

MUNICIPALITY OF SIOUX LOOKOUT
ADMINISTRATIVE PROCEDURE NO. 3-29

SUBJECT: **MUNICIPAL INSURANCE AND RISK MANAGEMENT**

SECTION: Personnel

APPLIES TO: All Employees and Volunteers

EFFECTIVE: November 16, 2005

29.1 **POLICY STATEMENT:**

- (a) In order to reduce the cause and cost of risk, the Municipality of Sioux Lookout applies a risk management process that includes:
 - (i) Identification of exposures
 - (ii) Evaluation of these exposures in terms of frequency and severity probabilities
 - (iii) The application of sound loss prevention and safety procedures and
 - (iv) The provision of funds to meet loss when it occurs

- (b) The Municipality of Sioux Lookout shall maintain a current liability insurance policy in an amount to be established by Council from time to time to indemnify all bonafide Municipal employees, full or part-time or volunteer, against liability arising from any reasonable actions undertaken as a consequence of employment with or work for the Corporation.

- (c) This insurance will be in the class of:
 - (i) Municipal liability
 - (ii) Errors and omissions
 - (iii) Non-owned vehicle
 - (iv) Municipal owned vehicle

29.2 **PROCEDURE:**

In all cases of an accident or injury resulting in a claim or potential claim against the Municipality's Insurance coverage, notice must be provided to the Clerk's department within 24 hours of the occurrence. To eliminate or reduce, as far as practicable, the conditions and practices that could cause losses, the following procedures must be carried out:

29.3 **BODILY INJURY TO THIRD PARTY**

- (a) Where an accident occurs (on Municipal property or involving Municipal equipment) which results in bodily injury to a third party, a supervisor must be notified immediately.

- (b) An **Accident/Incident Report** must be completed **and** forwarded to the Chief Administrative Officer within 24 hours of the accident, with a copy to the Department Head. The Third Party should be directed to contact the Deputy Clerk with any inquiries.

- (c) The Manager Comments section on the Accident/Incident Report must be completed by the Department Head or supervisor before the report is forwarded to the Chief Administrative Officer.

- (d) The Chief Administrative Officer in consultation with the Department Head, shall conduct an investigation, if deemed necessary, for insurance and risk management purposes. If high risk is determined, a report shall be prepared by the operating Department Head within 10 days and forwarded to the Chief Administrative Officer.

- (e) The Department shall take every precaution reasonable in the circumstances to eliminate hazards and injury to third parties.

29.4 **BODILY INJURY TO STAFF**

- (a) Where an accident occurs (on Municipal property or involving Municipal equipment) which results in bodily injury to a Municipal employee while on duty, a supervisor must be notified immediately.
- (b) An **Accident/Incident Report** and a Workplace Safety and Insurance Board Form must be completed and forwarded to the Human Resources Administrator within 24 hours of the accident.
- (c) If a workplace injury meets the definition of a “Critical Injury” as set out by the Occupational Health and Safety Act (OHSA) the following steps shall be followed:
 - (i) Ensure the accident victim has received proper first aid.
 - (ii) Secure the accident scene and prevent any evidence from being removed prior to the completion of an investigation.
 - (iii) Contact the Joint Health and Safety Co-Chairs as designated on the Health and Safety Bulletin Board.The Joint Health and Safety Co-Chairs will investigate the accident and make the proper written notifications as set out in the OHSA.
- (d) The Human Resources Department will notify the Workplace Safety and Insurance Board by way of the required forms.
- (e) The Manager Comments section on the Accident/ Incident Report must be completed by the Department Head or supervisor before the report is forwarded to the Human Resources Administrator.
- (f) The Chief Administrative Officer in consultation with the Department Head, shall conduct an investigation, if deemed necessary, for insurance and risk management purposes. If high risk is determined, a report shall be prepared by the operating Department Head within 10 days and forwarded to the Chief Administrative Officer.
- (g) The Department shall take every precaution reasonable in the circumstances to eliminate hazards and injury to staff.

29.5 **VEHICLE AND EQUIPMENT ACCIDENT**

- (a) Where an accident occurs (involving Municipal owned vehicles or equipment) which results in damage to a Municipal vehicle or the vehicle of a third party, a Supervisor must be notified immediately.
- (b) An **Accident/Incident Report** must be completed **and** forwarded to the Chief Administrative Officer within 24 hours of the accident, with a copy to the Department Head.
- (c) The Manager Comments section on the Accident/ Incident Report must be completed by the Department Head or supervisor before the report is forwarded to the Chief Administrative Officer.
- (d) The Chief Administrative Officer in consultation with the Department Head, shall conduct an investigation, if deemed necessary, for insurance and risk management purposes. If high risk is determined, a report shall be prepared by the operating Department Head within 10 days and forwarded to the Chief Administrative Officer.

- (e) Where immediate repair to Municipality vehicles or equipment is required for essential continuation of service or for safety considerations, the Supervisor or Department Head will contact the Deputy Clerk in order that the Municipality's insurance adjuster may be called to investigate prior to commencing any repairs.
- (f) The Department shall take every precaution reasonable in the circumstances to eliminate vehicle accidents involving Municipality vehicles.

29.6 **PROPERTY LOSS**

- (a) Where an incident occurs (theft, vandalism, fire, explosion, etc.) which results in loss or damage to Municipal owned buildings or contents or property and/or to property of members of the public (while using Municipal facilities), a supervisor must be notified immediately.
- (b) An **Accident/Incident Report** must be completed **and** forwarded to the Chief Administrative Officer within 24 hours of the accident, with a copy to the Department Head.
- (c) The Manager Comments section on the Accident/ Incident Report must be completed by the Department Head or supervisor before the report is forwarded to the Chief Administrative Officer.
- (d) The Chief Administrative Officer in consultation with the Department Head, shall conduct an investigation, if deemed necessary, for insurance and risk management purposes. If high risk is determined, a report shall be prepared by the operating Department Head within 10 days and forwarded to the Chief Administrative Officer.
- (e) Where immediate repair to Municipal property is required for essential continuation of services or for safety considerations, this work shall be undertaken immediately. If repair is not required for essential continuation of services, notification should be made to the Chief Administrative Officer in order that the Municipality's insurance adjuster may be called to investigate prior to commencing repairs.
- (f) The Department shall take every precaution reasonable in the circumstances to eliminate property loss.

29.7 **THIRD PARTY CLAIM**

- (a) Where an incident occurs, and a member of the public wishes to file a claim against the Municipality, the members of the Public should be directed to call the Deputy Clerk for further information and clarification on procedures. **Under no circumstances should a staff member admit to liability or fault or enter into further discussion or argument.**
- (b) **All Third Party claims must be submitted in writing and must contain the name, address, postal code, and telephone number of the claimant. In addition, a brief report as to the incident i.e. location, time, date and details, must accompany the claim.**