POLICY

Municipal District of GREENVIEW

Title:	**Additional Named Insured (ANI) Program**
Policy No:	1051
Effective Date:	July 14, 2026
Motion Number:	26.331
Responsible Department:	Legislative & Administrative Services
Review Date:	July 14, 2029

Legal References: The Insurance Act, Chapter I-3, R.S.A 2000. Municipal Government Act, Chapter M-26, R.S.A. 2000. Societies Act, Chapter S-14, R.S.A 2000.	**Cross References:** Policy 01-10 Insurance Administration and Risk Coverage Policy 8015 Community Impact Grants

Purpose: Outlines the eligibility requirements, approval conditions, and ongoing responsibilities associated with obtaining and maintaining Additional Named Insured status under Greenview's municipal insurance program.

1. DEFINITIONS

1.1. **Additional Named Insured (ANI)** means a person or organization, other than Greenview, that has been added to and extended coverage under Greenview's insurance policy, with the same rights and protections as the named insured, subject to the terms and conditions of that policy.

1.2. **Clubs** means organizations that operate at an interprovincial or inter municipal level.

1.3. **Organization** means a registered non-profit society or association operating within the boundaries of Greenview that has been approved for ANI status under this policy.

1.4. **Greenview** means the Municipal District of Greenview No. 16.

1.5. **Insurer** means the insurance provider retained by Greenview to administer its municipal insurance program.

1.6. **Letter of Agreement** means a written agreement executed between Greenview and an approved Organization, outlining the conditions, obligations, and requirements associated with obtaining and maintaining ANI status, including compliance with this policy and Greenview's insurer requirements.

1.7. **Rural Municipalities of Alberta (RMA)** means the not-for-profit association that represents Alberta's rural municipalities and provides advocacy, insurance, risk management, and member services on behalf of its membership.

1.8. **Non-profit** means an organization which provides products or services to improve or benefit the community. Any money made by a non-profit Organization is not for the personal gain of its directors, members, or officers, but whose excess revenue goes back into the organization to further its aims and projects. For the purpose of this Policy, Organizations incorporated under the following acts of Alberta or Canada are considered non-profit organizations:

A) *Agricultural Societies Act*;
B) *Societies Act*;
C) *Canada Not-for-Profit Corporations Act*; and
D) *Registered as a charity under the Income Tax Act*.

1.9. **Society** means a society incorporated or continued under the Societies act, Chapter S-14, R.S.A 2000 and not discontinued.

2. POLICY STATEMENT

2.1. This policy establishes the eligibility requirements, approval process, and ongoing obligations associated with obtaining and maintaining ANI status under Greenview's insurance program.

2.2. Participation in the ANI program is conditional and subject to review and approval by Greenview and its insurer. Approval may be subject to additional conditions or requirements as determined by Greenview or its insurer.

3. ELIGIBILITY CRITERIA

3.1. To be considered for ANI coverage, an Organization must:

A) Be a registered non-profit or Society in Alberta, in good standing;
B) Operate within the geographic boundaries of Greenview;
C) Provide services or activities that benefit the local community; or
D) Receive municipal support through a grant, lease, licence, agreement or use of Greenview facilities.

3.2. As part of the application, an Organization must submit:

A) A completed application, including any supporting documentation required by Greenview or the insurer;
B) A completed property addition form, if applicable;
C) The organization's certificate of incorporation and most recent annual return of gross receipts; and
D) A five-year claims history where previous insurance coverage exists, or such additional information as required by Greenview or the insurer to evaluate organizational risk exposure.

4. APPROVAL AND AUTHORIZATION

4.1. All requests for ANI status must be submitted in writing to Greenview’s Insurance Coordinator.

4.2. Upon receipt, the Insurance Coordinator will review the application for completeness and eligibility. Incomplete applications will be returned to the applicant.

4.3. Applications meeting eligibility requirements will be forwarded to Greenview's insurer for review and acceptance.

4.4. Where the insurer accepts the application, Greenview will obtain an insurance quote and prepare a Letter of Agreement for execution by the organization.

4.5. Final approval of ANI status is subject to:

- A) Satisfaction of all eligibility requirements under Section 3;
- B) Acceptance by Greenview's insurer;
- C) Execution of a Letter of Agreement with Greenview; and
- D) A resolution of Council approving the Organization as an ANI.

4.6. Where an organization is unable to satisfy the cost of insurance premiums, it may apply to have premiums covered under Greenview's Community Impact Grant. Grant eligibility is subject to the requirements of that Policy and does not guarantee ANI approval.

4.7. ANI status is not confirmed until all conditions in Section 4.5 have been satisfied.

5. AGREEMENT REQUIREMENTS

5.1. Approved organizations sign a Letter of Agreement with Greenview acknowledging the conditional nature of ANI coverage, compliance obligations under this Policy and insurer requirements, and Greenview’s authority to suspend, restrict, or terminate coverage.

5.2. Organizations acquiring assets covered under ANI status may be required to provide Greenview and the Insurer with supporting ownership documentation, including bills of sale, appraisals, or valuation information, within six (6) months of the asset acquisition or within another timeframe approved by Greenview or the Insurer.

6. SCOPE OF COVERAGE

6.1. ANI coverage is limited to activities, operations, facilities, and organizational functions disclosed to and accepted by Greenview and its insurer.

6.2. Coverage may include:

- A) General liability insurance;
- B) Legal defence costs;

C) Administrative errors and omissions coverage;
D) Property and contents coverage, where supported by a pre-existing agreement with Greenview or a demonstrated community benefit;
E) Equipment coverage;
F) Bonds and crime coverage; and
G) Other insurance protections approved by Greenview and its insurer.

6.3. ANI coverage does not apply to:
A) Activities outside approved operations;
B) Third-party renters or sub-users;
C) Special events not specifically approved under this program or separately insured;
D) Hazardous material storage;
E) Rehabilitation facilities;
F) Clubs operating at an interprovincial or intermunicipal level;
G) Automobiles;
H) Sporting or competitive events involving animals; and
I) Dangerous activities including but not limited to mountain biking, snow surfing, ice climbing, mountain climbing, and mechanical bull events.

7. RISK MANAGEMENT OBLIGATIONS

7.1. Organizations approved for ANI status shall participate in risk management or insurance training where required by Greenview or the Insurer.

7.2. Organizations are required to complete and submit monthly risk inspections in accordance with Greenview's insurance requirements and the approved facility risk inspection form.

8. INCIDENT REPORTING

8.1. All incidents, accidents, losses, or potential claims must be reported to Greenview within forty-eight (48) hours of the occurrence or discovery of the incident.

8.2. Failure to report incidents may result in:
A) Denial of coverage for incidents; and/or
B) Termination of ANI status.

8.3. Organizations must cooperate fully with Greenview and its insurer in the investigation and resolution of any incident or claim.

9. CHANGE TO OPERATION

9.1. Organizations must notify Greenview in writing and in advance of:
A) Changes to normal activities or programing;
B) Changes to facilities or locations;
C) Introduction of alcohol service; and

D) Any material change that may increase risk exposure.

9.2. All requested changes will be reviewed by Greenview's Insurance Coordinator in consultation with Greenview's insurer prior to implementation.

9.3. Failure to disclose material operational changes may result in denial, suspension, restriction, or termination of ANI coverage.

10. COST RECOVERY AND REPORTING

10.1. Renewal applications and updated organizational information must be submitted to Greenview annually.

10.2. Organizations are responsible for all costs associated with their ANI coverage, including insurance premiums and deductibles on processed claims. Greenview will invoice organizations for these amounts as they become due.

11. GOVERNANCE AND REPORTING

11.1. Organizations must maintain an active board of directors.

11.2. Organizations must designate a primary insurance contact person and notify Greenview in writing when board membership changes, including the updated contact information of any newly elected members.

11.3. Greenview may request governance documentation, including board meeting minutes, at any time. Organizations must provide requested documentation within a reasonable timeframe.

12. SUSPENSION AND TERMINATION

12.1. Greenview may suspend, restrict, revoke, deny, or terminate ANI status at any time where an Organization:

A) Fails to comply with this Policy, insurer requirements, or the terms of any agreement associated with ANI status;
B) Fails to maintain ongoing eligibility requirements or maintain ongoing eligibility under this Policy;
C) Provides inaccurate, incomplete, or misleading information to Greenview or the Insurer;
D) Fails to maintain property, facilities, equipment, or assets in a manner that satisfies Greenview's insurance requirements or results in increased liability exposure or insurance risk;
E) Engages in unauthorized, undisclosed, or prohibited activities;
F) Is determined by Greenview or the Insurer to present unacceptable operational, financial, liability, reputational, or safety risks; or

G) Has experienced a pattern of claims, losses, incidents, or insurance-related events that, in the opinion of Greenview or the Insurer, materially increases risk exposure or compromises continued eligibility for ANI status.

12.2. Where deemed necessary, Greenview or its insurer may suspend or restrict ANI status pending review, investigation, inspection, or receipt of additional information.

12.3. Suspension, restriction, denial, or termination of ANI status may occur without compensation or any obligation on Greenview to provide alternate coverage or continued participation in the ANI program.

12.4. Greenview reserves the right to impose additional conditions, corrective actions, or risk management requirements as a condition of maintaining ANI status.