

<b>SECTION:</b> Administration		<b>POLICY #:</b> ADM-004
<b>Date Approved:</b> December 8, 2008	<b>Insurance Claims and Use of Insurance Deductible Reserves</b>	
<b>Revision Date:</b> December 19, 2011	<b>Review Date:</b>	
<b>Authority:</b> Report DCS-16-08; Report DCS-33-11		

## COVERAGE

All Town Departments

## PURPOSE

The objective of this policy is to specify the process in submitting a claim through the town's liability insurance and the use of the town's insurance deductible reserve to ensure its use is consistent throughout all town departments. All town incidents are still to be recorded on the Incident Report Form.

## INSURANCE CLAIMS PROTOCOL

When a claim occurs the following protocol should be adhered to by all town employees:

- a) Listen and document the conversation.
- b) Offer empathy, not monetary restitution.
- c) DO NOT admit fault.
- d) If appropriate, instruct claimant to report the incident to their insurer.
- e) Assure them that you will also report the incident to the appropriate party within the municipality.
- f) If contacted by the media, inform them that the incident has been reported to the appropriate party within the municipality and an investigation is taking place.
- g) Refrain from commenting on the incident to avoid prejudicing the insurer and/or breaching any privacy laws.

## SUBMITTING A CLAIM

- a) The claimant will be referred to the Corporate Services Department if a claim is being requested.
- b) The claimant and Corporate Services Employee shall fill out a liability claim information report OR submit in writing to the Town the details of the claim ensuring that all pertinent information is contained in submission.
- c) Provide any additional information that would be helpful in assessing this claim.
- d) Staff in the Corporate Services/Treasury Department will submit form directly to the Insurance Company.
- e) All employees are still to continue completing the Public Accident and Incident Report Form for all incidents, whether or not a liability claim form is completed.

## USE OF INSURANCE DEDUCTIBLE RESERVES

All claims through the town's liability insurance policy will be financed in the following manner regardless of the town's deductible limit:

- a) The deductible expense required will be financed directly from the Insurance Deductible Reserves.
- b) If the town experiences a significant increase to the liability insurance premium renewal over and above 10% in any given year, the town has the option to utilize these Insurance Deductible Reserves to assist in financing these increases to a more manageable level.

## FUTURE FINANCING OF THE INSURANCE DEDUCTIBLE RESERVES

Each budget year an amount of no less than \$20,000 will be set aside to ensure the reserve remains stable to finance future deductibles on individual insurance claims and to assist in financing anticipated increased insurance costs.



**LIABILITY CLAIM INFORMATION REPORT**

(Written notification of claim must be received within ten (10) days of incident.)

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**OFFICE USE ONLY**

Internal Claim #: \_\_\_\_\_

If applicable, Liability Claim Information Report Completed:       YES     NO

Insurance Adjusters Notified:  YES     NO      Date: \_\_\_\_\_ Time: \_\_\_\_\_

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Completed by: \_\_\_\_\_ Date: \_\_\_\_\_