



be extended through to the end of 2019 or 2020 in order to ensure potential losses discovered after the end of 2018 are covered. The coverage includes general liability as well as errors and omissions insurance.

The alternative to obtaining this Associate Member coverage is to essentially self-insure for any claims made as a result of the election that could be attributed to the actions of a temporary election worker. Although the risk is relatively low for such claims and the RDN's existing \$100,000 deductible would still be applicable, the cost to defend such an action could be significant without the MIABC coverage. As the cost of the additional coverage is only \$250.00, staff recommend proceeding with the Associate Member policy. A copy of the Service Provider Agreement to be completed with MIABC is attached.

### **ALTERNATIVES**

1. Approve the purchase of Associate Member liability coverage from MIABC for RDN election workers.
2. Do not approve the purchase of Associate Member liability coverage from MIABC for RDN election workers and self-insure for any claims resulting from the actions of temporary election workers engaged for the 2018 election.

### **FINANCIAL IMPLICATIONS**

The cost of adding this coverage is minimal at \$250 annually and it provides additional coverage to the RDN for those engaged as election workers on a temporary basis.

### **STRATEGIC PLAN IMPLICATIONS**

Ensuring there is adequate liability insurance coverage in place for the 2018 Election is supported by a number of governing principles of the RDN's 2016 to 2020 Strategic Plan including:

*Through enhanced financial planning, the Board will ensure long-term viability of the RDN through prudent use of tax dollars, delivering services expected by residents of the Region as cost effectively as possible.*

*As a proactive organization, we will monitor regional trends, access the best information available, and aim to prevent problems before they arise.*



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August 14, 2018

Reviewed by:

- D. Wells, General Manager, Corporate Services
- P. Carlyle, Chief Administrative Officer

Attachments:

1. MIA BC Associate Member Coverage Service Provider Agreement