

Municipal Insurance Association of B.C.

A self-insured pool of 170+ local governments

Liability coverage

Bodily Injury
Property Damage
Errors & Omissions

Property coverage

Ancillary coverages
Course of Construction
Cyber

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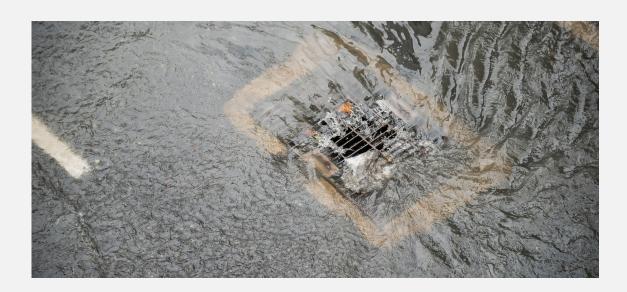
What We Do

- 1 Respond to liability and property claims
- 2 Identify member risks
- Offer risk
 management advice
 and education
- Provide risk
 management tools
 and resources

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Key source of climate change risk in B.C.? Three words

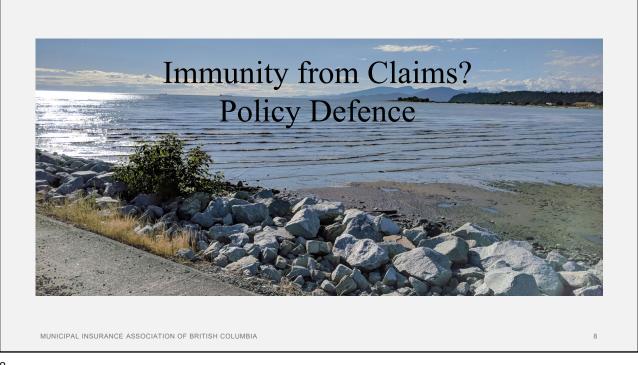
Section 744 of the Local Government Act:

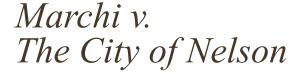
A municipality, municipal council, regional district, regional district board, improvement district or greater board is not liable in any action based on nuisance or on the rule in the Rylands v. Fletcher case if the damages arise, directly or indirectly, out of the **breakdown or malfunction** of:

- (a) a sewer system,
- (b) a water or drainage facility or system, or
- (c) a dike or a road.











Clarification from the Supreme Court of Canada

- Core policy decisions are made by those responsible for balancing priorities and allocating resources.
- Core policy decisions are made after sustained deliberation and debate.



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Clarification from the Supreme Court of Canada

- Day-to-day budgetary decisions are not core policy decisions.
- Core policy decisions are based on value judgements, not technical standards or objective criteria.



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To Ensure Core Policy Decisions



Ensure the decision maker is responsible for balancing competing interests and allocating resources.



Build in a consultation and deliberation process.



Document the decision-making process.



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