COUNTY OF ST. PAUL NO. 19

Our Mission - To create desirable rural experiences

ADM-27 Additional Named Insured Parties Policy

Department: Administration

POLICY OBJECTIVE:

The County of St. Paul recognizes the important role that local non-profit organizations play in providing programs, services, and facilities that benefit County residents.

To support these organizations, the County may permit eligible non-profit organizations physically located within County boundaries to be added as an Additional Named Insured (ANI) under the County's insurance policy through Rural Municipalities of Alberta (RMA). Eligibility is subject to approval by County Council and RMA Insurance.

PURPOSE:

The purpose of this policy is to establish consistent guidelines to administer cost-effective insurance coverage for eligible non-profit organizations within the County of St. Paul boundaries.

DEFINITIONS:

“ANI” means an Additional Named Insured.

“County” means the County of St. Paul No. 19.

“RMA” means Rural Municipalities of Alberta.

POLICY STATEMENTS:

1.0 Background

1.1 As a member of RMA, the County is part of a large group of municipalities that secures policy coverage through RMA Insurance.

1.2 RMA Insurance permits eligible non-profit organizations that provide municipal or community-based services or facilities to obtain insurance coverage as ANI under the County’s insurance plan, subject to prior approval by the County and RMA.

1.3 These groups may realize financial savings and enhanced coverage over other insurance options.

1.4 Loss prevention and control are key aspects of any insurance coverage plan. Organizations approved as an ANI remain responsible for implementing and maintaining appropriate risk management practices. This proactive approach will assist both the organization and the

County with minimizing risk and claims, controlling insurance costs, and ensuring that coverage is available in the future.

2.0 Eligibility

2.1 To qualify as an ANI, an organization must satisfy all the following criteria:

- Be incorporated and operate as a non-profit organization
- Be physically located within the County of St. Paul boundaries
- Provide programs, services or facilities that benefit the greater community
- Maintain a good relationship with the County of St. Paul; and
- Meet all eligibility requirements established by RMA Insurance.

2.2 An ANI will not engage in any operations or activities that differ from those originally disclosed to the County at the time of being added as an ANI, or those declared during annual insurance renewal, without providing prior written notice to the County. The County shall then notify RMA Insurance of any proposed operational changes.

2.2 As Additional Named Insured Parties, organizations will obtain all related property, liability, bond and crime, and automobile coverage for their eligible programs, activities, and facilities. Each Additional Named Insured Party must sign an agreement outlining its responsibilities to the County and Jubilee Insurance Agencies Ltd. under the County's insurance policy.

2.3 Subject to approval by RMA, an ANI may obtain all eligible property, liability, bond and crime, and automobile insurance coverage for its eligible programs, activities, and facilities.

2.4 Prior to being added to the County's insurance program, each organization shall:

- sign a Letter of Agreement outlining its responsibilities to the County and RMA Insurance;
- agree to comply with all insurance conditions and risk management requirements established by the County and RMA Insurance; and
- obtain approval by resolution of County Council

2.5 Following approval, each ANI must have representation at an insurance training workshop, as a requirement for remaining as an ANI on the County's insurance policy. This training is considered mandatory.

2.6 The ANI will provide the County with copies of minutes taken at their meetings, if requested.

2.7 All incidents, no matter how minor they appear, during the operations or on the premises of the ANI, must be reported to the County within forty-eight (48) hours of detection, to allow for incident claims and tracking.

3.0 Renewal of Additional Named Insures Party Status

3.1 Should an ANI require significant adjustments to its policy coverage (i.e. due to facility expansion or as a result of altering the delivery of services), the County shall notify RMA Insurance of the proposed changes.

3.2 The ANI will be responsible for all premiums, fees, and other costs associated with its insurance coverage.

4.0 Compliance

4.1 Each ANI shall comply with this policy and insurance requirements established by the County and RMA Insurance.

5.0 Termination

5.1 Should an ANI neglect to provide representation at a mandatory training workshop, the County may revoke the organization’s ANI status.

5.2 The County or RMA Insurance reserves the right to terminate an organization’s participation as an ANI by providing sixty (60) days' written notice.

Council Approval: July 6, 2017
Amended: August 11, 2026