



Title: Criteria for Pre-Qualifying Organizations as Added Named Insured	Policy No.: 03-01
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Legislation Reference:	Jubilee Insurance Agencies Ltd.
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Purpose:	Criteria designed to assist administration with qualifying potential Added Named Insured Organizations and activities that are seeking to be insured through the Smoky Lake County.
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Policy Statement and Guidelines:

1. STATEMENT:

Smoky Lake County established guidelines recommended by Jubilee Insurance Agencies to pre-screen any community group when considering whether or not to permit the organization to be insured under the County’s insurance.

2. GUIDELINES:

2.1 Require the prospective Added Named Insured organization to complete and return:

Policy 14-B.01: Insurance Application for Non-Profit Community Organizations.

Policy 14-B.02: Municipality / Additional Named Insured Relationship.

2.2 To gain understanding of the organizations risks and activities, the following areas will be focused on:

2.2.1 **General Information:** Information provided about the organization’s size and level of activity level (employees, volunteers, budget level), its not-for-profit status, and whether it has any subsidiary groups.

2.2.2 **Organization Type:** Provides the purpose and category of the entity.

2.2.3 **Risk Survey – Sale and/or Service of Alcohol:** Provides information about the organization’s host liquor liability exposure.

2.2.4 **Risk Survey – High Risk Activities:** Help identify any **Prohibited Risks: Schedule “A”** and **Restricted Risks: Schedule “B”** activities that the organization may be engaged in.

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Policy Statement and Guidelines:

- 2.3 Consider whether Smoky Lake County is prepared to expose its insurance program to the risks and activities of this organization.
 - 2.3.1 If yes: Seek County Council’s approval for acceptance of the Added Named Insured.
- 2.4 Once approved, the completed application and Letter of Agreement will be forwarded to Jubilee Insurance Agencies for underwriting consideration.
- 2.5 A letter will accompany confirming that Smoky Lake County is prepared to accept the exposures of this organization and resulting claims under the County’s Program.

3. RISK CATEGORIES

- 3.1 **Ideal Risks:** are activities and exposures that have the following characteristics:
 - ▶ Common to most / all Program participants.
 - ▶ Integral to municipal operations.
 - ▶ Acceptable to internal Program stakeholders; e.g. Jubilee Team, Board of Directors.
 - ▶ Acceptable to external Program stakeholders; e.g. Excess insurers, Superintendent of Insurance.
- 3.2 **Prohibited Risks:** have some or all of the following characteristics:
 - ▶ Unique or unusual exposures – arise for one or a small number of members.
 - ▶ Not integral to municipal operations
 - ▶ Loss potential is perceived to be too large or expensive to permit exposure to Program coverage.
 - ▶ Highly specialized coverage requirements – better suited for a specialized industry of professional program.
 - ▶ Exposure is viewed as unacceptable by internal or external Program stakeholders.
 - ▶ Smoky Lake County will NOT provide Insurance Coverage to any Organization, as reference in **Schedule “A”**.

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Policy Statement and Guidelines:	
3.3	<p>Restricted Risks: have some or all of the following characteristics:</p> <ul style="list-style-type: none"> ▶ Activity or exposure relates to many Program members. ▶ Risks associated with the activity can be managed. ▶ Exposure is viewed as acceptable by Jubilee, subject to the implementation of reasonable risk controls. <p style="text-align: center;">These Risks characteristics will be used to pre-screen any organization group when considering whether or not to permit the organization to be insured under Smoky Lake County's Program.</p>

	Date	Resolution Number
Approved	February 19, 2009	# 251-09 - Page # 8865
Amended		
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SCHEDULE "A"

PROHIBITED RISKS

PROHIBITED ACTIVITIES:

Biking / mountain biking on ski hills

Bow hunting

Boxing / wrestling

Bungee jumping

Extreme sports

Firearm-related recreational activities – specifically:

- ▶ Hunting ▶ Skeet shooting
- ▶ Firing ranges ▶ Trap shooting
- ▶ Target shooting

Go kart tracks

Manufacturing / fabrication services

Martial arts

Mechanical bulls

Medical services – specifically:

- ▶ Birthing clinics
- ▶ Diagnostic services
- ▶ Midwifery services

Motorized racing events – specifically:

- ▶ Car races ▶ Snowmobile races
- ▶ Boat races ▶ ATV / quad races
- ▶ Motorcycle races

“Running of the bulls” events

Skydiving

Snow surfing on ski hills

Trampolines

PROHBITED ORGANIZATIONS:

Boxing / wrestling clubs

For-profit organizations

Gun clubs

Hunting clubs

Martial arts clubs

Organizations owned 50% or more by urban municipalities, except for municipalities that are Jubilee members

Service clubs that are local chapters of provincial / national / international organizations: e.g., Lion’s Club, Kinsmen, Rotary Club, Boys and Girls Club

Sports leagues



SCHEDULE "B"



RESTRICTED RISKS

<u>RESTRICTED ACTIVITIES:</u>	<u>SPECIAL CONSIDERATIONS / ISSUES:</u>
Carnival / amusement rides	<ul style="list-style-type: none"> ▶ Liability exposure re: injury to participant / minors ▶ Activity should be contracted to a qualified insured professional in accordance with Jubilee's contracting guidelines
Chuckwagon races	<ul style="list-style-type: none"> ▶ Usually associated with rodeo-type events that require specific reporting and notification to Jubilee ▶ Participants should be required to execute a waiver that meets Jubilee's guidelines*
Climbing walls	<ul style="list-style-type: none"> ▶ Liability exposure re: injury to participants / minors ▶ Participants should be required to execute a waiver that meets Jubilee's guidelines*
Demolition derbies	<ul style="list-style-type: none"> ▶ Liability exposures re: injury to participants / spectators ▶ Participants should be required to execute a waiver that meets Jubilee's guidelines*
Farmer's markets	<ul style="list-style-type: none"> ▶ Liability exposures re: food-borne illness ▶ Must comply with rules and regulations from local health authority
Fireworks	<ul style="list-style-type: none"> ▶ High exposure regulated / technical activity ▶ Activity should be contracted to a qualified professional in accordance with Jubilee's contracting guidelines
Fitness facilities - unsupervised	<ul style="list-style-type: none"> ▶ Liability exposure re: injury to participants / minors
Flea markets	<ul style="list-style-type: none"> ▶ No homemade foods allowed for sale or distribution ▶ No used electrical items or appliances ▶ No children's toys, furnishings or accessories
Food preparation	<ul style="list-style-type: none"> ▶ Liability exposure's re: food-borne illness ▶ Must comply with rules and regulations from local health authority
Horse pulls	<ul style="list-style-type: none"> ▶ Liability exposure re: injury to participants / minors ▶ Participants should be required to execute a waiver that meets Jubilee's guidelines*
Inflatable children's bouncing apparatus	<ul style="list-style-type: none"> ▶ Liability exposure re: child injury ▶ Participants should be required to execute a waiver that meets Jubilee's guidelines*
Mountain climbing / rock climbing	<ul style="list-style-type: none"> ▶ Liability exposure re: injury to participants / minors ▶ Participants should be required to execute a waiver that meets Jubilee's guidelines*
Mud bog events	<ul style="list-style-type: none"> ▶ Liability exposure re: injury to participants / minors ▶ Events must take place in an arena with ample safety buffer between participants and spectators ▶ Participants should be required to execute a waiver that meets Jubilee's guidelines*

* NOTE: In many cases, the liability exposure for participant injury can be managed by implementing an effective "risk specific" waiver program in accordance with Jubilee guidelines.

RESTRICTED RISKS – CON'T

<u>RESTRICTED ACTIVITIES:</u>	<u>SPECIAL CONSIDERATIONS / ISSUES:</u>
Paintballing	<ul style="list-style-type: none"> ▶ Liability exposure re: injury to participant / minors ▶ Participants should be required to execute a waiver that meets Jubilee's guidelines*
Parades	▶ Liability exposure re: injury to participants / minors
Poker rallies	<ul style="list-style-type: none"> ▶ Liability exposure re: injury to participants ▶ No alcohol or speed component allowed (motorized racing is a prohibited risk)
Professional counselling - Psychiatric, psychological	▶ Professional staff with medical and / or psychological designations are able to obtain specialized coverage through their respective associations
Professional services - Architects, engineers, lawyers	▶ Must be directly employed by and work exclusively for the Named Insured
Rodeos with respect to liability for participant injury	<ul style="list-style-type: none"> ▶ Liability exposures re: injury to participants / spectators ▶ Participants should be required to execute a waiver that meets Jubilee's guidelines*
Rodeo events involving minors	<ul style="list-style-type: none"> ▶ Liability exposure re: injury to participants / minors ▶ Participants should be required to execute a waiver that meets Jubilee's guidelines*
Sale / service of alcohol – events Hosted by the community group involving more than 150 persons	<ul style="list-style-type: none"> ▶ Liability exposures re: host liquor ▶ Jubilee needs to be made aware of all these events
Secondhand / thrift stores	<ul style="list-style-type: none"> ▶ No used electrical items or appliances ▶ No children's toys, furnishings or accessories
Skiing / snowboarding	▶ Participants should be required to execute a waiver that meets Jubilee's guidelines*
Statutory holiday / festival celebrations	▶ Liability exposure re: land use, outside groups providing services and activities, parades and fireworks, crowd control, access to emergency medical services
Tractor pulls	<ul style="list-style-type: none"> ▶ Liability exposure re: injury to participants / spectators ▶ Events must take place in an arena with ample safety buffer between participants and spectators ▶ Participants should be required to execute a waiver that meets Jubilee's guidelines*
Whitewater rafting	<ul style="list-style-type: none"> ▶ Liability exposure re: injury to participants ▶ Participants should be required to execute a waiver that meets Jubilee's guidelines*

* NOTE: In many cases, the liability exposure for participant injury can be managed by implementing an effective "risk specific" waiver program in accordance with Jubilee guidelines.

RESTRICTED RISKS – CON'T

RESTRICTED ORGANIZATIONS:

SPECIAL CONSIDERATIONS / ISSUES:

Agricultural Societies

- ▶ Liability exposure re: unlicensed food preparation and food-borne illness, sale / service of alcohol, participant and spectator injury re: rodeo events

Daycare centers

- ▶ Liability exposure re: alleged or actual abuse of children
- ▶ Jubilee maintains a separate program for this group

Kindergartens

- ▶ Liability exposure re: alleged or actual abuse of children
 - ▶ Jubilee maintains a separate program for this group
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