

Damage, Thefts & Household Insurance

Household insurance

Hosts are responsible for having appropriate insurance cover on their property. Hosts should inform their contents and buildings insurance provider that they are providing a Supported Lodgings placement to young people. Failure to do so may result in cover becoming void in the case of a claim, even where the claim does not relate to the young person.

Hosts are advised to check their insurance documents regarding any section that covers 'failure to disclose material facts' and consider securing cover for accidental damage of household items.

Hosts should be aware that where items are missing and/or stolen and there is no sign of forced entry it is unlikely that a contents insurance claim will be successful. YMCA Open Door cannot be responsible for breakages or thefts by the young person but will fully support the Host with any action that needs taking.

Damage

If a young person placed by YMCA is responsible for causing damage to a Host's property, (accidental or malicious) then they will be responsible for costs incurred. The project will support the Host in negotiating a payment or, if required, reporting the matter to the police.

It is the Host's responsibility if damage occurs as a result of wear and tear.

Theft

If a theft occurs, and there is a suspicion that the young person is involved, the matter should be reported to the Project Worker. The YMCA will informally investigate. The matter can then be dealt with informally or reported to the police.

The Host is at liberty to involve the police at any time they wish but all incidents must be reported to the Project Worker.

Please remember that any action taken should be done in a non-threatening manner and the young person should always be given the chance to present their view.