

# Course Syllabus

## Course Identification

Municipality Claims Investigation  
Module 1: Property Damage

Alberta Accreditation Committee Course ID # 57514  
Continuing Education Credit Hours: 2 Hours  
Classes of Certificate: General Insurance, Insurance Adjuster

## Course Description

A property damage claim against a municipality creates unique challenges in reporting, limitation periods, and proving negligence of a municipality and its employees.

Topics discussed support learners understanding of the fundamental principles and structure of the Municipal Government Act (Alberta) with respect to property damage legal liability, claims reporting and settlement. Learners explore and discuss common types of property damage claims that arise from municipal operations.

Learners identify and describe common categories of information required in a typical municipal notice of claim and discover helpful hints to share with clients in preparing to submit a property damage claim.

Learning is applied through the completion of an exercise using a Claim Scenario.

## Course Schedule

Lesson 1	Municipal Government Act (MGA) Alberta	45 minutes
Lesson 2	Types of Property Damage and Claims	45 minutes
Lesson 3	Client Considerations	20 minutes
Learning Exercise: Municipality Claim Scenario		10 minutes

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## Course Outline

### **Lesson 1: Municipal Government Act (MGA) Alberta**

#### *Learning Outcomes*

- 1) *Describe the fundamental principles of the Municipal Government Act (MGA) of Alberta.*
- 2) *Explain the legal responsibility of a municipality with respect to independent contractors.*

#### Topics Covered

1. Misfeasance and Nonfeasance
2. Notice of Loss and/or Claim
3. Documentation and Proof
4. Finding in *Nuisance*
5. Liability for Independent Contractors

### **Lesson 2: Types of Property Damage and Claims**

#### *Learning Outcome*

- 1) *Describe, and provide examples of, the most common types of property damage claims that arise from municipality operations.*

#### Topics Covered

1. Caused by Municipal Vehicles
2. Caused by Municipal Employees
3. Sewer Backup, Watermain Break
4. Power Interruption
5. Potholes (Utility Cuts, Sunken Service)
6. Caused by Weather

### **Lesson 3: Client Claim Considerations**

#### *Learning Outcomes*

- 1) *Identify and describe the common categories of information required in a typical submission of a municipality property damage claim.*

#### Topics Covered

1. Notice of Claim – Common Categories
2. Claimant Helpful Hints

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## Course Outline: Continued

### **Learning Exercise: Municipality Claim Scenario**

#### *Learning Outcome*

- *Create a checklist to use as a resource for investigating a municipality property damage claim.*

#### Instructions

- 1) *Describe FIVE (5) steps you would take, and FIVE (5) resources you would consult, in investigating this claim.*
- 2) *Share results with your team members, then with the class in Chat.*