



# Risk Management Control for Additional Named Insured Organizations (ANI)

Financial Services – Business Advisory Services  
Policy C37

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<b>Policy:</b>	C37 – Risk Management Control for Additional Named Insured Organizations (ANI)
<b>Policy Department(s):</b>	Financial Services – Business Advisory Services
<b>Adoption Date:</b>	October 1, 2007
<b>Adoption Reference:</b>	10-1541-07
<b>Effective Date:</b>	October 1, 2007
<b>Last Amended:</b>	November 28, 2022

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## 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

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

- 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.
- Support Non-Profit societies within the County via risk management controls, insurance programs to obtain better fiscal responsibility and safety for all stakeholders.

## Definitions

"Additional Named Insured (ANI)" under the County's Liability and or Property Insurance Policies means a not-for-profit organization having operations as an agricultural, historical, recreational, or athletic society operating within the boundaries and jurisdiction of the County of Grande Prairie only.



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## Policy Guidelines

1. 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.
2. Process and criteria for Community Not-For-Profit organizations to become ANIs under the County's Liability and Property insurance policies:
  - 2.1. The ANI is required to be a not-for-profit community organization or agricultural society operating within the boundaries and jurisdiction only of the County of Grande Prairie;
  - 2.2. The ANI is required to provide information about the operational activities and facilities to be insured;
  - 2.3. Approval of the County's insurance provider for the type of insurance requested is needed;
  - 2.4. The ANI is required to sign a letter of agreement/understanding with the County (see attached Schedule A), which includes provisions for the ANI to:
    - 2.4.1. Provide copies of meeting minutes to the County;
    - 2.4.2. Advise the County of any changes to their operations or facilities;
    - 2.4.3. Agree to attend insurance risk training sessions;
    - 2.4.4. Agree to report all incidents to the County within 48-hours of detection; and
    - 2.4.5. Ensure that Host Liquor Liability insurance coverage is obtained when applicable.
3. ANIs will be made aware of their eligibility by the Risk Management & Insurance Coordinator.
4. 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.

### **The County's Risk Management function will:**

5. Establish and maintain a Risk Management Program.
6. Ensure the recommendations and required risk management programs from the County's insurance provider are implemented and followed by ANI Groups.
7. Recommend indemnity/insurance specifications required for external groups performing work on behalf of the County to best protect County interests.



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8. Provide general risk management advice to ANI / Non-Profit Groups.

## Attachments

Schedule A – Additional Named Insureds (ANIs), Letter of Agreement

## References

<b>Legal Authorities</b>	Municipal Government Act Occupational Health and Safety Act Freedom of Information and Protection of Privacy Act
<b>Related Plans, Bylaws, Policies, Etc.</b>	Policy B1 - Policy Development Policy C32 – Minor Claims for Damage
<b>Other</b>	Employee Safety Handbook

## Revision History

<b>Review Date</b>	<b>Description</b>
November 28, 2022	Review, Amended and Transferred from Corporate Services (I7) to Financial Services (C37) CM20221128.020
August 9, 2021	Reviewed and Amended CM20210809.007
October 1, 2007	Adoption Date



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## **Schedule 'A' - Additional Named Insureds (ANIs), Letter of Agreement**

### **Additional Named Insureds (ANIs)**

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 and jurisdiction only of the County of Grande Prairie;
- 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; and
  - 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.



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This Letter of Agreement, dated this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ between the following parties:

The County of Grande Prairie No.1  
(hereafter known as the Municipality)

and

\_\_\_\_\_  
Non-Profit Group Name

\_\_\_\_\_  
Registered Society/Incorporation Number

[Non-Profit Group Name] understands and agrees that as a requirement towards obtaining insurance coverage as an Additional Named Insured under the master insurance policy of the Municipality, that [Non-Profit Group Name] understands and agrees to the following as requirements in order to obtain Additional Named Insured status, as well as maintain Additional Named Insured status.

These requirements are as follows:

[Non-Profit Group Name]

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:
  - a. Have representation of the Municipality on the Board of Directors, either in a voting or ex-officio capacity; or
  - b. Alternatively, agrees to have all board meeting minutes forwarded to the Municipality to review if required; and
  - c. Agrees to inspection cycles that occur every two years of the grounds of the additional named insured premises by the County Risk Management and Insurance Coordinator.
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; 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 and workshop.
4. Agrees to engage in reasonable and effective risk management training and initiatives that address the risk and exposure profile of [Non-Profit Group Name].



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5. Agrees to ensure that the Municipality and [Non-Profit Group Name] are added as Additional Insured to all event holders' Proof of Liability Insurance.
6. 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.
7. Agrees to fully complete the RMA Insurance Agencies Community Groups Questionnaire for consideration of initial insurance coverage, as well as the RMA 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.
8. Agrees to pay all insurance premiums and deductibles by the due date noted on the Municipalities' invoices.
9. 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 in no way implies that insurance coverage will be extended indefinitely into the future by the Municipality to [Non-Profit Group Name] and neither does it waive 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 and accepted by:

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Risk Management and Insurance Coordinator

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Authorized Name and Title on behalf of Non-Profit Group

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Authorized Name and Title on Behalf of the Municipality

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Authorized Name and Title on Behalf of the Municipality