

INSURANCE AND RISK MANAGEMENT INCIDENT REPORTING PROCESS

Sponsor groups (Sponsor) are responsible for being vigilant for property issues that could result in an insurance claim.

If the property issue is less than \$10,000, wherever possible, Sponsors are to promptly deal with the problem in the appropriate manner, and advise their Portfolio Manager of the incident.

Treat claims below \$10,000 as an operating expense, Should the group have insufficient funds to pay the invoice they are to contact their Portfolio Manager and submit an invoice for payment.

A claim greater than \$10,000 (or questionably close) or a Liability issue (of any amount) such as damage to personal property of others or bodily injury or fatality, the Sponsor is to contact 911 (if applicable) then Insurance and Risk Management 24/7 at the numbers below and follow the procedures outlined below. All insurance claim related expenses should be processed through the operating budget line 55313 (Insurance Claims – Actual Costs Only).

INSURANCE AND RISK MANAGEMENT (IRM):

Insurance and Risk Management Branch (IRM), a branch of Manitoba Finance, provides property Insurance for The Manitoba Housing and Renewal Corporation (MHRC) Sponsor projects. IRM administers insurance related claims on behalf of MHRC.

REPORTING INCIDENTS GREATER THAN \$10,000:

The Sponsor must report all incidents to IRM that could result in an insurance claim involving:

- (a) Loss or damage to the property owned by the MHRC over \$10,000
- (b) Damage to personal property of others
- (c) Bodily injury or fatality

1. In the event of significant damage to property from fire, water, wind, hail, vehicle damage, bodily injury or fatality the Sponsor will:
 - i. Call 911 if applicable First
 - ii. Call IRM - 24 hours per day /7 days per week (they will assign an insurance adjuster.

**Insurance and Risk Management Contact Information for
Manitoba Housing Sponsor Groups**

Annette Ethier - Manager, Claims and Risk Mitigation 204-945-2231
Cellular after hours 204-794-0576
Home phone 204-254-8408
Or for non-emergency email at - annette.ethier@gov.mb.ca

(After Hours Phone Numbers if Annette is not available)

A/Manager Claims and Risk Mitigation (other government departments):

Jenny Opazo 204-945-1183 cellular: 204-918-3056

Manager IRM:

Valerie Barber 204-945-5656 cellular: 204-803-8714

Director IRM:

Jim Swanson 204-945-1919 cellular: 204-793-1078

IRM staff are available to assist with inquiries related to insurance matters at 204-945-1917.

If you are inquiring about a claim,
Insurance and Risk Management (IRM)
Manitoba Finance
#908 – 401 York Avenue Winnipeg, MB R3C 0P8
Phone: (204) 945-1917
Fax: (204) 948-2452

2. Upon notification of the property damage IRM will arrange for an independent adjuster to attend the site. The adjuster will work with the Sponsor and provide them with directions for the next step.

The adjuster will evaluate the amount of loss, prepare the Scope of Work for the damages and assign a reserve amount. This Property Claim document from IRM is what allows Manitoba Housing to advance additional funds if required by the group.

3. An Incident Report for Property Damage (IRPD) form must be completed by the Sponsor and forwarded to IRM by the next business day following the property damage or personal injury. This form is available from IRM or the Sponsor's Portfolio Manager. It is not necessary to wait for a letter of claim or writ (demand letter) from involved third parties or claimants. The following information, if available, must be clearly printed on the IRPD form:

- Fire report number
- Police report number
- Photographs, if available (excludes personal injury claims which are immediately referred to the Insurance Provider)

- A list of all units damaged including the Project Number and civic address and/or legal description
 - Identify the name and telephone number of the contact person
 - If the contact person is someone other than the supervisor, identify the supervisor's name and telephone number
 - Where damage is to multiple units as a result of one incident; a list of all units damaged including the Project No. and civic address and/or legal description is required.
4. The Sponsor will maintain a file for each Property Damage Claim. This will include copies of all invoices submitted to the insurance adjuster under this claim and a spreadsheet listing all of the invoices received and paid.
 5. IRM will send an individual Property Claim document to MHRC, the adjuster and the group after the claim is reported which will show the reserve amount. The Sponsor group will then forward a copy of the Property Claim by Individual report, providing adjuster details and claim number via email to their Portfolio Manager, and their Board Chair/Executive Director. This IRM file number must be included on all correspondence and invoices relating to this claim.
 6. The adjuster will submit the Scope of Damages directly to the Sponsor.
 7. The Sponsor will use the Scope of Damages to prepare the Standard Construction Specification (which forms part of the tender package).
 8. The Sponsor will provide a copy of the Specification to the adjuster for review and authorization prior to tendering.
 9. Once authorization has been obtained, the Sponsor will commence with the appropriate tendering process and use the approved Specification in the Tender Package.
 10. The Sponsor will provide a copy of the final Tender Package to the adjuster.
 11. Upon the Tender Opening, the Sponsor will forward all bids to the adjuster for analysis and concurrence. Concurrence to be reached and recorded by the adjuster.
 12. The Sponsor will work with the adjuster to approve and prepare tenders/contracts. The Sponsor will sign contracts and forward copies of all signed contracts to the adjuster, Corporate Services and IRM.

Email for Manitoba Housing's Corporate Services is Lori.Joachim@gov.mb.ca or call Lori at 204-945-5807

13. In the event that there are repairs proposed by the contractor which are not as a result of the incident it must be clearly identified and understood that these other repairs will not be included as part of the claim. This information must be submitted to the Portfolio Manager as a request for approval of additional repairs. If additional work is approved, the Sponsor will provide written authorization to the contractor prior to the performance of additional work requesting to be invoiced separately from the insurance related work.

14. Manitoba Housings Corporate Services must receive the following information pertaining to the incident report before reimbursement is processed:

- Copies of invoices (including Project #, IRM file #, Contract #)
- Spreadsheets summarizing expenses
- Written notice that repairs/replacements of goods are complete.

Sponsors are required to pay for all expenses related to an incident from within existing budgets including the cost of repairs or remediation by contractors hired through the Insurance and Risk process, before being reimbursed by Manitoba Housing. For large claims where it is difficult for the Sponsor to manage the expense, the Sponsor must send an invoice to Manitoba Housing (via the Portfolio Manager) for the required amount along with the original approval from IRM and copies of all contractual invoices required to be paid. Manitoba Housing will advance the funds directly to the Sponsor to pay for the Insurance related work should the Sponsor not have operating surpluses.

Any insurance funding received from Manitoba Housing must be recorded as a subsidy advance on the Sponsor's Balance Sheet.

Once invoices are paid, they must be submitted to the adjuster and Corporate Services who will then reimburse Manitoba Housing directly.

15. Once the contract is completed, including deficiencies the Sponsor must provide written advisement of total completion to the adjuster, or IRM (if directed to do so) and a copy to Corporate Services.

Once the adjuster concludes the contract is complete, the adjuster will advise IRM in writing.

16. IRM requires confirmation from Corporate Services that all invoices have been paid and subsequently issues a cheque to Corporate Services for the claim less the deductible and less the recoverable GST. (the Deductible \$10,000 and recoverable GST as per standard GST recovery procedures will go through the Sponsors operating account)

In some cases when work has been finalized and adjuster has concluded that the contract is complete, but invoices remain outstanding, IRM will instruct the adjuster to close the file and IRM will follow-up with the Sponsor directly to obtain copies of invoices.

LIABILITY INSURANCE:

Manitoba Housing maintains liability insurance for Manitoba Housing property purposes only and does not cover Sponsor liability even though properties are owned by MHRC.

It is highly recommended that Sponsors consider purchasing liability insurance that is specific to their business needs; such as: Board liability insurance, commercial general liability insurance, comprehensive dishonesty, disappearance and destruction coverage (crime insurance) including employee dishonesty insurance, insurance to cover sponsor run programs such as meal programs, daycares, day programs, etc...

IRM retains legal counsel through Legal Services Branch for all liability and/or bodily injury claims when IRM is involved. All information retained is considered confidential and marked "without prejudice" to protect information collected by the adjuster, through the investigation process.

LIABILITY CLAIMS:

All incident reports involving bodily injuries or fatality on Manitoba Housing owned properties must be reported immediately to IRM. The incident report must be completed with the mind set that a third party may potentially make a claim. These reports must be completed by site staff and not by a third party.

If the incident took place outdoors, consider the weather conditions, footwear worn by the injured person and whether or not the snow log will be required. If the incident took place indoors, note the flooring type, footwear worn by the injured person, conditions in the area, etc. Photos of the area will capture details of the loss site. As well, any surveillance tapes should be pulled and preserved and can provide evidence for the claims process.

There is no minimum amount in order to make a liability claim. Always file as soon as reasonably possible with IRM. Third parties can state they are not making a claim and then change their mind.

In addition, where the Sponsor maintains its own liability insurance, always advise them of incident as they have a duty to put their insurer on notice and may choose to become involved on behalf of the Sponsor, as required.

In all incidents, do not admit liability or responsibility to the third party or their representative. Have the claimant provide you details of the incident and advise that the information provided will be investigated further.

Be open and honest with the Adjuster appointed on your organization's behalf. It is imperative that the Adjuster have access to all relevant information relating to the incident so there are no surprises at a later date.

Do not provide information to an Adjuster and/or Lawyer working on behalf of a third party. If approached, contact IRM or the Sponsor's own liability insurer immediately for direction and advice.

A claim demand may be initiated one day, a week, or two years after an incident occurs. If a child is involved, the limitation period is much longer (18 years old plus two years).

If there is a fatality, report the incident immediately after calling 911 (if applicable) to IRM so

they can assess whether or not an Adjuster is required.

If an individual alleges to have sustained bodily injury, or a family member acting on their behalf, is threatening legal action advise IRM so appropriate action can be taken. If you receive a demand letter from a claimant's lawyer, forward onto IRM immediately for handling.

Incidents involving damages to a vehicle on Manitoba Housing owned property, the vehicle owner is to report the incident to the nearest Manitoba Public Insurance Claims Centre and provide the Sponsor with MPI's claim number, Adjuster's name, vehicle owner name and vehicle plate number when it is available. The claim can be settled directly by the Sponsor, or forwarded on to the Sponsor's own liability insurer for further handling.