

**Purpose:**

- 1 To ensure centralized coordination and administration of insurance coverage and claims filed against or by The City.

**Policy Statement(s):**

- 2 A corporate insurance program is administered to reduce risk exposure by:
  - (1) reviewing and determining the types of insurance coverage(s) and levels of coverage(s) required by The City;
  - (2) reviewing and approving, when required, requests for third parties to be added to The City's insurance as additional insured;
  - (3) ensuring requests by third parties to be added as additional named insured are approved only in consultation with the City Solicitor; and
  - (4) recommending reserve amount(s) to fund anticipated losses when self-insurance is used.
- 3 Claims against or by The City are administered to minimize the impact of accidental losses on corporate resources, by facilitating prompt claim settlements in a consistent manner.
- 4 The City will report vehicle incidents to the police when:
  - (1) any collision results in a fatality or personal injury;
  - (2) any driver does not have documentation such as driver's licence, registration, or insurance;
  - (3) one or more of the vehicles is not drivable after the collision; and
  - (4) the total damage to all vehicles and/or property involved exceeds the \$2,000 threshold as set by Alberta Transportation.
- 5 The City documents incidents that may lead to loss claims against or by The City.
- 6 City departments are responsible for:
  - (1) all third party claims and/or City repair/replacement costs where the costs are below the deductible for submission to The City's insurer(s);
  - (2) all costs arising from incidents, where costs are not recoverable from a third party or The City's insurer(s); and
  - (3) all costs arising from incidents where The City asset is not insured.

**Definitions:**

- 7 **Additional Insured:** A person or organization, other than the named insured, who is protected by the terms of the named insured's policy. The additional insured's coverage is limited to liability arising out of operations performed by the additional insured or on behalf of the named insured.
- 8 **Additional Named Insured:** A person or organization, other than the named insured, who is added to the named insured's policy after the policy is written. The additional named insured

would have the same rights and responsibilities as the first named insured other than those rights and responsibilities reserved solely to the first named insured.

- 9 Self-insurance: Method of managing risk by maintaining reserve funds, rather than purchasing an insurance policy, to be used to cover expenses in the event that an unexpected loss occurs.

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**References/Links:**

- 1 Internal Investigation Report
- 2 Traffic Safety Act – Operator Licensing and Vehicle Control Regulation
- 3 5305.01-CP Insurance Coverage
- 4 5305.02-CP Insurance and Third Party Claims
- 5 5310-CA Risk Management

**Scope/Application:**

- 1 This policy applies to all departments of The City and to activities that include claims against or by The City.

**Authority/Responsibility to Implement**

- 1 Department managers are responsible for implementing and monitoring this policy within their department.
- 2 Legal Services is responsible for recommending revisions to this policy and ensuring this policy is implemented, monitored, and maintained.

**Inquiries/Contact Person:**

- 1 Risk Management & Insurance Analyst

**Policy Monitoring and Evaluation:**

- 1 This policy will be reviewed every three years, from date of approval, or earlier if determined necessary.

**Document History:**

<b>Date:</b>	<b>Approved/Reviewed By:</b>	<b>Title:</b>
November 20, 1998		
Revised: December 1999		
Revised: March 2000	“Norbert Van Wyk”	City Manager
Revised: March 7, 2013	“Craig Curtis”	City Manager
Revised: June 15, 2016	“Craig Curtis”	City Manager

**Administrative Revisions**

<b>Date:</b>	<b>Description:</b>
July 26, 2017	Updated to newest template