



Partners in Advocacy & Business



JUBILEE INSURANCE AGENCIES LTD. INSURANCE HANDBOOK

ALBERTA'S FIRST MUNICIPAL RECIPROCAL INSURANCE EXCHANGE

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Loss Control & Risk Management Services

At Jubilee Insurance we offer loss control and risk management services to help our Members. Our goal is to make loss control and risk management an integral part of our member’s operations by providing a structured program to help no matter what your current level of loss control & risk management is. Our qualified and experienced staff will provide our member’s with information that will help you identify hazards to assist in preventing claims, develop strategies to address those hazards, and help you make plans to recover more quickly should a loss occur. We can offer flexible onsite training and inspections and find an approach that works for each member.

Riskpro

Each year we offer our Riskpro workshops at locations throughout the province. We choose the content for the workshops each year after a thorough review of the claims histories of the program and try to target those areas where we see that claims are trending. The goal of the workshops is to help our members to begin to implement a Risk Management Program. We endeavour to assist our members to implement systems to help them to identify and evaluate their risks, and then to create risk mitigation strategies to address those risks.



The Jubilee Insurance Agencies Ltd. insurance handbook provides a broad outline of what we offer, general information and assistance in understanding the insurance that has been provided to you. It also offers information on dealing with :

- General Insurance Inquiries
- Online ACE
- JIAL contact information
- Claims arising and procedures / protocols
- Material change in your operations and/or risk profile

It is intended that this handbook is used by operational staff as a useful guide to insurances mostly effecting the organization's operations and activities in the field.

The Insurance Coverages section of the handbook contains a brief description of individual insurances. However, it should not be treated as a replacement for the relevant policy documents. Each policy should be carefully read, and in particular, note taken of the description of the policy coverage thereby provided as well as the exclusions and policy conditions – these should not in any way be regarded as being fully or accurately described in the handbook.

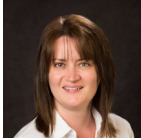
JIAL SERVICE TEAM



DEBORA DEPEEL
INSURANCE RISK ADVISOR
debora@aamdc.com
780-955-4086



HOLLY NEIL
INSURANCE RISK ADVISOR
holly@aamdc.com
780-955-4087



KERRY DUTTON
INSURANCE RISK ADVISOR
kerry@aamdc.com
780-955-4088



JOHN HACKWELL
RISK MANAGEMENT ADVISOR
johnh@aamdc.com
780-955-4078



DAYNA JOHNSON
RISK MANAGEMENT ADVISOR
dayna@aamdc.com
780-955-8408



DARCY HALE
RISK MANAGEMENT ADVISOR
darcy@aamdc.com
780-955-8406



KAREN ANKERSTEIN
JIAL ADMINISTRATION SUPPORT
karen@aamdc.com
780-955-8409



CRAIG PETTIGREW
MANAGER OF INSURANCE
craig@aamdc.com
780-955-8407

CLAIMS ADJUSTING

PRIDDLLEGIBBS
CONTROL ADJUSTER
contact@priddlegibbs.com
780-489-3310

TOM HIRST
CLAIMS EXAMINER
tom@aamdc.com
780-955-8404

LINDSAY MICKANUCK
MANAGER OF CLAIMS
lindsay@aamdc.com
780-955-4091





Since 1955, Jubilee Insurance Agencies Ltd.'s (JIAL) mission has been to give rural municipalities access to insurance when other insurance agencies could not, or were not able to do so. JIAL maximizes initial gains through a simple bulk buying concept while utilizing its independence, size and self-insurance capabilities to build reciprocal models. JIAL's offerings include a purchased group insurance program to insure organizations that do not fit the homogeneous categories required for reciprocals.

As a result, JIAL's current business profile enables non-profit organizations in Alberta to access and secure their insurance protection through two distinct types of insurance programs:

1. **Reciprocal Insurance Exchanges** – participating insureds enjoy ownership privileges akin to mutual cooperatives. The large scale self-insurance mechanism provides members with a sense of certainty for their own essential insurance coverage(s) on a basis that is affordable. The return for members is maximized through high volumes of premiums producing economies of scale to procure the best prices for members.
2. **Purchased Group Insurance Programs** – these programs maximize the bulk-buying concept for the non-profit organizations that do not fit the risk profile for the reciprocals. In requiring many special forms of insurance, these organizations secure their coverage with JIAL through conventional insurance companies under group policies designed to fit their unique needs at the lowest possible cost.

INSURANCE RECIPROCALLS



An insurance reciprocal is a non-profit entity whose focus is on the members. It is comprised of like members who share similar risk and come together for the common good. The collective value of these programs allow access to larger insurance markets with preferential rates. JIAL has two distinct reciprocals:

Jubilee Reciprocal Insurance Exchange (JRIE) property reciprocal was created in 1985 under the same name and includes most member property and heavy equipment risks. The JRIE principal attorney is the director of Aggregated Business Services at AAMDC. JRIE strives to provide value added services including risk management seminars and training, an appraisal program and the development of improved software.

Jubilee
Insurance
Agencies

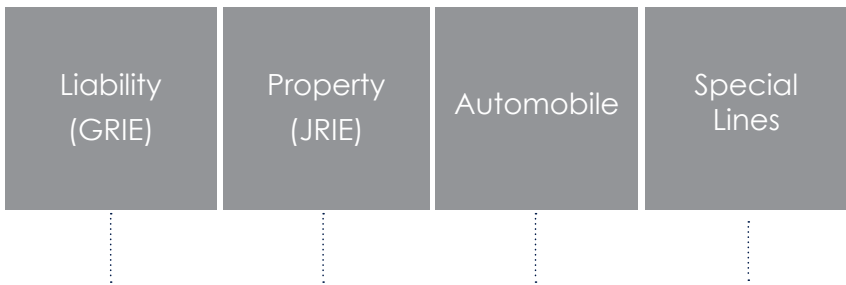
OUR GREATEST STRENGTH IS OUR
DIVERSITY
JIAL INSURES

Counties and Municipal Districts
Urban Risks
Rural Electrical Associations
Water Co-operatives
Seniors and Housing Foundations
Schools and Kindergartens
Additional Named Insureds



Genesis Reciprocal Insurance Exchange (GRIE) liability reciprocal was created in 2001. In addition to comprehensive general liability, Genesis covers administrative and governance liability risks, and wrongful dismissal. The GRIE principal attorney is the executive director at AAMDC.

Jubilee is a member-owned, non-profit organization. Jubilee has one central goal: to help your organization gain the safety and service you need, while helping you control and reduce long-term risk related costs. In keeping with this goal, JIAL has an experienced staff that can match your organization with the right insurance and risk management program (consulting and training), while keeping you on budget.



JIAL COVERAGE

INSURANCE COVERAGES

Our coverage lines show the breakdown of the JIAL program.

LIABILITY

Our Genesis program is broadly tailored for municipal exposures. This includes specific challenges stemming from: zoning and permit liability; road, sidewalk, and public building occupiers liability; and defense of staff and elected officials for liability. Our claims personnel and adjusting partners understand their responsibility to find coverage on your behalf.

Bodily Injury	Deductible: None	Wrongful Dismissal	Deductible: \$25,000 min
Property Damage	Deductible: \$1,000	Sexual Harassment	Deductible: None
Personal Injury	Deductible: None	Medical Malpractice	Deductible: \$5,000
Advertising Injury	Deductible: None		
Administrative Liability	Deductible: \$1,000*		

*or \$2,500/10% of legal costs if charges laid under specific statute/regulations are unproven.

PROPERTY

Our property program utilizes a broad manuscript policy that has been designed for risks like yours. It has evolved to meet our client’s needs for over 25 years. Our rate stability is supported by the best spread of risk of any program in Canada. Our risk management efforts focus on reducing both insured and uninsured losses for our members.

Building & Contents Equipment	Deductible: \$5,000
Mechanical Breakdown	Deductible: \$500*
Miscellaneous Property Floater	Deductible: \$500
Bond & Crime	Deductible: \$500

*for limits up to and including \$500,000 / \$2,500 for limits exceeding \$500,000.

AUTOMOBILE

Our Automobile coverage offers extremely competitive rates for municipal fleet vehicles based on a large pool of members and a well managed loss history. In-house risk management staff can provide access to distracted driving and safe equipment training. JIAL's superior service allows our members to employ solid, defensible policies in how their vehicles and equipment are being operated.

Passenger Vehicles
and Light Trucks

Deductible: \$500

Truck One Tonne
and Larger

Deductible: \$1000

Emergency Vehicles

Deductible: \$5,000*

Transit Buses

Deductible: \$10,000

*or \$1,000 depending on the coverage chosen.

SPECIAL LINES

We offer a full range of additional insurance programs to provide complete protection for your assets and exposures. The principle coverages are noted below, however we have access to almost all available insurance lines, at or below typical market rates.

Environmental
Impairment Liability

Deductible: As directed

Course of
Construction

Deductible: As directed

Bond & Crime

Deductible: \$500

Cyber

DAS

Aircraft/Aviation

Deductible: As directed

SERVICE NOTES

- JIAL has a full range of products to meet the needs of municipalities and currently provides services to a number of urban and rural members.
- Our excess liability and umbrella liability limits include limits up to 31 million.
- Errors & omission as well as directors & officers coverage is included under GRIE and brought to a \$6 million limit.
- Miscellaneous property can also be covered under JRIE with a \$500 deductible offering coverage for lower value risks that are below standard deductibles.
- We have 10 staff dedicated to providing insurance and risk management support for our membership.

OUR PROMISE

Our non-profit model ensures the cost of our protection will support your financial sustainability and long term goals. Our open lines of communication offer a dialogue when you need questions or concerns addressed about your rates, losses or coverage and risk management initiatives.

We are accessible and accountable to you.



PROPERTY DAMAGE

- Fire – damage of JIAL's own property or that which is in your care, custody or control
- Lightning strike
- Explosion (pressure or combustion)
- Theft of equipment or other property (internal or external perpetrators)
- Sudden and accidental mechanical breakdown of equipment
- Flooding and/or water damage
- Forest fires/ wild fires
- Electrical power surge
- Disruption to utilities due to an insured event
- Equipment damaged in transit
- Store damage (windstorm, hail, tornado)
- Earthquake damage
- Impact damage to your insured property (by you or a third party)

LIABILITY

- Spill and resultant cleanup and remediation cost
- Injury to or death of third parties
- Alleged or actual contamination of or injury to third party property or persons
- Automobile incident
- Damage to aircraft

COMMUNITY HALLS

Insurance for events that have liquor licences

Anytime your facilities are rented to parties that will be consuming alcohol on your premises: 1) a liquor licence must be purchased in the renters name; 2) the party renting the facility for the event must have proper liability insurance. Proof of liability insurance shows that there is insurance coverage in place should an incident arise during the event and provides a first line of protection for your organization. In the case of an incident, your insurance through Jubilee will protect your organization but will not protect the renter. They are required to fund their own defense which can be very expensive depending on the severity of the claim. As the renters are usually members of your community you do not want to be involved in someone suffering financial hardship because they did not have adequate insurance in place for their event.

If your organization is hosting its own event and is purchasing a liquor license, the current coverage under Jubilee will automatically cover your organization and no Event Liability policy is needed. The liquor license must be in the name of your organization for the coverage to be in effect.

When should you ask for proof of insurance from a renter and when can you allow them access without it?

Different renters pose a different level of risk when renting your facility. Anytime a medium or high risk renter is asking to use the facility you should be asking for proof of insurance. Medium to high risk would include any time when alcohol is involved, or any time someone asks to operate a business out of the facility, such as teaching a class for a fee or events involving children. However, if the renter is a low risk then we advise you to use your discretion when it comes to asking for proof of insurance. Low risk renters would be scrap bookers, quilters, art clubs, or situations where there is little chance of injury. If you are unsure please contact Jubilee and we will advise you of the best course of action.

How often should we have our rental agreement reviewed?

We recommend that you have your rental agreements reviewed by both Jubilee Insurance to review the insurance requirements portion and by a lawyer for the remainder of the content every five (5) years or each time you propose a major change to the wording. The law and insurance is constantly changing and you do not want to be caught unaware of any changes.

**When should we have participants sign waivers?**

Anytime you have the public participate in an event where there is a chance of injury, no matter how minor an injury or small of a chance, you should have a participant sign a waiver. The reason behind this is strictly for the education of the participant. You want to make sure the participant is aware of any risks before they chose to participate. The waiver should also contain a “hold harmless” clause for the participant to acknowledge. This may help prevent small claims from arising. Jubilee can help you with sample waivers if you require them.

Does the book value your accountant values your facility at have any relation to insured limits?

No. Insurance is based on the replacement cost of the facility. We calculate limits based on the current size and construction of the building, and what we believe it will cost to rebuild the facility in the event of a total loss. This calculation has no relation to any accounting value.

Why should we be aware of deductibles?

Other than a bodily injury claim to a third party, your organization will be responsible for paying a deductible. These deductibles range from \$1,000 for property loss to a third party, up to \$25,000 for claims against the board of directors. You need to be aware that you may have to have funds available to pay the deductible.

GENERAL INQUIRIES

Do I have Directors and Officers Liability Insurance?

Directors and Officers Liability Insurance is included under the General Liability Insurance coverage.

Where can I find your forms?

Loss claim forms, add/change/delete forms and other forms are available at AAMDC.com.

Do you have a mobile app?

You can access our mobile app online at AAMDC.com.

Who should I contact for questions about claims?

For questions regarding claims please contact PriddleGibbs Adjusters at 780-489-3310 or contact@priddlegibbs.com.

Who should I contact to get a quote for insurance inquiries?



DEBORA DEPEEL
INSURANCE RISK ADVISOR
debora@aamdc.com
780-955-4086



HOLLY NEIL
INSURANCE RISK ADVISOR
holly@aamdc.com
780-955-4087



KERRY DUTTON
INSURANCE RISK ADVISOR
kerry@aamdc.com
780-955-4088

Questions about managing your risk?



JOHN HACKWELL
RISK MANAGEMENT ADVISOR
johnh@aamdc.com
780-955-4078



DAYNA JOHNSON
RISK MANAGEMENT ADVISOR
dayna@aamdc.com
780-955-8408



DARCY HALE
RISK MANAGEMENT ADVISOR
darcy@aamdc.com
780-955-8406



6 STEPS



- 1 Keep Calm.
- 2 Stop as soon as you can.
- 3 Offer assistance and give aid to the injured.

4 **When to call 911**

There are two main circumstances under which you should call emergency services (911) in an accident. Police must be dispatched to the scene of an accident when the following conditions exist:

- There has been a serious injury or fatality
- A driver involved in the accident appears to be in violation of the Criminal Code, such as signs of intoxication

While these are the cases in which you must call for immediate police assistance, there are other circumstances in which making a report to the police is necessary.

5 Making a Police Report

A police report must be filed in certain circumstances. If any one of the following situations exists, you should call the police to attend the scene of the accident:

- Any vehicle involved is not drivable
- Any driver fails to produce proof of insurance or driver's license
- You see signs of intoxication in a driver

You should make a police report at your local police station after the accident has been dealt with in any case where:

- There is injury, even minor
- There appears to be \$2000 or more in damage

If you aren't sure how much the damage is, and whether or not it meets the \$2000 marker, you can obtain an estimate first. Keep in mind that Alberta law prohibits any auto repair shop from making repairs on a car with damage in excess of \$2000 unless it has a sticker indicating that the accident has been reported to the police. If you aren't sure about the damage amount but suspect it's close to the \$2000 mark, you should go to the nearest police station and file a Collision Report Form.

6 Complete as much of the information below as possible:

- Names of witnesses.
- Names and license numbers.
- Names of injured.
- Details of the accident and damage to each vehicle.
- Sketch of the scene.

Take pictures of the accident scene and vehicles.

For other incidents contact:

PriddleGibbs Adjusters

780-489-3310

claims@priddlegibbs.com

DEFINITIONS

Accident

An event that happens by chance and is not expected in the normal course of events, which results in harm to people, damage to property or equipment, or a loss of process or productivity (Insurance Bureau of Canada).

Additional Insured

A person other than the named insured who is protected by the terms of the policy. Most automobile policies, for example, insure a specific individual as an insured, but also insure anyone driving with that insured's consent. The additional insured may be "named" or "unnamed."

All-Risk Policy

An item of coverage in an Automobile Physical Damage policy insuring against loss or damage resulting from numerous miscellaneous causes such as fire, theft, windstorm, flood, vandalism, etc., collision or upset.

Automobile Insurance

Insurance coverage that provides indemnity and/or compensation for injury or physical damage which ensues from the ownership, use or operation of an automobile.

Boiler and Machinery or Equipment Breakdown Insurance

This coverage protects an organization against any losses that result from a breakdown of heating, refrigeration, air conditioning equipment, pressure vessels, boilers, production machinery, electrical apparatus and/or electronic equipment.

Builders Risk or Course of Construction Insurance

Insurance coverage on property under construction, including loss to temporary buildings, materials and supplies necessary to complete the construction project.

Certificate of Insurance Insurance

An itemized document stating that insurance is in effect. This includes a general statement of the policy's coverage.

Claim

The exercising of a policyholder's right under a policy to be paid by his or her insurance company for certain financial losses suffered. A claim can be any notification of a possible loss under an insurance policy, whether or not any payment follows. For every claim that is reported, the insurance company must set aside money ("reserves") sufficient to cover its anticipated cost (Insurance Institute of Canada).

Deductible

An agreed specified sum to be deducted from the amount of loss and assumed by the insured.

Directors & Officers Liability Insurance

Insurance that provides coverage for members of boards of directors against “wrongful acts,” which might include actual or alleged errors, omissions, misleading statements, and neglect or breach of duty on the part of the board of directors resulting in a financial loss to a third party.

Endorsement

An amendment added to a written document, particularly an agreement between parties, altering its provisions.

Errors & Omissions or Professional Liability Insurance

Insurance covering the legal liability of professionals not usually involved with the care of the human body such as architects, engineers and accountants.

General Liability Insurance

Covers against third party claims for bodily injury and property damage for which the insured is legally liable.

Hold Harmless Agreement

A contract or agreement in which one party assumes legal responsibility for the acts of another.

Indemnify

To compensate the insured for a loss, in whole or in part, by payment, repair, or replacement.

Policy Limit

The maximum amount the Insurer is obligated to pay in any one occurrence or accident.

Risk Management

The process of making and carrying out decisions that will minimize potential losses.

Waiver

A legal form or document that releases someone or some organization from liability.



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