






Subject: **Additional Named Insured Policy**
 Meeting Date: Tuesday, March 26, 2024
 Prepared By: Will Nyman
 Presented By: Will Nyman

RECOMMENDED MOTION:

That Council approve Policy #16-6, Additional Named Insured Policy as presented.

STRATEGIC PLAN ALIGNMENT: (Check all that apply)

	<input type="checkbox"/>		<input type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
High Quality Infrastructure		Economic Resilience		Quality of Life		Effective Leadership		Level of Service	

RELEVANT LEGISLATION:

Provincial (cite)- N/A

Council Bylaw/Policy (cite)- N/A

BACKGROUND/PROPOSAL:

At the Council meeting on May 14th, administration was instructed to develop a policy enabling community organizations to join Kneehill County’s insurance. This policy will establish the guidelines and criteria for these organizations to be designated as Additional Named Insured under Kneehill County’s insurance policy.

There was a request from a community organization prior to this policy that has been approved and there may be more requests coming the future, given that fact a policy on handling these requests is required.

DISCUSSION/OPTIONS/BENEFITS/DISADVANTAGES/OTHER CONSIDERATIONS:

The County currently has other ANIs: Swalwell Community Hall Association, Hesketh Community Hall Association, and Kneehill Adult Learning Society. Each of these ANI’s have benefited from this offering for some time and in 2023, the Wimborne Community Centre was added.

The only potential risk to the County is that any claims made by an Additional Named Insured (ANI) could impact the County’s insurance premiums, as these claims are treated as claims under Kneehill County. However, in over 20 years of providing this service, RMA has never encountered an ANI claim that resulted in an increase in premiums for the municipality.

FINANCIAL & STAFFING IMPLICATIONS:

There is no financial impact as the premiums charged by the County’s insurance provider are billed back directly to the community organization.

There are staffing implications, including the collection of required paperwork, drafting agreements, and coordinating with our insurance provider. While these tasks are not currently burdensome, a rise in requests could significantly impact staff time.



RECOMMENDED ENGAGEMENT:

Directive Decision (Information Sharing, One-Way Communication)

Tools:

Individual Notification

Other:

ATTACHMENTS:

Policy 16-6, Additional Named Insured Policy

COUNCIL OPTIONS:

1. Council may approve the new Additional Name Insured Policy #16-6.
2. Council may make amendments and approve the new Additional Named Insured policy as amended.
3. Council may request additional information.

FOLLOW-UP ACTIONS:

Sign new policy

APPROVAL(S):

Mike Haugen, Chief Administrative Officer

Approved-

