

Municipal District of Mackenzie No. 23

Title	Insurance Coverage for Not for Profit Organizations	Policy No:	ADM018
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Legislation Reference	Municipal Government Act Section 5b)
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Purpose

To establish procedures and standards for “Not for Profit” organizations to request insurance for premises and volunteers through the M.D. of Mackenzie’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 the M.D. of Mackenzie.
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 M.D. of Mackenzie.
3. If a “Not for Profit” organization is registered with the federal government, a copy of the registration documents must be provided to the M.D. Mackenzie.
4. The M.D. of Mackenzie shall provide insurance to “Not for Profit” organizations on a cost recovery basis only.
5. At least one member of each “Not for Profit” organization insured through the M.D. of Mackenzie must send a minimum of one representative annually to a Risk Management Workshop sponsored by the municipality. Those organizations not represented at the Risk Management Workshop will be suspended from insurance coverage.
6. When liquor is being served on property insured through the M.D. of Mackenzie, the “Not for Profit” organization must ensure that the user group provide proof of liability insurance.
7. Where the user group is unable to provide proof of liability insurance the “Not for Profit” organization must have the user complete a five-part certificate at the time the rental agreement is signed. The user shall be issued the original certificate and copies shall be provided to the M.D. of Mackenzie, the “Not for Profit” organization, and two (2) copies to Jubilee Insurance Agencies Ltd.
8. User group insurance is not required by:
 - Sporting or other organizations which are covered under a provincial or local insurance policy; and

- Organizations who are additional named insurers under the M.D. of Mackenzie insurance policy.
9. The M.D. of Mackenzie shall make the following types of insurance available to “Not for Profit” organizations upon written request:
- Bond and Crime Insurance Policy 54786;
 - Comprehensive General Liability Insurance Policy 71600; and
 - General Property Insurance Policy RSLE 1851.
10. Facility users may obtain a separate User Group Insurance policy through the M.D. of Mackenzie at a cost of \$100 where alcohol is included and \$25 for other events. This certificate may be obtained at the time the rental agreement is signed.
11. The M.D. of Mackenzie shall provide Volunteer Insurance to members serving on M.D. of Mackenzie Boards under the following Volunteer Plan “B” Policy 100000756, at no cost to the members:
- Principal sum: \$50,000.00
 - Weekly Accident Indemnity: \$200.00
 - Accident Reimburse Benefits: \$1,000.00
 - Aggregate Limit \$500,000.00 per accident or occurrence.

	Date	Resolution Number
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Amended	Apr 3/01	01-185
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