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| |  | | --- | | Minor Claims for Damages Policy | | |
| Date Approved by Council: | Resolution Number: |
| Mayor: | County Commissioner: |

# Policy Statement

This policy establishes guidelines for Sturgeon County to accept and address submissions of minor claims for property damage less than $1,500 and vehicle damage less than $1,500.

Sturgeon County will reduce claim costs arising from adjuster and legal fees and bring down the County loss ratio to reduce the annual County insurance premiums by managing small value and low risk claims for reimbursement of damages from County operations.

# Scope

This policy governs claims for damages beginning on January 1, 2021 and are:

* Property claims less than $1,500 not resulting in bodily harm; or
* Vehicle claims less than $1,500 not resulting in bodily harm.

When circumstances involve any of the following, they become subject to a claim to the County`s insurers regardless of value:

* All bodily injury claims.
* Claims involving a risk of liability to the County.

# Revision History

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| --- | --- | --- |
| Approval Date | Revision Number | Modification |
| *Year Month Day* | *1.0* | *New Document* |

# Persons/Areas Affected

Council

County Administration

# Definitions

*CAO* means the individual appointed to the position of chief administrative officer for Sturgeon County and having the title County Commissioner, or their designate.

Internal Claims Adjudication Committee (ICAC)means three (3) individuals appointed from the Finance, Assessment and Procurement Services (2 people) and the Transportation division (1 person) of Sturgeon County.

*Claim* means a formal request to Sturgeon County asking to be compensated via payment or reimbursement for a loss relating to vehicle or property damage believed to be caused by County negligence or fault.

*Council* means the duly elected Council of Sturgeon County.

*County* means Sturgeon County.

# Policy Guidelines

Claims for damages under this policy will be paid through the annual County operating budget as approved by Council.

Where required by law or due diligence, the Royal Canadian Mounted Police or regional enforcement services will be notified.

Possible resolutions of claims may include (but are not limited to):

* A negotiated settlement or reimbursement for damages;
* Transfer of third-party request to the responsible party or entity;
* Denial where there is no evidence of County negligence;
* Escalate the claim with the insurer.

# Responsibilities

Council shall:

* Approve any amendments to this Policy.
* Approve an annual budget amount to be used to satisfy any approved claims under this policy.

The CAO shall:

* Recommend policy changes to Council.
* Delegate authority to develop and implement applicable procedures and processes through the Internal Claims Adjudication Committee (ICAC).

The Internal Claims Adjudication Committee (ICAC) shall:

* Ensure compliance with this policy, procedures and processes to resolve disputes under the policy.
* Approve disbursements under this policy within the approved annual budget for minor claims.

Divisions and Departments are responsible for:

* Complying with appropriate risk management programs and practices within their areas of responsibility.
* Notifying the Risk Management & Insurance Coordinator in a timely and accurate manner of any incidents that occur which could or potentially develop into a claim situation.
* Directing claimants to provide a detailed report of the incident by filling out a County claim form through the County website or directly to the Risk Management & Insurance Coordinator.

# Review Period

This policy shall be reviewed by Administration at least every four years.