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STAFF REPORT: Finance & IT Services



REPORT TO: Committee of the Whole
MEETING DATE: December 8, 2014
REPORT NO.: FIT.14.66
SUBJECT: 2015 Municipal Insurance Renewal
PREPARED BY: Serena Wilgress, Manager of Purchasing & Risk Management

A. Recommendations

THAT Council receive Staff Report FIT.14.66, "2015 Municipal Insurance Renewal";

AND THAT Council appoint Jardine Lloyd Thompson Limited as the Town's Broker of Record for the 2015 Insurance year at an estimated cost of \$240,384;

AND THAT Council authorize staff to include Municipal Volunteers Accident coverage at an additional annual cost of \$750.

B. Background

The Town awarded its Municipal Insurance Program to Jardine Lloyd Thompson in 2013. Jardine Lloyd Thompson has provided satisfactory service to the Town over the course of the year, offering programs such as the Facility User Group Insurance which allows the Town to provide liability insurance coverage for small clubs using Town facilities that may not have insurance of their own.

As part of the renewal for 2015, Jardine Lloyd Thompson has held the increase to 1% over 2014.

The Municipal Volunteers Accident coverage will provide another level of coverage to the Town's existing program. This insurance is in place for all volunteers working on the Town's behalf.

C. The Blue Mountains' Strategic Plan

Ensuring long-term financial sustainability

D. Environmental Impacts

N/A

E. Financial Impact

The increase will be reflected in the 2015 operating budgets for each department.

F. In Consultation With

Troy Speck, Chief Administrative Officer
Ruth Prince, Acting Director of Finance & IT Services

G. Attached

1. Municipal Volunteer Coverage Brochure

Respectfully submitted,

Serena Wilgress
Manager of Purchasing & Risk Management

Ruth Prince,
Acting Director of Finance & IT Services

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Municipal Volunteer Coverage

In every Municipality, Volunteers are a key component in providing community services. It is too often that when citizens volunteer their time for the municipality, insurance coverage is not available to protect these individuals when they get injured while Volunteering. VFIS has recognized this situation and has put together a comprehensive plan to protect those Volunteers when acting on behalf of the Municipality. Isn't it time to protect those who Volunteer for your Municipality?

Ask your local broker for more details on how your municipality can purchase this inexpensive coverage.

BENEFITS

• Accidental Death	\$50,000
• Accidental Dismemberment	\$50,000
• Paralysis	\$100,000
• Seat Belt	\$5,000
• Day Care Benefit	\$5,000
• Special Education	\$10,000
• Funeral Expense	\$5,000
• Occupational Training	\$10,000
• Repatriation	\$10,000
• Total Weekly Disability-Employed	\$250/wk
• Total Weekly Disability-Unemployed	\$50/wk
• Medical Expense	\$5,000
• Family Transportation	\$2,000
• Rehabilitation	\$10,000
• In Hospital Benefit	\$16.70/day
• Home Alteration & Vehicle Modification	\$10,000

Note: This plan is for those volunteers under the age of 80. Total Disability is payable for 52 weeks for employed and for the unemployed it is payable for 13 weeks. There is a 15 day waiting period, disability is paid on the 16th day due to an accident.



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