



# Best in Class Value-Added Services

Frank Cowan Company offers more than just an insurance policy. As an MGA, we provide Canadian organizations with a complete insurance program. What is the difference? A vested interest in helping you reduce your total cost of risk while providing you with complimentary best in class value-added services that help improve your overall performance.

## Risk Management Services

### Asset Valuation and Risk Inspections

Inspectors review properties and operations for potential liabilities and provide extensive detail and documentation.

### Reviews & Analysis

#### Contract Reviews

You will receive valuable feedback and insight on the suitability and effectiveness of liability provisions and insurance clauses in contracts and agreements, such as lease agreements, services agreements and event contracts.

### Abuse Policy Template Reviews

Audit systems and processes will be reviewed to reduce potential losses by focusing on documentation, reporting and consistency with accepted standards and practices.

### Online Resource Library – Risk Management Centre of Excellence

You'll receive access to hundreds of relevant and helpful resources and templates designed to provide you with the tools needed to manage risk.

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Built with integrity, leading through innovation.



## Checklists & Guidelines

### Checklists

Checklists can be a valuable yet simple risk management tool. Some of the checklists available include:

- Activity Risk Assessments
- Incident Reports
- Preventing Workplace Violence
- Fire Drill Program

### Privacy Guidelines

It is important to put in place steps to avoid privacy issues. Privacy guidelines for each province in Canada can be provided to help ensure that any personal information you have in your custody is kept confidential and secure.

### Policy and Procedure Guidelines

Niche specialty not-for-profit organizations require unique policies and procedures. We can help:

- Whistleblower Policies and Procedures Template
- Guidelines for Abuse and Vicarious Liability
- Guidelines for Staff Carrying Clients in Vehicles
- Guidelines for Needle Exchange Programs

### Cyber Risk Preparedness

Cyber is a developing risk that many organizations aren't prepared for. Cyber education and the implementation of specific policies and procedures can assist greatly with preparedness and mitigation. Network security assessment tools and Cyber Risk Insurance are also available.

## Claims Services

### Expertise

Our technically proficient claims team has hundreds of years of combined experience. Our understanding of the complex not-for-profit landscape allows us to better service your unique claims requirements. We are able to assist every step of the way as you have access to an afterhours claims service.

### In-House Claims Management Services

Your claims will be handled better. We have in-house claims authority; others may not. Why does this matter? You'll experience faster turnaround, one point of contact, reduced frustration, better claims resolution and improved expense management.

## Driver Training

Fleets and individual drivers can receive comprehensive driver training through the use of seminars, tools and guidelines that assist with everything from pre-employment checklists and driver management polices to defensive and cooperative driving education.

## Fleet Management Evaluation

Have your organization's fleet risk management practices evaluated. Topics for review include: management structure with the fleet, areas of operation/travel, driver training/hiring practices and loss control management.

## Day-to-Day Risk Advice

We review various risk inquiries throughout the term and provide valuable feedback on how to mitigate and manage those risks. Examples of these risk inquiries include considerations for event management, advice on needle drop-off depositories, field trips, fencing and signage for sports pads, and volunteers. Additionally, we conduct thorough investigations into legislative changes and how they can impact your organization.

## Extensive Knowledge Network

We have developed an extensive network of lawyers, adjusters and other experts with in-depth experience in a wide variety of fields. We are able to connect you to a professional in our network that will ensure you get the information you need.

**For more information, please contact your  
Company Representative at 1-800-265-4000.**