. These FAQ’s can be found on CLBC’s website under [‘for service providers’](#) in the home sharing section. FAQ’s will be updated as needed and re posted in this section. Updates will be highlighted as ***NEW**.*

***Please note:** While the primary focus of these questions and answers apply to home sharing providers, valuable information for agencies is also contained within this document and the Agency Guide for the Home Sharing Property Support Program.

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FAQ

New Questions

New* Can you explain the personal belongings extension?

- Personal belongings are defined under your homeowner or tenant insurance policy, such as home furnishings, electronics, or other personal property.
- If damages over \$25,000 occur it falls under the Rider Program and is covered through the Insurance Rider. If damages under \$25,000, it would fall under the Minor Damages program, as potentially eligible for reimbursement by CLBC. For example, if something catastrophic happened, like a flood or a fire that was caused by a CLBC eligible individual, the Rider Program would cover not only impacts to the building but also impacts to personal belongings.

New* As a home sharing provider, what if I have to move out of my home as a result of the damages?

The Insurance Rider covers additional living expenses in this circumstance. For example, if you are displaced from your home due to a significant amount of damage, the Insurance Rider provides up to \$50,000 a year.

New* Does this program apply to a respite home?

- This program does not generally cover respite providers. If someone is providing a CLBC supported individual with individual and family wellness (formally referred to as respite) in their home, they are not covered under this program.
- There may be situations where individual and family wellness is provided by a home sharing provider, in their own home, and in that instance, damage may possibly be covered. Connect with the agency if this type of incident occurs.

New* As a home sharing provider, should I give my agency the information that Coast Claims requires if I have to make a claim?

Yes, please provide your agency with all the info you provide to Coast Claims. It is important for agencies to be kept apprised of the situation. Both your contracting Agency and Coast Claims are there to support you during the process.

New* Are holes in the wall considered normal wear & tear?

Unusual/significant damage is covered. If holes in the wall are sizeable and not normal wear and tear (such as holes from pictures, shelves etc.) then they are covered.

New* What does the assessment process look like?

Coast Claims has offices across the province, and an adjuster will come to the home to gather information and work with contractors. Adjusters assess the information and provide details back to the insurance provider.

New* Does the home-sharing damages program apply to home-sharing providers living on First Nation land?

Yes, eligible home sharing providers are not excluded based on where they live, as long as they are residing in British Columbia.

New* Is home-sharing funded by Health, or another organization covered under this program?

No, this program is for eligible CLBC funded home sharing providers.

New* If an individual causes a fire, what is covered under the policy?

Under the Insurance Rider, any damages covered in your homeowner or tenant insurance policy are covered under this policy. This includes damage to the structure of the home and damage to personal belongings.

New* Is a home-sharing provider's personal insurance impacted if they make a claim?

No, the goal of this program is to not impact personal home insurance.

New* Does an individual need to be on a home sharing providers insurance?

CLBC does not provide insurance advice, and we encourage you to discuss your situation with the company that holds your insurance policy. However, it is not a requirement of this program for the supported individual to be listed on your homeowner or tenant insurance policy if your insurer does not require it. We always recommend being transparent with your insurance provider.

New* If there are two supported individuals in a home share and one individual causes damage to the personal property of the other individual, is that covered under the minor damages program?

Yes.

New* Does the home-share provider have to pay for the repairs directly themselves, or can the agency pay the repairs directly?

It is up to the contracting agency to determine how repairs under the minor damages program are administered. Agencies should have procedures in place and should ensure all relevant documentation is retained in case of audit.

New* Is it the agency's responsibility or the home-share provider's responsibility to track that the re-enrollment has happened?

Home sharing providers are responsible for informing their contracting agency that they have homeowner or tenant insurance, and to notify their agency of any changes to their living situation such as their address. Agencies are responsible to provide the enrollment certificate to all contracted home share providers yearly.

New* If an individual is in a trailer on the HSP property, would the trailer be covered?

As long as the trailer is covered under the Home Sharing provider's homeowner or tenant insurance policy, it would be covered.

New* How are we going to know if the damages are going to be over or under \$25,000?

If the home sharing provider and contracting agency feel that the damages are likely to approach \$25,000, they should proceed to make a claim under the Insurance Rider component of the program. If the damages are determined to be less than \$25,000, it would fall under the minor damages program.

New* In Live-In Caregiver situations, will the homeowner's insurance coverage be honored if they are making a claim for damage?

In situations where the home sharing or live-in provider does not own the home, they should have Tenant Insurance. The Tenant Insurance policy would apply, not the homeowner's insurance policy.

New* If a home sharing provider lives in the individual's home, would this program apply?

In situations where the home sharing or live-in provider does not own the home, they should have Tenant Insurance. The Tenant Insurance policy would apply, not the homeowner's insurance policy.

New* As a home sharing provider, will there be paperwork ready to take to my home insurance company?

Home Sharing providers do not need to provide any paperwork to their insurance company.

New* What if the damages are under \$25,000 but over \$5,000?

For incidents between \$5,000 and \$25,000, it may still be approved by a CLBC manager, but additional scrutiny may be applied. This doesn't mean it will not be covered, it means we must ensure that we are responsible, fair, and accountable with the funding we receive from government.

If it is not clear whether the damages will be over or under the \$25,00 threshold, it is recommended that a restoration company is engaged rather than a private contractor. Agencies can contact Coast Claims for a list of restoration companies in the area.

New* If a supported individual goes to a staffed resource for individual and family wellness and causes property damage, is this covered by either program?

No, this program is for eligible home sharing providers. Damages in a staffed living situation are not covered by this program.

New Agency Specific Questions

New* How does CLBC pay agencies with these funds?

Payment will be issued directly when invoices are processed through CLBC's system, without requiring contract modification.

New* How long should an agency expect a response from CLBC when seeking reimbursement?

Agencies should expect a reasonable response, such as within a few business days.

New* As an agency, we have a number of 'live-in' home shares in our program. Would this cover damage in a person's supported home/apartment?

If the home sharing provider meets the eligibility criteria, they are covered. The type of home is not impacted by the program.

New* Is there a chance that CLBC staff will challenge an agency's assessment of the damage claim and decline to reimburse?

- If damages are under \$1,500, agencies have the ability to provide approval for those damages.
- When agencies submit invoices, they will be reviewed by a CLBC analyst. It is not CLBC's intention to challenge or withhold payment where an agency has reasonably and in good faith approved reimbursement.
- CLBC analysts are expected to review the situations where reimbursement is being invoiced, and work with the agency to ensure there is full understanding of the program and support the agency in consistently applying the program expectations.
- If CLBC has concerns about a specific circumstance under \$1500 where the agency has already approved reimbursement, the invoice would proceed, however the analyst would clarify expectations with the agency moving forward.
- Occurrences where there is over \$25,000 in damages claim need approval from Coast Claims before proceeding with any work.

New* Will agencies need to issue new insurance certificates annually?

- Yes, insurance certificates need to be updated annually as a requirement of Coast Claims insurer. Each year, new certificates will be provided to agencies and will need to be issued to home sharing

providers. CLBC has provided agencies with a mail merge version so that they can take their listing of home share providers and generate enrollment certificates.

Previously Asked Questions

When is this program effective?

The Home Sharing Property Support Program, which includes the Home Sharing Property Insurance Rider Program, and the Damage Reimbursement Program are effective immediately.

Can home sharing providers receive retroactive payment for property damage that occurred before the implementation of this program?

- This program does not offer retroactive payment for property damage that occurred prior to its implementation.
- Home Sharing providers should contact their agency if they experienced damage to their home due to the actions of the individual they are supporting prior to the launch of this program.

How do home sharing providers enroll in the Home Sharing Property Insurance Rider Program and the Damage Reimbursement Program?

- Home sharing providers are automatically enrolled by meeting the eligibility criteria.
- Agencies will issue enrollment certificates to their contracted home sharing providers who meet the eligibility criteria to confirm their enrollment in the program.

What is the difference between the Home Sharing Property Insurance Rider Program and the Damage Reimbursement Program?

Home Sharing Property Insurance Rider Program:

- Is a group policy provided by CLBC to all Agency Contracted Home Sharing Providers.
- Damages are covered under this program when caused by the CLBC supported individual.
- Coverage applies only if any one incident is more than the deductible on the home sharing provider's insurance policy.
- The minimum deductible is \$25,000 or the deductible stated on the home sharing provider's insurance policy, whichever is greater.
- The maximum coverage for house and contents is \$500,000 per claim or the maximum limit of the home sharing provider's personal insurance policy, whichever is less.
- This program focuses on providing insurance coverage for damages caused by the supported individual and relies on the home sharing provider's personal insurance policy for deductibles and coverage limits

but doesn't require the home sharing provider to go through their own personal insurance policy for claims.

- If a claim is eligible to proceed, CLBC will work with the agency to arrange payment for the deductible.

Damage Reimbursement Program:

- Is a reimbursement program that clarifies the process and expectations for reimbursing home sharing providers and the agency that the home sharing provider contracts with for repairing minor damages to the home caused by the supported individual.
- The agency reviews the damages with the home sharing provider to determine whether to cover the cost of repairs.
- Home sharing providers will either receive reimbursement through their contracting agency, or the agency may choose to coordinate the repairs.
- Agencies invoice CLBC and receive reimbursement directly from CLBC, without a contract modification.
- Reimbursement requests exceeding \$1,500 per occurrence require the service provider to provide CLBC with three separate quotes and obtain preapproval from CLBC before proceeding.
- The maximum reimbursement amount, unless authorized in writing by a CLBC Integrated Services Manager, is \$5,000 per occurrence.
- This program specifically addresses minor damages and focuses on the reimbursement process rather than insurance coverage.

What is the eligibility criteria for home sharing providers for the Home Sharing Property Support Program?

In order to be eligible for both parts of the Home Sharing Property Support Program, the following criteria must be met:

1. The home sharing provider must be under a contract for the CLBC supported individual with an agency.
2. The date of the occurrence of any damages or loss must be within the term of the home sharing provider's contract.
3. The home sharing provider must have homeowner or tenant insurance.
4. Damages must be to the residence or property of the home sharing provider, not to the property of visitors or neighbours.
5. Damages must have occurred as the result of the direct action or negligence of the individual for whom the home sharing provider is contracted.

Are home sharing providers automatically enrolled in both programs?

Contracted home sharing providers are eligible to participate in both the Home Sharing Property Insurance Rider Program and the Damage Reimbursement Program, both of which are fully funded by CLBC. Eligibility is based on meeting the specific eligibility criteria outlined above.

What damages are eligible for reimbursement?

1. Damage must be of an unusual or significant nature, **not related to normal wear and tear.**

2. The home sharing provider must be able to provide documentation as to how the damage occurred, and establish reasonable cost to repair or remediate them, including obtaining quotes from multiple sources if requested.
3. Reimbursement requests for more than \$1,500 require the agency to obtain three separate quotes and preapproval from CLBC before proceeding.
4. Unless authorized in writing by a CLBC Integrated Services Manager, the maximum reimbursement amount is \$5,000.
5. The maximum exception amount that a CLBC Integrated Services Manager can approve is \$25,000. Claims over \$25,000 should be referred to the Significant Damages Rider Insurance program or approved by a CLBC Regional Director after consultation with CLBC Procurement & Contracting.
6. The \$25,000 deductible for the Significant Damages Rider Insurance Program is eligible to be paid through this process.

How do home sharing providers make a claim? (Home Sharing Property Insurance Rider Program ONLY)

1. To make a claim through the Home Sharing Property Insurance Rider Program, the home sharing provider must inform the agency that they contract with, who will inform CLBC.
2. After the home sharing provider has informed their agency, they should contact **Shannon Mycroft at Coast Claims Insurance Services** via email (clbc@coastclaims.com) or telephone (1-866-694-3111) to report their claim as soon as possible following loss or damage. They do not need to contact their own insurer.
3. The home sharing provider will be required to submit the following documents to both their contracting agency and Coast Claims Insurance Services:
 - a) A copy of their homeowner or property insurance policy.
 - b) Statement of the incident (home sharing providers should avoid using the name of the individual).
 - c) A copy of the enrollment certificate for the Insurance Rider program (issued by the agency at contract signing) and a copy of the home sharing provider's contract with their agency.
 - d) The police file number, where appropriate.
 - e) Estimates or receipts for repair of damaged items.
 - f) Pictures of the damage.
4. The home sharing provider will be contacted by an adjuster to get more information about the specifics of the claim in order to evaluate a settlement.
5. The adjuster will contact the home sharing provider and agency to provide the outcome of the claim settlement and payment.
6. The agency will work with CLBC to provide payment or reimbursement of the deductible. Deductible payments will be made under the Damage Reimbursement Program below.

What costs are excluded from the Damage Reimbursement Program?

Under this program, the following costs are excluded:

- Costs related to normal wear and tear in a home.

- Costs related to moving an individual into or out of the home sharing.
- Costs to implement or reverse individual-specific changes to the home.
- Costs unrelated to property damage, such as bodily injury or personal liability; or where other insurance coverage such as WorkSafeBC or Social Service Group Liability Program Insurance properly applies.
- Costs in excess of program maximums, unless otherwise approved in writing by CLBC.
- Ongoing or repetitive damage costs – in this case the agency should contact their CLBC Analyst for further planning.

Should home sharing providers remove their current insurance and replace it with this?

- The Home Sharing Rider Insurance program does not replace a home sharing provider’s current insurance requirement. The Home Sharing provider must have homeowner or tenant insurance.
- CLBC has arranged for Extended Property Damage (Rider) Insurance for all Agency Contracted Home Sharing Providers to supplement their homeowner or tenant property policy.

Is there an appeal process if the insurance claim is deemed ineligible?

CLBC does not have decision-making authority regarding the Insurance Rider Program. If the adjuster rules a claim as ineligible under the Insurance Rider Program, the agency and home sharing provider may bring their concern to CLBC.

Is there an appeal process for home sharing providers if they are denied reimbursement under the Damage Reimbursement Program?

- If a home sharing provider is denied reimbursement for damages by their contracting agency, they should follow the dispute resolution process with their contracting agency.
- If an agency’s request for reimbursement is denied by CLBC, they should follow the dispute resolution process as indicated in their contract.
- CLBC’s Complaint Resolution process does not apply to disputes under this program.

Are claims sometimes refused by the insurer?

- A claim may be refused if the claim does not meet the eligibility criteria for the program, for example, if the damage is not caused by a CLBC eligible individual who lives in the home. In this case, the home sharing provider will be directed to make a claim through their primary insurance provider.
- Claims might also be refused if coverage is excluded under a home sharing provider’s primary homeowner or tenant policy or if they have no homeowner or tenant insurance.

Are supports to shared living (formally respite) providers covered?

- Home sharing providers must have a home sharing contract through a CLBC Agency Coordinated Home Sharing Provider to be covered by the Insurance Rider program.
- If supports to shared living is being provided by another home sharing provider, then they are eligible for coverage through the Insurance Rider Program.

- If the person only provides supports to shared living, and is not a home sharing provider, they are not eligible for coverage through this program.

Are Individualized Funding Agreements or Person Centred Societies/Microboards that have a home sharing component covered by this program?

As the provision of home sharing in Individualized Funding Arrangements is currently under review by CLBC, Individualized Funding agents and Person-Centered Societies (PCS) should contact their local CLBC office should any situations arise where either minor or catastrophic damages have occurred.

Does the Home Sharing Property Insurance Rider cover theft of personal property?

The Home Sharing Property Insurance Rider does not cover theft of personal property.

Does the Home Sharing Property Insurance Rider cover damage to my car?

The Rider does not cover damage to motorized vehicles. Motor vehicles fall under ICBC, and they should be contacted.

Are there any specific deadlines for reporting damages and making claims under these programs?

- A home sharing provider who wishes to make a claim through the Insurance Rider component of the program must contact their agency and Coast Claims Insurance Services as soon as the home sharing provider is aware of a situation that might result in a claim.
- Home sharing providers should report damages that may be eligible for reimbursement to their Agency within 30 days of becoming aware of the damage, or sooner if the damages are related to a critical incident.

Are there any circumstances under which the program might cover damages caused by visitors or neighbors?

No. Under the program's guidelines, coverage is specifically limited to damages caused by the individual with whom a home sharing provider has a current contractual agreement for home sharing. Damages resulting from the actions of visitors or neighbors are not eligible for coverage under this program.

Is the Home Sharing Property Insurance Rider Program coverage limited to damages caused by CLBC supported individuals only, or does it extend to all residents in the shared home?

No. Under the program's guidelines, coverage is specifically limited to damages caused by the individual with whom you have a current contractual agreement for home sharing support.

How long does it typically take for claims to be processed and settled under both programs?

Claims are reviewed and processed as soon as reasonably possible. Time may vary depending on the nature of the damages and the complexity of the situation.

Will making a claim under this program increase a home sharing providers' personal insurance premiums?

No. The Insurance Rider Program is a separate policy added and funded by CLBC. It will not impact your current/personal home or tenant insurance.

Will the coverage limits and reimbursement guidelines be reviewed and updated for both programs?

CLBC will conduct an annual comprehensive review of the program and its various components. If we make any modifications or updates, we will communicate these changes to ensure transparency and clarity.

Is there a limit to the number of claims a home sharing provider can make within a certain time frame under either program?

No, there is no limit to the number of claims that can be made. However, both the agency and CLBC will be reviewing situations where multiple claims have been made to determine if further planning and review is needed.

How does the program handle situations where damage is discovered after the contract term with the CLBC-supported individual has ended?

A home sharing provider should contact their previous agency immediately upon discovering the damage. These situations will be dealt with on a situation-by-situation basis in discussion between CLBC and the home sharing providers agency.

What resources or support does the program provide to assist home sharing providers and agencies with the claims process?

- To help you learn more about this program, we have posted further information on our CLBC website including a list of Frequently Asked Questions and a Program Guide for Agencies. You can view these materials by clicking [here](#).
- CLBC will be working with agencies to implement the program. Home sharing providers with questions should reach out to their agency, who will work with CLBC to provide direction.

Are there any specific requirements for the quotes obtained for reimbursement requests exceeding \$1,500 under the Damage Reimbursement Program?

- In order to consider approving reimbursement for damages exceeding \$1,500, CLBC requires the submission of three quotes.

- Quotes must be from three legitimate and appropriate businesses, with any necessary information regarding the repairs on business letterhead.
- Quotes should be submitted to CLBC by the agency, not directly by the home sharing provider. The responsibility for obtaining quotes should be discussed between the agency and the home sharing provider.

If an agency has a maintenance person/crew, can they fix the damages?

If the agency has a maintenance person/crew on staff and the agency wishes to complete the repairs themselves, they may do so and submit the costs for reimbursement. If the damages exceed \$1,500, the agency may submit their own quote on agency letterhead as one of the three.

Does the rider also work to cover the individuals' contents?

If damages are over \$25,000, there is a personal belongings extension to the Insurance Rider to cover the individual and care provider's personal belongings for up to \$10,000.