

Schedule C

Insurance Schedule

1. The Caregiver(s) shall provide, maintain and pay for any insurance which he/she is required by law to carry or which he/she considers necessary to cover risks not otherwise covered by insurance purchased for the Caregiver(s)'s benefit by the British Columbia Federation of Foster Parent Associations or otherwise provided by the Director.
2. The Director will provide sufficient funds to the British Columbia Federation of Foster Parent Associations for the purchase of the following insurance coverage:
 - (a) Extended property damage, providing supplementary coverage against loss or damage to the Caregiver(s)'s personal belongings that may occur due to the malicious or willful acts of a child placed in the Caregiver(s)'s care by the Director.
 - (b) Comprehensive general liability insurance.
3. The Director will provide a generic policy so that those Caregiver(s) who do not have their own insurance coverage against loss or damage to their personal property may nevertheless receive the benefit of the insurance coverage referred to in paragraph 2 (a), above.
4. The Caregiver(s) may obtain a copy of the wording of the insurance policies referred to in Sections 2 and 3 by requesting them from the British Columbia Federation of Foster Parent Associations or any other body as the Director may advise, in writing.
5. The Director will cause reasonable steps to be taken to ensure the coverage specified in Sections 2 and 3 of this Schedule, is continuous for the Term of this Agreement but the Director does not accept responsibility for providing coverage in the event the insurance is cancelled or reduced by the insurer.
6. The Director does not represent or warrant that the policies contain insurance for any and all losses. It is the Caregiver(s)'s responsibility to ascertain the exact nature and extent of coverage of the policies as well as any and all terms and conditions of the policies.
7. The Caregiver(s) shall provide, maintain and pay for necessary and adequate third party liability vehicle insurance, as determined in consultation with their insurance agent or insurance broker. The Caregiver(s) shall maintain a minimum of \$1,000,000.00 automobile third party liability insurance on any vehicle used to provide the Services as described in the Service Schedule.
8. The Director will indemnify the Caregiver(s) for specified legal costs incurred by the Caregiver(s) in accordance with the terms of a "Legal Representation Indemnity" a copy of which may be obtained by requesting it from the British Columbia Federation of Foster Parent Associations or any other body as the Director may advise, in writing.
9. Where this Agreement contains a provision relating to insurance which conflicts with a provision of this Schedule, the provision in this schedule prevails, but only to the extent of the conflict.