



Minor Claims for Damage

Financial Services – Business Advisory Services
Policy C32

Policy:	C32 – Minor Claims for Damage
Policy Department(s):	Financial Services
Adoption Date:	June 27, 2016
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Policy Purpose

To establish guidelines for the County of Grande Prairie to accept and address submissions of minor claims for property damage less than \$2,000 and vehicle damage less than \$2,000.

Policy Statement

The basis on the Damage Claim Policy is to reduce claim costs arising from adjuster, legal fees and to bring down the County loss ratio which affect annual County insurance premiums.

Definitions

“Claim Request” means a formal request to the County of Grande Prairie asking to be compensated via payment or reimbursement for a loss relating to vehicle or property damage caused by County negligence or fault.

“County” means the municipal corporation of the County of Grande Prairie No.1 having jurisdiction under the *Municipal Government Act* and other applicable legislation.

“Insured” means specifically, the County (or known as the policy holder) with whom an insurance contract and whose interests are protected under the policy. In some cases, more than one entity may be designated as named or additional insureds.

“Insurer” means the insurance company that issues an insurance policy to the County.

“Minor Claims” means the County may pay for minor damages based on a Claim Request that does not exceed an amount of \$2,000.

“Risk Management” means implementing of procedures to mitigate the physical, financial and manpower risk that the County is opened up to, based on the various day to day operations.

Policy Guidelines

1. This policy governs:

- 1.1. Property claims less than \$2,000 not resulting in bodily harm; and
- 1.2. Vehicle claims less than \$2,000 not resulting in bodily harm.



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2. Claims for damages under this policy will be paid through the annual County operating budget as approved by County Council.
3. When circumstances involve any of the following, they become subject to a claim to the County's insurers regardless of value:
 - 3.1. All bodily injury claims; and
 - 3.2. Claims involving a risk liability to the County.
4. Where required by law or due diligence, the RCMP or Regional Enforcement Services will be notified.
5. Possible resolutions of claims may include (but are not limited to):
 - 5.1. Transfer of third-party request to the responsible party or entity;
 - 5.2. Denial where there is no evidence of County negligence;
 - 5.3. A negotiated settlement or reimbursement for damages; or
 - 5.4. Escalate the claim with the insurer.

Attachments

N/A

References

Legal Authorities	Municipal Government Act Occupational Health and Safety Act Freedom of Information and Protection of Privacy Act
Related Plans, Bylaws, Policies, Etc.	Policy B1 – Policy Development Policy I7 – Risk Management Control Policy L15 – Health and Safety
Other	Employee Safety Handbook

Revision History

Review Date	Description
February 7, 2022	Reviewed, Amended and Transferred from Insurance (I3) – to Financial Services (C32) CM20220207.020
September 16, 2019	Reviewed and Amended – CAO Approval
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