

COUNCIL POLICY

C-200



Revised Date: May 3, 2016 Effective Date: August 13, 1996		Title: Insurance Coverage For Non-Profit Organizations	
		Policy: 200	Supporting Department: Financial Services
		Reference(s): Supercedes Policy 135	

1. PURPOSE

The intent of this policy is to assist non-profit organizations located within Rocky View County with obtaining insurance coverage from the County's insurers (Jubilee Insurance Agencies Ltd.)

2. POLICY STATEMENT

Rocky View County Council recognizes the importance of providing insurance to community organizations to enable these groups to realize financial savings and enhanced coverage through the County's insurance program.

3. DEFINITIONS

Additional Named Insured – Refers to an organization, other than Rocky View County, identified as an insured in the policy declarations or an addendum to the policy declarations. This entity would have the same rights and responsibilities as the County named as an insured in the policy declarations (other than those rights and responsibilities reserved to the first named insured).

Administration – Means Rocky View County's, County Manager or his/her designate.

Annual Policy – Refers to twelve (12) months of insurance coverage that will be in force until the insured or the insurer decides to update or eliminate the policy, from November 1 to November 1 of the following year.

County/Municipality – Means Rocky View County.

Coverage – Means the amount of risk or liability protection for an entity, by way of insurance services. Coverage is issued through Jubilee Insurance Brokers against unforeseen or unwanted occurrences.

Homeowners Associations – Means an organization in a subdivision, planned community or condominium that makes and enforces rules for the properties in its jurisdiction.

Insurance Policy – Means the printed insurance contract.

Large Loss – Means a claim that exceeds \$50,000, excluding reserves and recoveries.

Non-profit organization – Means a corporation or an association that conducts business for the benefit of the general public within the County, without shareholders and without a profit motive.

Special Event – Denotes a single/multi-day functions with or without service of alcohol. These events might be held with or without live entertainment or sports.

4. BACKGROUND AND HISTORY

On the Council meeting of October 13, 2015, Council recommended that Administration take over the responsibilities of approving Additional Named Insureds who wish to be added onto the County's insurance policy written through Jubilee Insurance Brokers Ltd.

As a member of the Alberta Association of Municipal Districts and Counties, the County is a part of a large group of local governments which utilize their strength in numbers, volumes and size to secure insurance from Jubilee Insurance Agencies Ltd. This company is willing to provide insurance to non-profit organizations that work with local governments to provide various municipal based services to residents. By allowing "additional named insureds" parties to access the County's insurance plan, these groups may realize financial savings and enhanced coverage.

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.

5. POLICY

ELIGIBILITY

Non-profit organizations may apply to the County to access "additional named insured" coverage, subject to all of the following conditions:

- (a) They must be registered societies or legally recognized incorporated entities.
 - (b) Their primary programs and activities and any related insured property are to be located within Rocky View County's geographic boundaries. In addition, Municipal residents should represent a majority of the organization's membership.
 - (c) Programs and facilities eligible for "additional named insured" coverage as arranged and confirmed with Jubilee Insurance Agencies Ltd., include:
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- community halls,
- playground sites,
- recreation facilities trails,
- drop-in centers,
- playschools (only on property not owned by school boards or churches),
- campgrounds,
- museums and historical sites,
- other leased municipal reserve sites with improvements open space municipal reserve lands,
- a vehicle which has been formally classified by the insurance company as a handibus to be used exclusively to transport seniors and disabled individuals,
- regional environmental management initiatives undertaken by Rocky View County in partnership with other municipalities,
- Rural Crime Watch non-patrol community based events (i.e. fund raising activities, organization meetings and social functions),
- spectators at competitive horse show jumping, horse track and barrel racing, gymkhana, rodeo and chuckwagon events and spectators at non-competitive Pony Club and 4-H Club horse riding activities.

Programs, activities and facilities that are specifically excluded from being eligible for "additional named insured" coverage include:

- water co-ops,
 - sewer transmission, disposal and treatment infrastructures,
 - solid waste collection equipment and recycling programs,
 - street lighting installations,
 - economic development initiatives (as an organization's primary objective),
 - flying, parachuting, balloon travel or other aerial activities,
 - mountain or rock wall climbing,
 - cycling and motorcycle, quad or four wheel drive riding,
 - organized sports events, games and activities held in or at recreation facilities located within the County's boundaries (examples of such activities include minor hockey, figure skating, baseball and curling),
 - activities and facilities on property owned by school boards or churches organized activities on trails located in the County,
 - vehicles (other than for the exclusive use identified above),
 - special events, including parade float coverage, for organizations not accessing "additional named insured" coverage for other purposes,
 - participants in competitive horse show jumping, horse track and barrel racing, gymkhana, rodeo and chuckwagon events and participants in non-competitive Pony Club and 4-H Club horse riding activities,
 - archery, trap and skeet shooting, target practices, gun firing and related activities,
 - auto and stock car races and related activities for participants and spectators,
 - tractor pulling competitions and related activities for participants and spectators,
 - concerts, musicals, dramas and other special event cultural performances.
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Home Owner's Associations are currently not allowed as additional named insureds under this program as they are considered to be more of a regulator body than a community group.

The activities and facilities identified above and other program activities not identified above can be reviewed by the County and the insurance company on a case-by-case basis to determine whether the related requests can be considered.

(d) As "additional named insured" parties, organizations will obtain all related property, liability, bond and crime and auto coverage for the eligible programs, activities and facilities outlined above from Jubilee Insurance. This will assist organizations and the County with ensuring that the requested insurance coverage is relatively consistent with that of the County and that recommended by Rocky View County's insurance company.

ii. ***RENEWAL OF "ADDITIONAL INSURED" STATUS AND RELATED POLICIES:***

Administration's approval of "additional named insured" status requests will cover a three year term from the commencement of the first year's policy to the expiry of the third annual policy. Should there be no substantive changes in insurance requirements, organizations will present their "additional name insured" status renewal requests to administration every third year prior to the expiry of the annual policy in effect during the final year of the current three year term. In other words, organizations will renew their policy coverage with the County and the insurance company annually, but they will only request administration's approval of "additional named insured" status every three years.

Should an organization require significant adjustments to its "additional named insured" 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. An updated insurance policy will be prepared by the organization, the insurance company and the County.

iii. ***NOTICE OF TERMINATION:***

The County or the insurance company reserves the right to terminate any policy obtained via "additional named insured" coverage by an organization. A thirty (30) day period commencing on the date of issuance of written notice will be provided to the organization.

iv. ***TERMINATION CRITERIA:***

An "additional named insured" may be removed from RVC's insurance program as a result of the following:

- If the loss ratio for the "additional named insured" consistently exceeds 100% within a 3 year period,
- Should an "additional named insured" experience more than 3 large losses within 2 insurance terms, which excludes *vis major* occurrences,
- Where an "additional named insured" fails to attend more than 2 "additional named

- insured" workshops,
- When, upon advice, an "additional named insured" neglects to satisfactorily maintain their property to desired levels or rejects a request(s) to complete repairs on insured property,
- For non-payment of premiums, after billing requests have been issued by the County.

v. ***COMPLIANCE WITH PROCEDURES:***

Prior to actually obtaining coverage, organizations accessing "additional named insured" policies will agree to comply with procedures set out from time to time by the County and the insurance company.

vi. ***FINAL AUTHORITY FOR APPROVAL OF "ADDITIONAL NAMED INSURED" REQUESTS:***

In accordance with the policy statements outlined above, the County's administration retains ultimate and final authority with respect to approving any insurance requests from organizations to obtain "additional named insured" coverage.