



# MEMO

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TO: MAYOR AND COUNCIL  
FROM: C.D. COATES, CAO  
DATE: JULY 11, 2012  
**SUBJECT: VOLUNTEER GROUP INSURANCE**

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## BACKGROUND

For many years the District has covered the cost of Liability and Directors and Officers Insurance for community groups, Highland District Community Association, Highlands Heritage Park Society and formerly the Highlands Park and Recreation Association.

Volunteer bull frogging activities have take place in Highlands for several years under the auspices of the Highland Stewardship Foundation. Recently concerns were raised over the lack of insurance coverage for the activity. The result of which was a detailed analysis of the volunteer insurance issue on the whole. The District has been budgeting \$5,000 annually for community group insurance. Highlands Stewardship Foundation has not been a part of that scheme in the past. Highlands Park and Recreation Association was until last year. when their operations ceased.

## DISCUSSION

Through the review it was considered important by all of the groups as well as staff that autonomy for each of the groups be retained. Fortunately insurance coverage for each of the groups under the same general policy would not result in any loss of autonomy to each individual group. In addition, the involvement of the District is only in a monetary capacity, no additional liability would be assumed if this policy were to be acquired. In fact the District would be relieved of some potential liability by way of the Municipal Insurance Association coverage of the HDCA events no longer being necessary.

The price for the Policy from Christie Phoenix is \$4,000 and therefore within the budgeted amount.

## STAFF RECOMMENDATION

That Council approve payment of Joint Directors and Officer Liability and General Liability Insurance Coverage for Highland District Community Association, Highlands Heritage Park Society and Highlands Stewardship Foundation.

Respectfully Submitted

Christopher D. Coates  
Chief Administrative Officer  
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