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TSAWWASSEN FIRST NATION

Tsawwassen First Nation

Home Insurance Assistance Policy (2021)

Date Enacted: 1 June 2021

Order Number: O.038-2021

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Braden Smith
Chief Administrative Officer

Table of Amendments

Section(s) Amended	Date	Order number	Come Into Force Date
This policy replaces the Home Insurance Assistance Policy (2016)	01/06/2021	O.038-2021	01/06/2021

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1. Authority

Section 31(2) of the *Government Organization Act* establishes that Executive Council is responsible for the general management, administration, operation and good government of the Tsawwassen First Nation. Section 7(1) of the *Financial Administration Act* authorizes Executive Council to establish policies and procedures and give directions respecting any matter relating to the financial administration of Tsawwassen First Nation.

This policy replaces the previous Insurance Subsidy Policy that was effective July 6, 2004.

Unless otherwise defined below, words and expressions in this policy are used in accordance with definitions found in Tsawwassen Laws or the TFN Final Agreement.

2. Definitions

In this policy

- a) **“administrator”** means the TFN Government staff responsible for administering support payments under this policy.
- b) **“contents insurance”** means any insurance that pays for damage to, or loss of, an individual’s personal possessions, and may include personal liability.
- c) **“Elder”** means a Tsawwassen Member who is 55 or older.
- d) **“principal residence”** means the usual place where an individual lives, makes their home and conducts their daily affairs, and is generally the residential address used on documentation related to billing, identification, taxation and insurance purposes, including, without limitation, income tax returns, Medical Services Plan documentation, driver’s licenses, personal identification, vehicle registration and utility bills. For the purposes of this policy, a person may only have one principal residence.
- e) **“property insurance”** means any house, condo, or other homeowner’s insurance that pays for damage to, or loss of, an individual’s residence, and may include coverage for furnishings and other assets in the home, and personal liability.
- f) **“Member”** means a Tsawwassen Individual who is enrolled as a member of Tsawwassen First Nation in accordance with the Tsawwassen First Nation Final Agreement and the *Membership Act*;

3. Purpose

The objective of this policy is to provide financial support to Members so they can proactively protect the investments in their homes and belongings from damage and loss through the maintenance of property and contents insurance. For additional costs that are not covered by insurance, Members may apply for additional support through the Emergency Housing Assistance Policy.

4. Application

This policy applies to the Tsawwassen Government in administering property and contents insurance support payments to Tsawwassen Members.

5. Principles

The policy will be administered according to the following principles:

- a) It is preferable for all Members to have their investments in their homes and belongings protected by insurance.
- b) Members are empowered to understand and take responsibility for maintaining their homes and insurance policies.

6. Eligibility and Rates

6.1. Elders

An Elder is eligible to receive an annual support payment for up to \$3500 to maintain property and/or contents insurance on their principal residence.

6.2. Homeowners

A Tsawwassen Member under 55 who owns their principal residence is eligible to receive an annual support payment of up to \$500 to maintain property and contents insurance.

6.3. Renters

A Tsawwassen Member under 55 who rents their principal residence is eligible to receive an annual support payment of up to \$500 to maintain contents insurance.

6.4. Limit to one support payment per insurance policy

Support payments are limited to one per insurance policy. If multiple Tsawwassen Members live together and are covered under one insurance policy, they are eligible for one support payment. If multiple Tsawwassen Members live together but maintain separate insurance policies, they are each eligible for one support payment.

6.5. All amounts are in Canadian Dollars.

7. Process

The process for administering support payments under section 6 is:

- 7.1.** To receive a support payment, a Tsawwassen Member must forward a copy of their insurance policy to the Finance Department, which will reimburse them up to the amount specified in section 6.
- 7.2.** If a Tsawwassen Member cancels their insurance policy after receiving the support payment, TFN may decline to provide them a support payment under this policy in future years.

8. Review

The administrator will conduct a review of this policy every five years to evaluate the eligibility, rates, and administrative process.