



POLICY MANUAL

<p>Legal References:</p> <ul style="list-style-type: none"> • Municipal Government Act • Occupational Health and Safety Act • Freedom of Information and Protection of Privacy Act (FOIP) (Alberta) 	<p>Policy department:</p> <p>Corporate Services</p>
<p>Cross References:</p> <ul style="list-style-type: none"> • I2 – Risk Control Policy • Employee Safety Handbook • Municipal Safety Policy 	<p>Policy Number:</p> <p>I3</p>
<p>Adoption Date:</p> <ul style="list-style-type: none"> • June 27, 2016 - #CM20160627.1051 <p>Revision Date:</p> <ul style="list-style-type: none"> • September 16, 2019 – CAO Approval Form 	<p>Policy Title:</p> <p>Minor Claims for Damage</p> <hr/> <p>Review Date:</p> <p>September 2022</p>

POLICY PURPOSE:

To establish guidelines for the County of Grande Prairie to accept and address submissions of minor claims for property damage less than \$1,500 and vehicle damage less than \$1,500.

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 affects annual County insurance premiums.

POLICY STATEMENT AND GUIDELINES:

1. This Policy governs:
 - Property claims less than \$1,500 not resulting in bodily harm;
 - Vehicle claims less than \$1500 not resulting in bodily harm.
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:
 - All bodily injury claims.
 - Claims involving a risk of 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):
 - Transfer of third party request to the responsible party or entity,
 - Denial where there is no evidence of County negligence,
 - A negotiated settlement or reimbursement for damages,
 - Escalate the claim with the insurer.

DEFINITIONS:

For the purposes of this policy

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 \$1500.

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

ROLES AND RESPONSIBILITIES:

Chief Administrative Officer is responsible for:

- administration of the overall Minor Claims for Damage process;



- recommending policy changes to County Council;
- delegating authority to develop and implement applicable procedures and processes through the Director of Corporate Services;

Director of Corporate Services is responsible for:

- reviewing the County's Minor Claims for Damage Policy, procedures and processes, as required;
- recommending policy changes to the Chief Administrative Officer;
- delegating the authority to develop and implement applicable procedures and processes through the Risk Management & Insurance Coordinator;
- ensuring compliance with the County's Minor Claims for Damage Policy, procedures and processes and where required or identified, mediate and resolve;
- approving disbursements under this policy based on recommendations provided by the Risk Management & Insurance Coordinator.

Risk Management & Insurance Coordinator is responsible for:

- developing, implementing and monitoring risk management strategies, procedures and training for the organization;
- recommending annual budget for minor claims to County Council for approval;
- determining if a claim falls under the guidelines of this policy;
- investigating and recommending resolutions under this policy, including the amount of the reimbursement for damage.

All Staff are responsible for:

- maintaining and following appropriate risk management programs and practices within their areas of responsibility.
- notifying the Risk Management & Insurance Coordinator in a timely and accurate manner of any incidents that occur which could or potentially develop into a claim situation.
- **Claimant** is responsible for providing a detailed report of the incident by filling out a County claim form in the county office.
- supplying an estimate of damage and or photographs of the damage for the County to review.
- sign a release form for damages and liabilities once a settlement offer has been made and receipt of settlement is done.

CONFIDENTIALITY:

The use and interpretation of all County Policies and schedules will comply with all aspects of the Freedom of Information and Protection of Privacy Act (FOIP). Any breaches of the FOIP Act will be subject to disciplinary action.

RECORDS MANAGEMENT REQUIREMENTS:



All documentation will be filed in accordance with the Records Management Policy and to comply with the Municipal Government Act, FOIP and the Records Management Act and any other applicable act or legislation.

NON COMPLIANCE:

Consequences of non-compliance with this Policy may result in the:

- potential for legal challenges and/or penalties to the County of Grande Prairie No. 1, its elected officials and/or staff.
- denial of insurance coverage through the County insurance program.

The Chief Administrative Officer must approve any exceptions to the Policy.

POLICY AUTHORITY:

The County Administrator has the authority to amend the related Schedules of Policy I3 from time to time to keep current, enforceable and compliant with statutes and legislation in the Province of Alberta. Any changes that are made to Policy are to be approved by Council.

ATTACHMENTS:

Schedule "A" – Damage Claim Procedures



Schedule A

Damage Claim Procedures

1. All incidents and their circumstances must be reported to the Risk Management & Insurance Coordinator using the damage claim form provided by the Coordinator. The damage claim form will be filled out in the County office unless special circumstances are required to do electronically.
2. The County must acknowledge date and timed receipt of any claim submitted within 30 days of the submission of the damage claim form, investigate the loss and respond verbally and in writing in accordance with this policy and any other prevailing legislation.
3. Should the claimant believe it is the direct result of services provided by the County, a claim form may be submitted to the Risk Management & Insurance Coordinator. A County foreman or the Risk Management & Insurance Coordinator will visit the property to assess the damage and the County's liability.
4. The Risk Management & Insurance Coordinator will work with the claimant to decide whether the damages are valid based on the information provided by the claimant and investigation. The valid claim will then be decided to be paid either through insurance or the Damage Claim Policy.
5. An automobile claim can require the claimant to obtain and bring into the Risk Management & Insurance Coordinator items of information that can assist an investigation. These items would include all the same information needed should it be decided to be passed on to insurance and can include estimates, receipts, photographs and a detailed description of loss.