



## FEATURED:

### Losing Bet – Week 2: The Great Divide: Inequities in the Charitable Gaming Model

This week, “Losing Bet” will shed light on the inequities of the charitable gaming model and the effects this has on rural charitable organizations. This will set the stage for future weeks, when the series will continue to explain how the system doesn’t work for rural communities and how it can be repaired. “Losing Bet” is designed to equip RMA members with the tools necessary to understand and advocate for changes to the charitable gaming model.

[Learn more...](#)

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## MEMBER BULLETINS

### RMA Insurance: Action Required - Extended Producer Responsibility (EPR) Contracts

RMA Insurance would like to inform members opting into Circular Materials to provide the RMA Insurance team with their signed contracts as soon as possible.

[Learn more...](#)

### RMA Insurance: Is Your Business Interruption Coverage Keeping Up With Your Needs?



## AGRICULTURE UPDATE

Moisture Situation Update -  
January 15, 2025

Business Interruption (BI) is an often-overlooked coverage that provides relief from financial losses that can arise from various incidents that an organization may experience, including equipment breakdown, cyber breach, and insured peril loss to physical buildings that generate revenue. We encourage you to contact your Member Service Representative to assess whether your existing limit meets your needs or if additional coverage is required.

[Learn more...](#)

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## REMINDERS

Member bulletins are posted to [RMAAlberta.com](http://RMAAlberta.com) regularly each week. Below is a list of all the member bulletins compiled from the past week.

### Register Now for the RMA 2025 Spring Convention

Register today to secure your spot and mark your calendar for March 17–19, 2025, as the RMA Spring Convention returns to the Edmonton Convention Centre. This event brings together elected officials, members, and guests for three days of learning, collaboration, and networking. Registration is now open.

[Register now...](#)

### RMA Monitoring Tariff Situation

RMA has been diligently observing the fluidity of the political situation involving the potential imposition of tariffs and recognizes the significant impacts this action could have on our members. We will continue to monitor the situation as it evolves and share any potential details specific to tariffs impacting municipalities if implemented in future.

[Learn more...](#)

### Alberta Health Care System Refocus Engagement

## JOB POSTINGS

RMA

**Administrative Coordinator  
– Policy & Advocacy**

County of Newell  
**Newell Regional Deputy Fire  
Chief**

Lamont County  
**Planning and Development  
Officer**

Leduc County  
**Fire Inspector**

Parkland County  
**Flagperson**

Vermilion & District Housing  
Foundation  
**Chief Administrative Officer**

Strathcona County  
**Administrative Assistant**

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**LOOKING FOR  
INFORMATION FROM  
A PREVIOUS ISSUE?**

View our **Contact newsletter  
archive** or our **member  
bulletin archive**.

Learn more  
about the key  
issues facing rural  
Alberta by reading  
our **position  
statements**.

The Government of Alberta is engaging with residents to understand the current state of health care in Alberta. Beginning in early 2024, the GOA conducted 65 in-person engagement sessions across the province. The GOA is now hosting a second round of in-person engagement sessions throughout the province beginning January 21, 2025.

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## “Losing Bet” – Week 1

This week, the RMA's Charitable Gaming Campaign, “Losing Bet,” provides an overview of the province’s charitable gaming model. This sets the stage for future weeks when the series will explain why the system doesn’t work for rural communities and how it can be repaired. “Losing Bet” is designed to equip RMA members with the tools necessary to understand and advocate for changes to the charitable gaming model.

[Learn more...](#)

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# ANNOUNCEMENTS

## AgKnow Winter Webinar Series

This winter, AgKnow is delivering a series of webinars designed to explore the traditions and challenges farm families and ag professionals face to achieve success. This includes an upcoming session on **women and intergenerational transfer of family farms with Diane McKenzie on March 26**. Registration is now open.

## MCCAC Updates

- **Lacombe County Advances Energy Efficiency with CEC Program:** Lacombe County is taking action on energy efficiency! Through the Community Energy Conservation (CEC) program, the county recently completed an energy audit, identifying opportunities to improve efficiency and reduce emissions. This initiative is a key step toward smarter energy use and long-term sustainability.

Learn more about **Lacombe County's efforts** and see how the **CEC program** can support your municipality.

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## IN THE NEWS

- **Advancing midwifery access in Alberta**
- **New appointments to Agricultural Products Marketing Council**
- **Empowering youth, strengthening local governments**
- **Work continues to reclaim Alberta land affected by 2024 fireguards**
- **Seven months after wildfire, temporary housing arrives in Jasper**
- **Empowering youth, strengthening local governments**



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**Our mailing address is:**

2510 Sparrow Drive  
Nisku, AB T9E 8N5

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Source URL: [rmalberta.com/news/losing-bet-week-2/](https://rmalberta.com/news/losing-bet-week-2/)

# “Losing Bet” – Week 2

Posted on: February 13, 2025

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*“Losing Bet” will equip RMA members with the tools necessary to understand and advocate for changes to the charitable gaming model.*

RMA is concerned about the inequities faced by rural organizations through the current charitable gaming model. Despite many years of advocacy from RMA and other rural stakeholders, the Government of Alberta has taken no action to ensure gaming funds are distributed equitably to charitable organizations across the province.

RMA is not backing down from this issue. That is why RMA has launched “**Losing Bet** (<https://rmalberta.com/advocacy/rmas-charitable-gaming-resources/>),” a campaign that will call on the Government of Alberta to make changes to the charitable gaming model to address the inequities that currently exist.

This week, “Losing Bet” will shed light on the **inequities of the charitable gaming model** ([https://rmalberta.com/wp-content/uploads/2025/02/2025-CharitableGaming\\_OnePager-3.pdf](https://rmalberta.com/wp-content/uploads/2025/02/2025-CharitableGaming_OnePager-3.pdf)) and the effects this has on rural charitable organizations. This will set the stage for future weeks, when the series will continue to explain how the system doesn’t work for rural communities and how it can be repaired.

To follow along with this campaign, please visit the **RMA’s Charitable Gaming Resources webpage** (<https://rmalberta.com/advocacy/rmas-charitable-gaming-resources/>) and subscribe to the **RMA’s Contact Newsletter** (<https://rmalberta.com/advocacy/contact-newsletter/>) to stay up to date with the release of further information!

Source URL: [rmalberta.com/news/action-required-extended-producer-responsibility-epr-contracts/?utm\\_source=Contact+Newsletter&utm\\_campaign=f09b6deb75-EMAIL\\_CAMPAIGN\\_2018\\_01\\_11\\_COPY\\_01&utm\\_medium=email&utm\\_term=0\\_ad7c2a0493-f09b6deb75-90907477](https://rmalberta.com/news/action-required-extended-producer-responsibility-epr-contracts/?utm_source=Contact+Newsletter&utm_campaign=f09b6deb75-EMAIL_CAMPAIGN_2018_01_11_COPY_01&utm_medium=email&utm_term=0_ad7c2a0493-f09b6deb75-90907477)

# Action Required: Extended Producer Responsibility (EPR) Contracts

Posted on: February 14, 2025



If your municipality is opting into Circular Materials, you must provide the RMA Insurance team with your signed contracts as soon as possible.

## Potential Coverage Gaps

Many members lack adequate Environmental Impairment Liability (EIL) coverage required under these agreements.

## Key Coverage Requirements

- **Circular Materials (Community MSA):**
  - Commercial General Liability (CGL): \$5M
  - Auto: \$5M
  - Environmental Impairment Liability (EIL): \$1M or 2M
- **Product Care Collection Services:**
  - CGL: \$1M
  - Other as required

## Does Your Policy Meet the Requirements?

Your **Genesis CGL policy meets contract requirements**, but **EIL coverage may be insufficient or missing**. If needed, you can:

- Purchase or increase an EIL policy (must schedule agreements for coverage)
- Attempt to self-insure (Circular Materials has not confirmed acceptable proof)

**Need an EIL Quote?** Fill out the application here: **RMA Insurance Forms**  
**(<https://rmaalberta.com/wp-content/uploads/2025/02/Enviromental-EIL-Application.docx>)**

Please send all contracts and inquiries to **risk@rmainsurance.com**  
**(mailto:risk@rmainsurance.com)**.

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Source URL: [rmalberta.com/news/is-your-business-interruption-coverage-keeping-up-with-your-needs/?utm\\_source=Contact+Newsletter&utm\\_campaign=f09b6deb75-EMAIL\\_CAMPAIGN\\_2018\\_01\\_11\\_COPY\\_01&utm\\_medium=email&utm\\_term=0\\_ad7c2a0493-f09b6deb75-90907477](https://rmalberta.com/news/is-your-business-interruption-coverage-keeping-up-with-your-needs/?utm_source=Contact+Newsletter&utm_campaign=f09b6deb75-EMAIL_CAMPAIGN_2018_01_11_COPY_01&utm_medium=email&utm_term=0_ad7c2a0493-f09b6deb75-90907477)

# Is Your Business Interruption Coverage Keeping Up With Your Needs?

Posted on: February 14, 2025



Business Interruption (BI) is an often-overlooked coverage that provides ease to financial losses that can arise from a variety of incidents that an organization may experience. Here are some examples of incidents that may benefit from BI coverage:

- Equipment breakdown
- Cyber breach that shuts down an organization's network
- Insured peril loss to physical building that generates revenue

With these exposures, we strongly recommend that you review your Business Interruption exposure.

## What Is Business Interruption?

Business interruption is when your property (income generator) sustains an insured loss as per your insurance policy with your business operations and their income temporarily interrupted during the time of repairs.

## What Does Business Interruption Insurance Cover?



During business interruption, your property policy will respond to the physical damage sustained to your building while your business interruption coverage covers the loss of income that your property generated prior to the insured loss.

## What Limit of Coverage is Available?

For **municipalities**, gross earnings coverage is automatically included, but with a limited amount. We encourage you to contact your Member Service Representative to assess whether your existing limit meets your needs or if additional coverage is required. Business Interruption coverage can be structured based on rental income, gross earnings, or profits.

For **non-municipal members**, Business Interruption coverage is available for rental income, profits, and gross earnings, but it is only provided if reported on the Statement of Values.

**Profits Coverage** covers lost net income plus ongoing expenses during the interruption period. Coverage continues until the business returns to pre-loss income levels (subject to the policy limit and indemnity period). This option is best for members who prioritize maintaining overall profitability and seek to ensure financial stability.

**Gross Earnings Coverage** covers lost revenue minus non-continuing expenses until operations resume. The policy provides coverage for the “actual loss sustained” up to the declared limit (typically 12, 24, or 36 months), based on how long it takes to restore operations. Coverage ends when the business is operational again, even if income has not fully recovered. This coverage option is best for members needing a quick recovery for operational expenses and essential costs.

**Gross Rents Coverage** covers lost rental income, including ongoing operating expenses that continue during the interruption (e.g. mortgage payments, property taxes, maintenance costs). This coverage option is best for property owners or landlords who depend on rental income to cover fixed expenses.

## How Much Does Business Interruption Insurance Cost?

Additional premium for Business Interruption Insurance is calculated on a few factors (type of business operation and yearly revenue generated). Please reach out the RMA MSR team for more information and to inquire about the application process.

Please reach out to your Member Service Representative or the RMA Risk Advisors for any questions or inspection requests.

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