



## COUNCIL POLICY C-AD36

*Insurance*

|                 |   |                         |                   |
|-----------------|---|-------------------------|-------------------|
| Prepared By:    | Legislative and Administrative Services | Council Approval Date:  |                   |
| Effective Date: |   | Council Resolution No.: | N/A               |
| References:     | Procedures C-AD36-P1                    | Previous Revision Date: | December 18, 2012 |
| Function:       | Strategic Management                    | LAS Review Date:        | October 29, 2014  |

**PURPOSE**

The purpose of this policy is to ensure that Parkland County maintains insurance policies to protect the public interest and community stakeholders, and to assure uninterrupted operations and services. This policy also offers support to community associations and playschools within Parkland County regarding their insurance needs.

**POLICY STATEMENT**

Parkland County will ensure that insurance policies are in order for its employees, elected officials and volunteers, and to provide effective stewardship of the County's assets. Parkland County will offer support to community associations and playschools within Parkland County by requesting insurance coverage for those groups from Parkland County's insurance provider. **Parkland County may subsidize costs of insurance premiums for community associations and playschools.**

**DEFINITIONS**

1. "Additional Named Insureds" (ANIs) are external organizations included under Parkland County's liability policy, as approved by the insurance provider, with an insurable interest that entitles them to enjoy certain rights, privileges and responsibilities of Parkland County's contract of insurance with the County's insurance provider.

**RESPONSIBILITIES**

Legislative and Administrative Services, is responsible for:

- coordinating renewal of all insurance policies,
- liaising with the insurance provider regarding insurance requirements for the County and its Additional Named Insureds (ANIs),
- claims management for the County and its ANIs.

Parks, Recreation and Culture Services is responsible for:

- maintaining up-to-date contact information for community associations and playschools,
- assisting with distribution of insurance information to community associations and playschools, and
- liaising with community associations and playschools regarding accounts, insurance and risk management sessions, and any grants or funding provided by the County for insurance.

## STANDARDS

1. Parkland County shall maintain the following (but not limited to these) policies:
  - Liability
  - Property and Heavy Equipment
  - Automobile
  - Garage Liability
  - Crime
  - Facility Boiler and Machinery
  - Accident Policies for:
    - Councillor and Employee (includes CAO, General Managers, Community Peace Officers, Bylaw Enforcement Officers)
    - Volunteer Fire Brigade (Accident and Sickness)
    - Volunteers for Parkland County
  - Miscellaneous Property
  - Environmental Impairment (Hamlet of Entwistle)
  - Student Accident Insurance (for eligible playschools).
2. Community Associations
  - a. Parkland County may, upon written request, include community associations as Additional Named Insureds (ANIs) under its liability policies, pending underwriting criteria approval through the insurance provider. To be eligible, a community association must:
    - i. be a registered non-profit society (confirmation of current status required),
    - ii. provide community-related services to County residents,
    - iii. be located within the boundaries of Parkland County and not within the boundaries of any other incorporated municipality,
    - iv. not be established for the purpose of serving or managing a specific group of residents (such as a homeowner's association in a particular subdivision or housing development), and
    - v. engage in a written Letter of Agreement/Understanding (Schedule A) with the County, pay their insurance premiums as required by the County, and provide any information as required by the County and the County's insurance provider.
3. Playschools
  - a. Parkland County may, upon written request, include playschools as Additional Named Insureds (ANIs) under its liability policies, pending underwriting criteria approval from the insurance provider. To be eligible, a playschool must:
    - i. either be a registered non-profit society (confirmation of current status required), OR be recognized and supported by a community association as a program or service of that community association (written confirmation must be received from the community association)
    - ii. be located within the boundaries of Parkland County and not within the boundaries of any other incorporated municipality,
    - iii. have a minimum of six (6) registrants, with 75% the majority being County residents (people who live within the boundaries of Parkland County and not within the boundaries of any other incorporated municipality), and
    - iv. pay their insurance premiums as required by the County, and provide any information as required by the County and the County's insurance provider.
  - b. A playschool that is deemed to be a program or service provided by an eligible community association is covered by the liability coverage for the community association (written confirmation must be received from the community association).

**LETTER OF AGREEMENT/UNDERSTANDING**

This letter of agreement/understanding is between:

**PARKLAND COUNTY**

(hereafter referred to as "the County")

and

**COMMUNITY ASSOCIATION (OR PLAYSCHOOL) NAME**

(hereafter referred to as "the Community Association")

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

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_.

The Community Association understands and agrees that, as a requirement towards obtaining insurance coverage as an Additional Named Insured under the master insurance policy of the County, the Community Association must meet the requirements of County Policy C-AD36 (attached), and understands and agrees to the following requirements in order to obtain and/or maintain Additional Named Insured status. These requirements are as follows:

\_\_\_\_\_  
Name of Community Association (or Playschool)

1. Will maintain its status as a registered non-profit society, and provide proof of such at the request of Parkland County;
2. Will not engage in any activity that differs from its current and regular course of operations, without notification to the County as master insurance certificate holder;
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 County within forty-eight (48) hours of detection;
4. Agrees to having representation at Additional Named Insured insurance/risk management training and workshops, if such workshops are presented within the jurisdiction of the County and the County provides reasonable notification of such training or workshops;
5. Agrees to engage in reasonable and effective risk management training and initiatives that address the risk and exposure profile of the Community Association;
6. Agrees to advise Jubilee Insurance and/or Parkland County of all events and activities that are planned and conducted by the Community Association, on an ongoing basis;
7. Agrees to provide all information required by Jubilee Insurance Agencies Inc. for consideration of initial insurance coverage, as well as any subsequent information required for annual insurance policy renewals.

The County acknowledges and appreciates that such requirements provide for the protection of the ratepayers of the County, while providing access to a cost effective, efficient and comprehensive insurance alternative for community associations who may qualify for Additional Named Insured status under the County. This letter of agreement/understanding in no way implies that insurance coverage will be extended indefinitely into the future by the County to the Community Association, and neither does it waive the right of the County to amend, alter or change such a letter if such an action is deemed necessary by the County or its insurers.

Agreed to and accepted by:

COMMUNITY ASSOCIATION (or Playschool):

PARKLAND COUNTY:

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name and Title

\_\_\_\_\_  
Printed Name and Title