

**HOUSE BILL NO. 1390**

Introduced by

Representatives Kerzman, Wald

Senator Krauter

1 A BILL for an Act to create and enact a new section to chapter 50-11 of the North Dakota  
2 Century Code, relating to liability insurance coverage for damage caused by foster children.

3 **BE IT ENACTED BY THE LEGISLATIVE ASSEMBLY OF NORTH DAKOTA:**

4 **SECTION 1.** A new section to chapter 50-11 of the North Dakota Century Code is  
5 created and enacted as follows:

6 **Department to provide liability insurance.** The department shall provide liability  
7 insurance coverage for each licensed family foster care home to cover any property damage to  
8 the property of the foster parent or other family members living in the home which is caused by  
9 the intentional or unintentional acts or omissions of a foster child placed in their care. The  
10 coverage must include coverage for any property damage caused by the foster child which  
11 arises out of the operation or use of any motor vehicle, aircraft, or watercraft and any property  
12 damage that results from dishonest, fraudulent, criminal, or malicious conduct on the part of the  
13 foster child. The department may not require the licensed family foster care home parent or  
14 other family members living in the home to be responsible for a per claim deductible nor may  
15 the department require that the damage claim be submitted to a private insurer before the  
16 department's coverage is provided.