

COMMUNITY LIVING DURHAM NORTH  
INSURANCE

Policy No: A-11 (Administration)

Effective Date: February 1, 2010  
Last Revision/Review: July 25, 2016

Rationale:

To ensure that Community Living Durham North is properly insured, and that responsibility is appropriately delegated to staff who will make certain our coverage is monitored and renewed in a timely manner.

Policy Statement:

CLDN carries insurance coverage that is comprehensive, prudent and cost effective.

Senior staff will develop and adhere to a tendering schedule in order to insure that our insurance is competitively priced.

We will comply with any stipulations regarding insurance that are made in our Service Contract with the Ministry of Community and Social Services.

Our coverage will include Directors and Officers Insurance with an overall limit of not less than \$10 million, and the CEO will be asked to report annually on whether or not this amount is in line with the Directors & Officers insurance held by other agencies, in our sector, of a similar size.

Approved by: \_\_\_\_\_ Date: \_\_\_\_\_  
for the Board of Directors

## COMMUNITY LIVING DURHAM NORTH

### INSURANCE

Procedure No: A-11-1

Effective Date: February 1, 2010

#### **Insurance Responsibilities**

- The Director of Finance and Admin is responsible for making certain that appropriate insurance is in place. However, aspects of this responsibility are shared by several staff down to, and including, Program Managers.
- The scope of our insurance is reviewed annually, with our insurance broker, to make certain that it is comprehensive and includes all necessary insurance products commonly purchased by other agencies, in our sector, of a similar size.
- CLDN's insurance needs will be tendered at least every five years.
- CLDN insures the contents of all SIL addresses. It is the responsibility of the SIL Program Manager to keep current the full roster of SIL addresses, and the Manager of Technology and Environmental Services will be responsible for conveying this updated information to our broker.
- The manager concerned must notify the Director of Finance and Admin of any program development or upcoming event that might have to be shared with our insurance broker. A fund raising event, a dance where alcohol is to be served, or new play ground equipment in the back yard of a group home might all require special insurance.
- The Director of Finance and Admin will be directly aware of significant equipment acquisitions or building retrofits and will liaise with our broker to make certain that appropriate coverage is added in a timely manner.

Procedure No: A-11-2

Effective Date: February 1, 2010

#### **Claims Reporting**

- CLDN's insurance coverage includes deductibles of at least \$1,000 to minimize the frequency of claims and the cost of coverage. The Director of Finance and Admin will review our deductibles on an annual basis to determine optimum levels.

- In the event of damage to any agency property (agency vehicles or buildings), the Program Manager/staff must advise the Director of Finance and Admin immediately.
- If required, the Director will ensure the insurance company is notified of the damage and, if warranted, will file a claim.

Approved by: \_\_\_\_\_  
Executive Director

Date: \_\_\_\_\_