

## Mackenzie County

<b>Title</b>	<b>Insurance Coverage for Not for Profit Organizations</b>	<b>Policy No:</b>	<b>ADM018</b>
--------------	--	-------------------	---------------

<b>Legislation Reference</b>	<b>Municipal Government Act Section 5b)</b>
------------------------------	---

<b>Purpose</b>  To establish procedures and standards for “Not for Profit” organizations to request insurance for premises and volunteers through Mackenzie County’s insurance company at the Municipal Government rate.
--

### **Policy Statement and Guidelines**

1. The “Not for Profit” organization must be based within the boundaries of Mackenzie County.
2. The “Not for Profit” organization must be registered in the Province of Alberta as a society or association under the Societies Act and a copy of the registration must be provided to the County.
3. If a “Not for Profit” organization is registered with the federal government, a copy of the registration documents must be provided to the County.
4. The County shall provide insurance to “Not for Profit” organizations on a cost recovery basis only.
5. Mackenzie County may put on a Risk Management Workshop that at least one member of each “Not for Profit” organization insured through the County may attend.
6. When liquor is being served on property insured through the County, the “Not for Profit” organization must ensure that all user groups provide proof of liability insurance.
7. It is the responsibility of the Not for Profit Organization to ensure that the user group has property coverage in place to protect liability and building. The rental agreement should ask if liquor will be served on premises:
  - If yes, then Party Alcohol Liability (PAL) shall be required along with the property coverage.
  - If no alcohol will be served then only property coverage will be required.

If alcohol is being served on the premises without PAL, the rental agreement will be null and void.

8. User group insurance is not required by:

- Sporting or other organizations which are covered under a provincial or local insurance policy (unless serving alcohol); and
- Organizations who are additional named insurers under the County's insurance policy.

9. The County shall make the following types of insurance available to "Not for Profit" organizations upon written request:

- Bond and Crime Insurance Policy BC2012;
- Comprehensive General Liability Insurance Policy; and GENESIS/GAI 2012;
- General Property Insurance Policy RSLE 2215/6.

10. The Not for Profit Organization shall provide Volunteer Insurance to those volunteers that are working within the scope of their duties assigned by the Not for Profit Organization.

	<b>Date</b>	<b>Resolution Number</b>
<b>Approved</b>	2000-12-19	00-770
<b>Amended</b>	2001-04-03	01-185
<b>Amended</b>	2018-02-13	18-02-121
<b>Amended</b>		