

**SECTION F
GENERAL (2)**

**INSURANCE COVERAGE
FOR NON-PROFIT ORGANIZATIONS**

Policy:

The County of Mountain View will assist rural non-profit organizations with obtaining insurance coverage from the County's insurers at no cost to the County.

Regulations:

A. Eligibility:

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

1. They must be registered societies or legally recognized incorporated entities.
2. Their primary programs and activities and any related insured property are to be located within the County's geographic boundaries and outside of urban boundaries. In addition, County residents should represent at least 75% of the organization's membership and board executive.
3. Programs, activities and facilities eligible for "additional insured" coverage include:
 - Community halls
 - Playground sites
 - Recreation facilities
 - Drop-in centers
 - Play schools (only on property not owned by school boards or churches)
 - Campgrounds
 - Museums and historical sites
 - A vehicle which has been formally classified by the insurance company as a handibus to be used exclusively to transport seniors and disabled individuals.
4. Programs, activities and facilities that are specifically excluded from being eligible for "additional insured" coverage include:
 - Rodeo events and horse races
 - 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

- Equestrian riding and jumping
- 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 on property owned by school boards or churches
- Activities on trails located in the County
- Vehicles (other than for the exclusive use identified above)
- Special events for organizations not accessing "additional insured" coverage for other purposes

Other programs, activities and facilities not identified above will be reviewed by the County and insurance company on a case-by-case basis.

5. As "additional 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 the County's insurers. This will assist organizations and the County with insuring that the requested insurance coverage is relatively consistent with that of the County and that recommended by the County's insurance company.

B. Approval of "additional insured" requests:

The Council of the County of Mountain View No. 17 retains ultimate and final authority with respect to approving any insurance request from organizations to obtain "additional insured" coverage.

C. Renewal of "additional insured" status and related policies:

1. Council approval of "additional 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.
2. Organizations will be required to renew their policy coverage with the County and the insurance company annually, but unless there are substantive changes in insurance requirements, Council's approval of "additional insured" status will only be required every three years.
3. Should an organization require significant adjustments to its "additional 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 and will then be presented to Council for review and approval.

D. Insurance costs and their payment:

1. Each organization will bear the full cost of the “additional insured” coverage.
2. Each organization will be invoiced by the County at the beginning of the policy year.
3. Payment is to be made within 30 days of invoicing.

E. Notice of termination:

1. The County or the insurance company reserve the right to terminate any policy obtained via “additional 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.
2. Organizations may revise insurance coverage during the policy year but may not terminate coverage prior to the policy anniversary date unless the organization ceases to exist.

F. Compliance with procedures:

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

Procedures:

1. A non-profit organization must review the County’s Policy on Insurance Coverage for Non-Profit Organizations and confirm in writing that it both understands and will adhere to its direction. In addition, the organization will confirm in writing that the County will be “held harmless” with respect to the application and amount of “additional insured” policy coverage.
2. “Additional insured” requests must be forwarded to Council for consideration at least thirty (30) days in advance of the commencement of any approved coverage. In addition, the organization must ensure that sufficient insurance is in place up to the point in time when any “additional insured” policy coverage comes into effect.
3. The organization’s board or executive must formally approve the “additional insured” request in advance of it being presented for Council’s consideration.
4. In conjunction with remitting an “additional insured” request, an organization agrees to:
 - a. complete the Jubilee Insurance Agencies Ltd.’s Additional Insured Information Sheet and respond to related inquiries of Jubilee Insurance and the County.
 - b. complete the Jubilee Insurance Agencies Ltd.’s Community Groups Questionnaire and respond to related inquiries of Jubilee Insurance and the County.

- c. outline a plan to address loss control and prevention, including a regular process for updating insurance information and completing inspections that will be accepted by the insurance company and the County.
5. With respect to insurance for community halls, an organization must confirm that Host Liquor Liability coverage will be obtained for all special event activities and facility rental functions at which liquor will be served. This policy will be over and above that provided by the “additional insured” coverage included in the policy to be provided by the County’s insurance company.
6. The organization understands that all “additional insured” requests must formally receive Council approval prior to implementation. In addition, an organization should work closely with the County’s and the insurance company’s administrative personnel so that staff can provide Council with their appropriate recommendations as to whether requests should receive approval.
7. Should Council approval be received, the organization will reimburse the County for related insurance policy costs within thirty (30) days of the County’s billing date.
8. The organization agrees to advise the County and the insurance company of significant changes in insurance coverage requirements at least thirty (30) days in advance of the implementation of new operating activities or the opening of new facilities. In addition, the organization agrees that it will not cancel its insurance policy prior to the policy anniversary date unless the organization ceases to exist.

Background and history:

The insurance company of the County of Mountain View is willing to provide insurance to non-profit organizations that work with local government to provide various municipally based services to residents. By obtaining policies as “additional insured” parties to the County’s insurance plan, these groups may realize financial savings and enhance coverage.

Loss prevention and control are key aspects of any insurance coverage plan. Organizations accessing coverage as “additional insured” parties to the County’s plan retain primary responsibility for insuring that loss prevention and control practices are implemented and reviewed regularly. A pro-active approach will assist these organizations and the County with minimizing risk and claims, controlling insurance costs and insuring that coverage is available in the future.

Approved: December 19, 1996