

PATHWAYS ABILITIES SOCIETY

PROCEDURE: HOME SHARE INSURANCE CLAIM PROCEDURE

Applies to: All Personnel, Home Share Contractors, Coordinators, and Managers

Original Effective Date: July 29, 2024

Effective Date: July 29, 2024

Replaces Procedure Dated: Not applicable

Damages done to the home, caused by an individual with repair costs of less than \$1,500.00:

The home share coordination manager:

1. Obtains reports of the damages from the home share providers, including as many details and photos as possible. The damages must be of an unusual or significant nature and not related to normal wear and tear.
2. Ensures the home share provider obtains at least one quote confirming the repairs will cost less than \$1500.00.
3. Instructs the home share provider to **not** go through their own current home insurance.
4. Arranges for Pathways to reimburse the home share provider for the damage-related costs.
5. Sends an email to the Community Living BC (CLBC) analyst with an invoice on Pathways' letterhead, which includes:
 - the date of the occurrence of the damage,
 - the cost of the repairs,
 - an attachment of the receipt and any photos,
 - the initials of the individual supported in home share,
 - the address of the home share provider,
 - a brief description of the damages and how they occurred,
 - the CLBC Agency Coordinated Home Sharing Contract number that the contractor is tied to.
6. Once the reimbursement is received from CLBC, updates the CAFT by adding the reimbursement cost to the home share provider's monthly payment, and notifies the Finance Manager of the change.

Damages done to the home, caused by an individual living in home share with repair costs of more than \$1,500.00 and less than \$25,000.00:

The home share coordination manager:

1. Obtains reports of the damages from the home share providers, including as many details and photos as possible.
2. Instructs the home share provider to obtain three quotes from three legitimate businesses prior to repairing the damages or making any payments.
3. Provides CLBC with the three obtained quotes.
4. Once CLBC approves a quote, informs the home share provider that they can proceed with having the repairs completed.
5. Obtains all receipts, invoices, and documentation related to the repair and submits these to CLBC along with an invoice on Pathways' letterhead, which include:
 - the date of the occurrence of the damage,

- the cost of the repairs,
- an attachment of the receipt and any photos,
- the initials of the individual supported in home share,
- the address of the home share provider,
- a brief description of the damages and how they occurred,
- the CLBC Agency Coordinated Home Sharing Contract number that the contractor is tied to.

6. Once the reimbursement is received from CLBC, updates the CAFT by adding the reimbursement cost to the home share provider's monthly payment, and notifies the Finance Manager of the change.

Damages to the home, caused by an individual living in home share with repair costs of more than \$25,000.00

The home share coordination manager:

1. Obtains reports of the damages from the home share providers, including as many details and photos as possible.
2. Informs Community Living BC (CLBC) via an email to the appropriate analyst.
3. Instructs the home share provider to contact Shannon Mycroft at Coast Claims Insurance Services via email at clbc@coastclaims.com
4. Follows all directions provided by Coast Claims Insurance Services and CLBC and relays relevant information and instructions to the affected home share provider.

Renewal of Insurance Policy:

Annually, CLBC will send out renewed insurance policies to the agency. The home share coordination manager uses the mail merge template provided by CLBC to create and save certificates in the M:Drive>Management>Home Share CLBC Home Share house insurance. Information for the mail merge is exported into an excel document from ShareVision from the Home Share Contractors list. Certificates can be made up individually if contractor's information changes or new contractors are onboarded.