



COUNTY OF WELLINGTON

COMMITTEE REPORT

To: Chair and Members of the Administration, Finance and Human Resources Committee
From: Jackie Osti, Manager, Purchasing and Risk Management Services
Date: Tuesday, January 18, 2022
Subject: Insurance and Claims Management Policy

Background:

Purchasing and Risk Management Services manages the County insurance programme and insurance claims processes. The policy formalizes the County's effort to minimize its risk exposure and provide staff direction and resources on how to manage claims and an overview of what our insurance coverages are.

County Insurance Programme

The first section of the policy provides a high level overview of key insurance coverages in the programme such as:

General Liability – limits of general liability and applicable deductibles that the County carries in the case of 3rd party bodily injury and property damage.

Errors and Omissions – coverage against liability arising out of a court imposed action for damages by reason of a wrongful act.

Non-Owned Automobile – claims protection against legal actions involving vehicle not owned by the County.

Environmental Liability – first party insurance where the County is the cause of the environmental impairment resulting from its operations.

Crime – loss of form of securities inside and outside of County owned buildings.

Councillor and Department Head Accident Coverage – various benefits extended to this group while conducting County business including travel for such purposes.

Conflict of Interest - legal expenses incurred by members of Council to defend against charges under the Municipal Conflict of Interest Act.

Legal expense and reimbursement – provides reimbursement of legal fees and expenses for specified situations involving charges resulting from provincial statutes.

Property – outlines that all insurance coverage is based on full market value replacement costs.

Equipment Breakdown – building systems are insured separately from the actual building and have specified coverage applicable.

Automobile – covers damage/loss to owned and leased vehicles. Replacement value guaranteed for vehicles under 10 years old.

Fine Arts Exhibits – covers the value of loaned art exhibits from external agencies.

Claims Procedures

The second section of the policy provides step-by-step procedures for staff to follow when reporting various claims such as:

- When a constituent suffer damages – process to follow;
- Automobile Accidents – involving County vehicles;
- Property and Contents damage/loss; - at any County owned property;
- Liability Claims – formal Statement of Claim received by County;
- Employees Using Personal Vehicle while on County Business;
- Employees' Personal Property.

Insurance Certificates

The last section of the policy covers the requirement for staff to be directly responsible for obtaining the appropriate Certificate of Insurance when contracting work to third party providers. Purchasing and Risk Management Services has provided a guideline document for staff to reference for Certificates of Insurance for contracts and agreements.

The County also provides Certificates of Insurance to external agencies when required to secure contract obligations.

Recommendation:

That the attached Insurance and Claims Management Policy be approved.

Respectfully submitted,



Jackie Osti
Manager,
Purchasing and Risk Management Services