

**INSURANCE INFORMATION**  
**ARE YOU PROPERLY INSURED?**

1. If you are removing snow on your private property, your personal insurance policy covers your machinery and liability insurance.
2. If you are removing snow on any public road **without compensation** (no payment from any club or the municipality), you can have insurance coverage on your machinery, but no liability insurance. In order to have your machinery covered by your insurance, contact your insurance agent so that it is indicated on your policy regarding snow removal.
3. In order to have any liability insurance coverage on any public road, you must contact the Municipal Office for permission to operate and sign a contract.
4. If you are removing snow on any public road **for compensation**, you do not have any insurance coverage under your personal policy. You must obtain a commercial policy in order to have protection.

**OCCUPATIONAL HEALTH & SAFETY**  
**CONTRACT SNOW REMOVAL CHECKLIST**

1. Is the equipment owned by the municipal resident?
2. Does the equipment comply with:
  - a. The requirements of The Vehicle Equipment Regulations, 1987 and,
  - b. the Occupational Health and Safety Regulations, 2020?
3. Is it equipped with:
  - a. amber and blue beacons,
  - b. working head and tail lights,
  - c. slow-moving signage, and
  - d. roll-over protective devices and seat belts?
4. Is the equipment in safe working condition with:
  - a. A clear and unobstructed windshield,
  - b. Working wiper blades?
5. Does the operator have a valid Saskatchewan driver's license?
6. Is there a written agreement with each R.M. that the equipment meets the conditions set out in this exemption?