

# Municipal Liability Insurance and Operator Certification



Regulatory change enacted by Saskatchewan Environment (SE) requires each owner of a new or existing municipal water and wastewater works to ensure the operation, maintenance and repair of those works is under the direction of an operator certified at the facility's classification level by July 15, 2005.

The operator must be certified by criteria of education, experience and examination in the areas of water treatment, water distribution, wastewater treatment and wastewater collection. During the phase-in period until July 15, 2005, communities and operators have the opportunity to achieve appropriate certification.

Insurance firm policy on providing liability insurance during the phase-in period for water treatment and distribution without a certified operator ranges from continued coverage without a restricted liability limit to continued coverage with a restricted limit of liability. However, when the phase-in period completes in 2005 and the operator is not yet certified, insurance firms would not provide liability coverage.

Further discussion with insurers has determined that when one community provides back-up coverage for another community's certified operator, or when a number of communities formally share a certified operator, then provision of liability coverage would not be affected.

Also the Operator-in-Training certification category would allow a community to obtain normal liability insurance coverage for their waterworks.

Owners of water works are encouraged to contact their insurers if they wish to clarify their individual community situations.

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