

# Insurance & Risk Services What's new in 2021



We are proud to offer Insurance & Risk Services that are tailored to fit the needs of municipalities and not-for-profit organizations. And we are always evolving to meet your needs.

## PROPERTY & LIABILITY

Our program offers a generous (10 year) replacement cost basis of settlement for Emergency Use Vehicles (Police, Bylaw, Fire, Ambulance).

- To ensure you're receiving the full benefit from this offering, update and report the current replacement cost values for these vehicles to us as soon as possible. 2021 is the last year of "Limited Time Settlement Clause" that allows replacement cost coverage regardless of value reported on schedule.



Recent change:  
Communicable disease exclusion in addition to losses due to virus and bacteria.

## POLLUTION LIABILITY / ENVIRONMENTAL IMPAIRMENT LIABILITY

We know that you do your best to keep your community clean and healthy. We also understand that you face pollution risks and exposures. Our coverage is tailored for municipal operations.



Flexible options are available:

- Solid waste and recycling facilities, water and wastewater treatment plant operators, underground storage tanks
- Environmental risk engineering, enhanced online spill reporting, and crisis management services
- \$1M - \$5M limits available (per pollution event)
- On-site cleanup costs - up to \$1M limits available
- Various deductible options available (typically \$10,000 - \$25,000 per event).

Our Pollution Liability program offers a 2-year premium guarantee, offering the stability you need. Talk to us about your options and the application process.

## CYBER & PRIVACY LIABILITY



Protecting your data has never been more critical.

We offer two options to help protect your organization:

### Basic Cyber & Privacy Liability

- Automatic enrollment for insurance program participants
- No additional premium, \$150,000 - each event
- \$50,000 - cyber extortion limit (e.g. ransomware)

### Custom Cyber & Privacy Liability

- Higher limits available (\$1M - \$5M)
- Additional premium applies
- Talk to us about your concerns and needs

In addition to Cyber & Privacy Liability, we've developed a suite of Cyber Security & Managed IT Services to increase efficiency and gain a secure and controlled IT infrastructure. To learn more, contact [tech@abmunis.ca](mailto:tech@abmunis.ca).

## NEW FACILITY USERS / SPECIAL EVENT LIABILITY

Facilities in your community are often a hub of special events and activities. Recognizing this, we are making it easier to protect both the owner and renters of these facilities with a new & streamlined offering.

Key features of this coverage:

- \$2M - \$5M limits available & low deductibles
- Premium paid by credit card - no cash handling
- Coverage certainty - no need to verify terms of coverage or chase documents
- Self-serve - simple online application. Policy documents are electronically delivered to the facility user along with a Certificate of Insurance to the facility owner.

Coming soon to this program:

- Golf tournament hole-in-one
- Special event cancellation



Make sure you're ready for the return of in-person events. Talk to our team today and set-up your program.



## POWER of the POOL

We are proud to provide members with stability during volatility.

We offset premiums by providing a rebate of

\$2M<sup>IN 2020</sup>

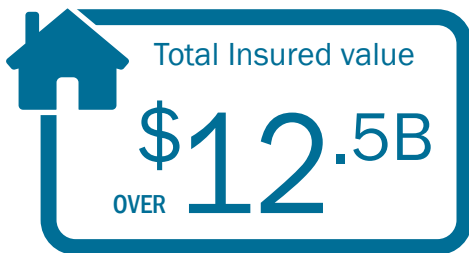
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\$4M<sup>IN 2021</sup>

to shield members from market shocks.

Recently, we have faced many challenges - the pandemic, economic disruption, changing rules & restrictions - and we worked diligently to help Alberta's communities navigate these issues.

Here's a look at how our team supported members.



We know that many activities slowed down in 2020, but we also noticed an increase in engagement with our team, resulting in improved efforts to mitigate risk.

Have you talked to our team about prioritizing your risk mitigation?

**DID YOU KNOW?** We offer members complimentary learning opportunities.

### Risk Management eLearning



In 2020:

**653 MODULES**

were completed by  
our members

**16**

complementary  
eLearning  
modules

Providing our members with  
a training dollar value of  
**\$56,300**

### Our Risk Webinars

In 2020, we were faced with rapidly changing circumstances. We offered a number of webinars to provide clarification around emerging issues.

OVER **2200** PEOPLE  
attended **5** webinars

### Casual Legal Services



Our casual legal services are available to all our regular and associate members. This service provides legal guidance to members and can be an important risk mitigation tool.

In 2020: **46 hours**  
OF FREE ADVICE WAS GIVEN

Providing communities with a value  
of over **\$20,000**

### BUILDING VALUATION & LOSS CONTROL PROGRAM

Over the last two years we made, almost

**600** LOSS CONTROL  
RECOMMENDATIONS

Top issues identified:

- Materials handling/storage
- Fire alarm/sprinkler
- Permits/inspections

Complimentary  
to insurance  
program  
participants

Interested in improving the efficiency of your buildings? Talk to us about our Energy Management Services that offers guaranteed savings: [energymanagement@abmunis.ca](mailto:energymanagement@abmunis.ca)

### SUPPORT FOR NOT-FOR-PROFIT ORGANIZATIONS:



Directors & Officers  
(D&O) Liability

Designed to protect your organization's mission and your Board member's personal assets, we offer Directors & Officers Liability to shield your organization from allegations of wrongdoings.

We offer two options:

Basic D & O Liability

- \$1M - \$3M limits & low deductibles
- Simple application process

Custom D & O Liability

- Higher limits available (over \$3M)
- Separate application process

Note: D & O Liability supplements your basic liability coverage.

To learn more about our support for not-for-profits visit [abmunis.ca](http://abmunis.ca).

**Talk to us about your risks and your coverage options.**

**310.MUNI ■ [insurance@abmunis.ca](mailto:insurance@abmunis.ca) ■ [abmunis.ca](http://abmunis.ca)**