

Reporting Property, Equipment Breakdown & Liability Claims

The Manitoba School Insurance Program (MSI) takes great pride in providing efficient and knowledgeable claims handling service to all participating Manitoba school boards.

Whether you're dealing with a property or liability loss, your MSBA/HUB team is dedicated to assisting you throughout the entire process. To ensure consistent and preferable service is being provided, a new claim reporting and handling protocol has been established.

For Incident Reporting, please see next page.

In the Event of a Claim:

All Claim Types - Please contact both Darren Thomas (DThomas@mbschoolboards.ca) and HUB (msbainsurance@hubinternational.com) for initial reporting of all claim types. Reporting notification must include:

- Date of Loss
- Location(s) of the Loss
- Contact Person
- Description of Loss

Equipment Breakdown/Boiler and Machinery claims are fully handled by Aviva Insurance (richard.lacoursiere@aviva.com).

Emergency property situations, such as large fire and water damage claims, may be reported directly to Hugh Sutherland at Crawford and Company, 204-985-1212 (Hugh.Sutherland@crowco.ca), or by calling Winnipeg Building Contractors' 24/7 emergency claims line at 204-942-6121.

Please follow your divisions reporting protocol; it is recommended claims are submitted through division administration.

MSIP Trusted Claims Team:

Winnipeg Building & Decorating/Winnipeg Furniture Services is the main contractor for property losses. Local contractors and sub trades may be considered upon request. Our contacts at Winnipeg Building & Decorating are Callum MacAngus (callumm@wpgbldg.com) and David MacAngus (dmacangus@wpgbldg.com).

Fillmore Riley LLP is the main legal firm representing Manitoba Schools Insurance Program. Trusted counsel is Bernice Bowley (bbowley@fillmoreriley.com).

Crawford and Company (Canada) Inc. exclusively adjusts our property claims. Our dedicated adjuster is Hugh Sutherland, 204-985-1212 (Hugh.Sutherland@crowco.ca). For liability claims, please contact Darren Thomas (dthomas@mbschoolboards.ca) and HUB (msbainsurance@hubinternational.com)

Deductibles, Retention, Loss Pool:

Each claimable loss will be subject to a deductible. The deductible amount depends on the location and size of the division as well as the type of loss that has occurred. Your division's deductible amount can be found in your renewal package.

In addition to the deductible, there is a form of self-insurance by way of an annual retention. This retention aggregate is a set amount per term (July 1 – July 1) that is applied after the deductible and must be exhausted before the division receives claim payment. The annual retention is applied to *Property Claims* only (not including Equipment Breakdown). Your division's retention amount can be found on page 3 of your policy declarations under "MEMBER MAINTENANCE DEDUCTIBLE – ANNUAL AGGREGATE".

The final form of self-insurance is the Manitoba Schools Insurance Loss Pool. MSI has loss pools for Property, Liability and Crime losses. Each division contributes an amount to these loss pools based on the divisions size, location, and claims history. These pools are used to pay claims "in house" to keep insurance company losses at a minimum, in turn keeping premiums stable. Once the loss pools have been exhausted and the annual program deductible has been met, the insurance policies in place are responsible for paying the losses.

Questions, Concerns, Advocacy:

Both MSBA and HUB are constantly updated on the details of your claim as they are unfolding. MSBA and HUB are available for questions or concerns regarding (but not limited to) coverage and deductibles, status updates and payment information.

Incident Reporting:

Please continue to use the MSBA HUB incident reporting portal (<https://www.hubinternational.com/en-CA/programs-associations/manitoba-school-boards-association/>) to report all incidents. Incidents include (but not limited to) slips and falls, near misses, bumps/bruises and fractures.

Please note that incidents include:

- Student Accident
- Non-Student (Visitors) Accident
- Employee Accident

Thank you.