

<b>Property and Vehicle Insurance</b>	Policy	G12
	Effective Date	April 2002
	Revision Date	October 2023
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**What is the policy?**

It is department policy to ensure government-owned buildings, building contents, motorized equipment and vehicles located in and for the use of Northern Affairs communities are protected with appropriate insurance including liability insurance. All required vehicle, property, fire and liability insurance is purchased by the department for communities. There is no reason for a community to have a separate Manitoba Public Insurance (MPI) account nor can one be established. This policy does not apply to an incorporated community that purchases its own property and vehicle insurance.

Vehicles located in and for the use of the community must be protected with appropriate insurance. The department is responsible to register all vehicles and motorized equipment with the minimum \$200,000 liability insurance and purchases insurance which includes additional liability insurance and physical damage insurance above the \$200,000. The department will pay all vehicle registration costs.

Replacement of buildings, contents, equipment, etc., in the event of loss by fire or by other means, will depend on whether there is a continuing need for the particular item lost. This determination will be made jointly by the council and the department.

**Community responsibilities**

- The council is not to have a private MPI account.
- The council must ensure the community vehicle inventory is accurate and contains all required information on the vehicle, ex. gross weight, etc. (see Policy G8 Community Inventory).
- The council must adhere to the Periodic Mandatory Vehicle Inspections Regulation under The Highway Traffic Act and ensure a periodic mandatory vehicle inspection (PMVI) is done on regulated vehicles. Exemptions apply to remote communities and motor vehicles with a registered gross weight of less than 4,500 kilograms. These inspections are valid for six months.
- The council must maintain a copy of the valid safety fitness certificate (SFC) forwarded by the department and provide if requested for a PMVI.
- The council must forward proof of a valid PMVI to the department no later than October 15 annually. Otherwise, vehicle renewals can not be completed.

- The council must report immediately, all incidents involving loss or damage over \$500 to the department. This includes fire, theft, vandalism, windstorm, collapse, collision, explosion, falling objects, etc., to community property (buildings, contents, vehicles, etc.) or injury or damage to the public or their property.
- Where incidents occur involving injury or damage to the public, no admission of liability or payment can be made to the third party and no legal counsel is to be engaged by the community. Provision of legal defense and claims negotiation is the responsibility of the liability insurance company.

## **Department responsibilities**

- The department will annually apply for the required SFC (as per section 312.2 of The Highway Traffic Act) at least 90 days before October 31 when vehicle registrations are due. Upon receipt of the valid SFC will forward a copy to the community. Valid SFCs are required to register a regulated vehicle in Manitoba.
- Ensure appropriate insurance coverage, including liability insurance, has been obtained for all property and vehicles requiring to be registered. This includes registering vehicles and motorized equipment requiring a license in the name of the department in c/o of the community council (location).
- Where a fatality, serious injury or damage to property over \$5,000 occurs, report immediately by phone to 204-945-1918 of the Insurance and Risk Management Branch and follow up immediately with documentation. Report forms PS-F-5a are to be completed and returned directly to Insurance and Risk Management Branch:

Insurance and Risk Management Branch  
Manitoba Finance  
908 - 401 York Avenue  
Winnipeg MB R3C 0P8

- Deductible amounts vary according to subject and may be as high as \$250,000. Therefore, any loss under the deductible may require replacement by the department.