



COUNTY OF ST. PAUL NO. 19

BALANCING RURAL HERITAGE WITH A DIVERSE ECONOMY

POLICY OBJECTIVE:

The County of St. Paul desires to assist non-profit organizations located within the County with obtaining insurance coverage from the Municipality's insurers Jubilee Insurance Agencies Ltd.

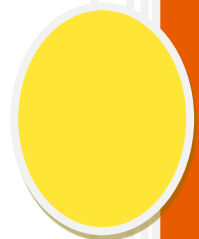
POLICY STATEMENT:

A) BACKGROUND

- 1) As a member of the Alberta Association of Municipal Districts and Counties, the County is part of a large group of municipalities that secures policy coverage from Jubilee Insurance Agencies Ltd.
- 2) Jubilee Insurance Agencies Ltd. is willing to provide insurance to non-profit organizations that work with municipalities to provide various municipally-based services to residents. By obtaining policies as "Additional Named Insured Parties" to the County's insurance plan, these groups may realize financial savings and enhanced coverage over other insurance options.
- 3) Loss prevention and control are key aspects of any insurance coverage plan. Organizations accessing coverage as "Additional Named Insured Parties" to the County's plan retain primary responsibility for ensuring that loss prevention and control practices are implemented and reviewed regularly. A proactive approach will assist these organizations and the County with minimizing risk and claims, controlling insurance costs, and ensuring that coverage is available in the future.

B) ELIGIBILITY

- 1) The Additional Named Insured Party will not engage in any operations or activities that differ from what it initially informed the County of at the time of being added without notifying the County who in turn must notify Jubilee Insurance Agencies Ltd.
- 2) As Additional Named Insured Parties, organizations will obtain all related property, liability, bond and crime, and automobile coverage for their eligible programs, activities, and facilities.
- 3) Each Additional Named Insured Party must sign an agreement outlining its responsibilities to the County and Jubilee Insurance Agencies Ltd. under the County's insurance policy.
- 4) The municipality is to engage in a written Letter of Understanding Agreement with each Additional Named Insured Party outlining that the Party agrees to engage in reasonable and effective risk management training as provided by Jubilee Insurance Agencies. Each Additional Named Insured Party must have representation at an Additional Named Insured Party insurance training workshop if such a workshop is presented in the County as a requirement for remaining as an Additional Named Insured Party on the County's insurance policy. This training is considered mandatory.
- 5) Should an Additional Named Insured Party be approved, the following shall occur:
 - i) The County will maintain a file containing the signed Letter of Understanding Agreement from each Additional Named Insured.
 - ii) All Additional Named Insured Parties must provide the County with all minutes taken at their meetings.



- iii) Each Additional Named Insured Party will require a motion from Council approving the Party to join the County's policy demonstrating that Council is aware of the risks and responsibilities of adding the Party.
- 6) All incidents, no matter how minor they appear, during the operations or on the premises of the Additional Named Insured Party, must be reported to the municipality within forty-eight (48) hours of detection, to allow for incident claims and tracking.
- C) **RENEWAL OF ADDITIONAL NAMED INSURED PARTY STATUS**
 - 1) Should an organization require significant adjustments to its Additional Named Insured Party policy coverage that may arise from changes in its operations (i.e. due to expansion of a facility or as a result of altering the delivery of services), the County and the insurance company must be advised in advance of these changes being implemented.
 - 2) An updated insurance policy will be prepared by the organization, Jubilee Insurance Agencies, and the County. It will then be presented to Council for review and approval.
 - 3) The Additional Named Insured Party will be responsible for all premiums, fees, and costs levied to the County with respect to the organization's insurance coverage and will pay the required amount to the County within thirty (30) days upon receipt of an invoice.
- D) **COMPLIANCE WITH PROCEDURES**
 - 1) The Additional Named Insured Party accessing insurance coverage agrees to comply with procedures set out from time to time by the County and Jubilee Insurance Agencies Ltd.



E) TERMINATION

- 1) Should an Additional Named Insured Party neglect to provide representation at a mandatory training workshop, the County may revoke the Party's status as an Additional Named Insured.

- 2) The County or Jubilee Insurance Agencies Ltd. reserve the right to terminate any policy obtained via Additional Named Insured Party coverage by an organization. A sixty (60) day period commencing on the date of issuance of written notice will be provided to the organization.

