

Property and Vehicle Insurance	Policy	G12
	Effective Date	April 2002
	Revision Date	November 2021
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What is the policy?

It is department policy to ensure government-owned buildings, building contents, motorized equipment and vehicles located in and for the use of Northern Affairs communities are protected with appropriate insurance including liability insurance. All required property, fire and liability insurance is purchased by the department for communities. This policy does not apply to an incorporated community that purchases its own insurance.

Vehicles located in and for the use of the community must be protected with appropriate insurance. Communities are responsible to register all vehicles and motorized equipment with the minimum \$200,000 liability insurance. The department purchases insurance which includes additional liability insurance and physical damage insurance above the \$200,000, except in the case of incorporated communities.

Replacement of buildings, contents, equipment, etc., in the event of loss by fire or by other means, will depend on whether there is a continuing need for the particular item lost. This determination will be made jointly by the council and the department.

Community responsibilities

- The council is responsible to register vehicles and motorized equipment requiring licenses in the name of the department in c/o the community council (location). When acquiring licenses, council must purchase the least amount of insurance required.
- The council must report immediately, all incidents involving loss or damage over \$500 to:
 - Insurance and Risk Management Branch
 - Manitoba Finance
 - 908 - 401 York Avenue
 - Winnipeg MB R3C 0P8
- This includes fire, theft, vandalism, windstorm, collapse, collision, explosion, falling objects, etc., to community property (buildings, contents, vehicles, etc.) or injury or damage to the public or their property. Report forms PS-F-5a are to be completed and returned directly to Insurance and Risk Management Branch, with a copy to the regional office.
- Where incidents occur involving injury or damage to the public, no admission of liability or payment can be made to the third party and no legal counsel is to be engaged by the community. Provision of legal defense and claims negotiation is the responsibility of the liability insurance company.

Department responsibilities

- Ensure council has obtained the appropriate insurance coverage.
- Where a fatality, serious injury or damage to property over \$5,000 occurs, report immediately by phone to 204-945-1918 of the Insurance and Risk Management Branch and follow up immediately with documentation.
- Deductible amounts vary according to subject and may be as high as \$250,000. Therefore, any loss under the deductible may require replacement by the department.