

## Procedure for incidents/accidents

- 1 As soon as an incident/accident occurs, even without knowing if the third party will claim against the harbour authority (HA) and/or the Government, the HA is to report the incident/accident by advising the Small Craft Harbour (SCH) region. The SCH region is responsible for providing the information to SCH headquarters (HQ) who then informs the insurance broker, Aon Reed Stenhouse Inc. This is only to report the incident/accident.

Incident/accident form: <http://dfo-mpo.gc.ca/sch-ppb/toolbox-boiteaoutils/insurance-assurance/report-rapport-eng.html>

- 2 If the third party wishes to pursue a claim for damages, they should notify the HA who will then advise the third party of the process for laying a claim i.e. write a letter or statement of claim to the HA outlining the details of the claim.
- 3 The HA will forward the accident/incident report and claim request to SCH region. The region will then provide it to SCH HQ who will communicate with Aon Reed Stenhouse Inc. The region will make the decision with SCH HQ on the process to be followed and will inform HAs.
- 4 Aon Reed Stenhouse Inc. receives the information, opens a file and sends the claim to the adjuster. These adjusters work for our Insurance company Continental Casualty Company (CNA). A copy of the letter addressed to the adjuster is also sent to SCH HQ and the SCH Region along with a file number to be used in all subsequent correspondence.
- 5 The adjuster will contact the HA and/or the third party if necessary.
- 6 If the suit is filed against Canada, a suit for which the insurance company would have the right to defend Canada as an additional insured under the contract of insurance, the insurance company shall quickly contact the Solicitor General of Canada, by registered mail to the address below, in order to agree on the legal strategy.

Chief General Counsel  
Civil Division  
Department of Justice Canada  
284 Wellington Street  
Ottawa, ON K1A 0H8

- 7 The adjuster will provide his report to the insurance company.

### **Once the claim is settled**

- 8 Justified claims
  - a. CNA will send a cheque for the total claim amount (including the deductible) along with a letter to the third party and/or the company that will repair the damage.
  - b. A copy of this letter will also be sent to the HA and to SCH HQ so a cheque can be issued to the insurance company, i.e., **The Continental Casualty Company (CNA)** to cover the deductible. A copy of the letter will also be provided to the SCH Region for their information.
  - c. The name of the harbour, the date of the event and the file number should appear as reference on the cheque issued by the Harbour Authority and SCH Headquarters.
  - d. The check should be sent to our insurance broker. They will send it to the Insurance Company.

9 Unjustified claims

- a. The adjuster from CNA will send a letter to the third party with a c.c. to the HA and Aon Reed Stenhouse Inc. to inform of the decision taken;
  - b. Aon Reed Stenhouse Inc. will notify SCH HQ and the SCH Region.
- 10 SCH HQ will update a database with the accident reports and claim requests received from Harbour Authority, Aon's and CNA's correspondence. This database will be updated once a month and sent to SCH regions for verification and/or consultation.