



## POLICY MANUAL

<b>Legal References:</b> <ul style="list-style-type: none"> <li>• Municipal Government Act</li> <li>• Occupational Health and Safety Act</li> <li>• Freedom of Information and Protection of Privacy Act (FOIP) (Alberta)</li> </ul>	<b>Policy department:</b>  Corporate Services
<b>Cross References:</b> <ul style="list-style-type: none"> <li>• I3 – Minor Claims for Damage</li> <li>• Employee Safety Handbook</li> </ul>	<b>Policy Number:</b>  I7
<b>Adoption Date:</b> <ul style="list-style-type: none"> <li>• October 1, 2007</li> </ul> <b>Revision Date:</b> <ul style="list-style-type: none"> <li>• June 27, 2016 - #CM20160627.1052</li> <li>• September 16, 2019 – CAO Approval Form</li> </ul>	<b>Policy Title:</b> Risk Management Control Policy  <b>Review Date:</b> September 2022

### POLICY PURPOSE:

To manage risk, promote the health and well-being of ratepayers, customers and employees, and avoid damage to property or the interruption of services.

### POLICY STATEMENT GUIDELINES:

The County of Grande Prairie No. 1 (hereafter called the County) supports the participation in programs, including those offered by the County's insurance providers, to achieve the following goals. Specifically, the:

- Active control and reduction of County insurance and other risk-related costs.
- Protection of County stakeholder interests.
- Prevention of losses arising from damage to community assets and resulting liability claims.
- Reasonable assurance of uninterrupted municipal operations and service delivery.
- Minimization of the impact of losses on the County and County stakeholders when losses cannot be prevented.



## **GUIDELINES:**

### **Risk Management and Insurance Coordinator is responsible for:**

- Developing, implementing and monitoring of risk and insurance management strategies, procedures and training for the organization, in cooperation with County departments.
- Establishing and maintaining a Risk Management program.
- Ensuring the recommendations and required risk management programs from the County's insurance provider are implemented and followed.
- Recommending indemnity/insurance specifications required for external groups performing work on behalf of the County to best protect County interests.
- Providing general risk management advice to staff, management and council requests.

## **CONFIDENTIALITY:**

The use and interpretation of all County Policies and schedules will comply with all aspects of the Freedom of Information and Protection of Privacy Act (FOIP). Any breaches of the FOIP Act will be subject to disciplinary action.

## **RECORDS MANAGEMENT REQUIREMENTS:**

All documentation will be filed in accordance with the Records Management Policy and to comply with the Municipal Government Act, FOIP and the Records Management Act and any other applicable act or legislation.

## **NON COMPLIANCE:**

Consequences of non-compliance with this Policy may result in the potential for legal challenges and/or penalties to the County of Grande Prairie No. 1, its elected officials and/or staff.

The Chief Administrative Officer must approve any exceptions to the Policy.

## **POLICY AUTHORITY:**

The County Administrator has the authority to amend the related Schedules of Policy 17 from time to time to keep current, enforceable and compliant with statutes and legislation in the Province of Alberta. Any changes that are made to Policy are to be approved by Council.

## **Attachments**

### **Schedule 1 – Additional Named Insureds (ANIs) ; Agreement form.**



## Schedule 1

### Additional Named Insureds (ANI's)

While the County recognizes the need for affordable and adequate insurance coverage for community organizations, the potential impact on the County's overall insurance premiums must also be considered. The County Council may approve that ANI's be added under the County's master insurance policy, subject to:

- the ANI being a not-for-profit community organization or agricultural society operating within the boundaries of the County,
- the ANI providing all information about the operational activities and facilities to be insured,
- approval of the County's insurance provider for the type of insurance requested,
- the ANI signing a letter of agreement/understanding with the County (see attached Exhibit A), which includes provisions for the ANI to:
  - provide copies of meeting minutes to the County,
  - advise the County of any changes to their operations or facilities,
  - agree to attend insurance risk training sessions,
  - agree to report all incidents to the County within 48-hours of detection,
  - ensure that Host Liquor Liability insurance coverage is obtained when applicable.

ANIs will be made aware of their eligibility by the Risk Management & Insurance Coordinator.

All ANI's will be invoiced by the County for their insurance premiums and deductibles on claims processed. Failure to pay may result in the ANI no longer being eligible for coverage.



This letter of agreement/understanding is between the following parties:

1. County of Grande Prairie No. 1 (hereafter known as the Municipality)
2. Non-Profit Group Name: \_\_\_\_\_  
Registered Society/Incorporation Number \_\_\_\_\_

Dated this \_\_\_ day of \_\_\_\_ 2016

\_\_\_\_\_ understands and agrees that as a requirement towards obtaining insurance  
(Name of Non-Profit Group)

coverage as an Additional Named Insured under the master insurance policy of the Municipality, that

\_\_\_\_\_ understands and agrees to the following that as requirements in order to  
obtain

(Name of Non-Profit Group)

Additional Named Insured status, as well as to maintain Additional Named Insured status. These requirements are as follows:

\_\_\_\_\_  
(Name of Non-Profit Group)

1. Will not engage in any activity that differs from its' current and regular course of operations, without notification to the Municipality as master insurance certificate holder;
2. Agrees to:
  - to have representation of the Municipality on the Board of Directors, either in a voting or ex-officio capacity; or
  - alternatively, agrees to have all board meeting minutes forwarded to the Municipality for review.
3. Agrees that all incidents, no matter how minor they may appear, that occur at or through its' operations or premises, are to be reported directly to the Municipality within 48 hours of detection;
4. Agrees to having representation at Additional Named Insured insurance/risk management training and workshops, if such workshops are presented within the jurisdiction of the Municipality and the Municipality provides reasonable notification of such training & workshops;
5. Agrees to engage in reasonable and effective risk management training and initiatives that address the risk and exposure profile of \_\_\_\_\_;  
(Name of Non-Profit Group)
6. Agrees to ensure that the Municipality and \_\_\_\_\_ are added as  
Additional Insured to all \_\_\_\_\_  
(Name of Non-Profit Group)  
event holders' Proof of Liability Insurance.
7. Agrees to ensure and confirm (with users) that Host Liquor Liability coverage is obtained for all special event activities and facility rental functions at which liquor is to be served;
8. Agrees to fully complete the Jubilee Insurance Agencies Community Groups Questionnaire for consideration of initial insurance coverage, as well as the Jubilee Insurance Agencies Additional Named Insured Information sheet for any and all subsequent annual insurance policy renewals, including County Agreement, and updating property insured values if applicable.



9. Agrees to pay all insurance premiums and deductibles by the due date noted on the Municipalities' invoices.

10. Agrees and is aware that the Municipality will not extend insurance to cover automobiles.

The Municipality acknowledges and appreciates that such requirements provide for the protection of the rate payers of the Municipality, while providing access to a cost effective, efficient and comprehensive insurance alternative for non-profit groups who may qualify for Additional Named Insured status under the Municipality. This letter of agreement/understanding in no way implies that insurance coverage will be extended indefinitely into the future by the Municipality to \_\_\_\_\_

(Name of Non-Profit Group)

and neither does it waiver the right of the Municipality to amend, alter or change such a letter if such an action is deemed necessary by the Municipality or its' insurers.

Agreed to and accepted by:

\_\_\_\_\_  
Justin Brown – Risk Management & Insurance Coordinator

\_\_\_\_\_  
Authorized Name and Title on behalf of Non-Profit Group

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Authorized name and Title on behalf of the Municipality

\_\_\_\_\_  
Signature