



BFL MAKES A DIFFERENCE

**Municipal Insurance Program
Renewal Proposal**

Corporation of the Municipality of Temagami

For the period
October 23, 2016 to October 23, 2017



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1. INTRODUCTION

It is with pleasure that **BFL CANADA** presents the **Corporation of the Municipality of Temagami** with the following Municipal Insurance Program Renewal Proposal.

Please review this document carefully and contact our representative, if you have any questions or comments.

Thank you for your business. We look forward to being of further service to you.



2. SUMMARY OF PROPOSED COVERAGES, LIMITS, DEDUCTIBLES & PREMIUMS

SUMMARY OF COVERAGES	LIMITS AND DEDUCTIBLES	
MUNICIPAL LIABILITY	\$ 25,000,000	(no annual aggregate)
Including:		
Tenants Legal Liability		
Incidental Medical Malpractice		
Abuse/Molestation		
Third Party Deductible, including expenses	\$ 25,000	per occurrence
Sewer Back Up Deductible, including expenses	\$ 25,000	per claimant
LEGAL EXPENSE FOR STATUTE LAW INCLUDING CONFLICT OF INTEREST	\$ 100,000	per action
	\$ 500,000	aggregate
Deductible	NIL	
WRONGFUL DISMISSAL LEGAL EXPENSE	\$ 250,000	per action
	\$ 500,000	aggregate
Deductible	\$ 5,000	per action
FOREST FIRE FIGHTING EXPENSE	\$ 1,000,000	per occurrence
	\$ 2,000,000	aggregate
Deductible	\$ 5,000	per occurrence
MEDICAL EXPENSE	\$ 25,000	any one person
Deductible	\$ 2,500	per person
VOLUNTARY COMPENSATION	\$ 50,000	per claim
	\$ 250,000	annual aggregate
Deductible	NIL	
PUBLIC OFFICIALS (ERRORS & OMISSIONS) LIABILITY	\$ 25,000,000	each claim
Including:		
Municipal Employee Benefits Liability		
Deductible	\$ 5,000	each claim



SUMMARY OF COVERAGES

LIMITS AND DEDUCTIBLES

AMBULANCE OPERATORS (ERRORS & OMISSIONS) LIABILITY

\$ 25,000,000 each claim

Deductible

\$ 5,000 each claim

(there are changes from the 2015 policy – see Summary of Changes document and specimen policy wording sent separately from this document)

S.P.F. 6 – NON-OWNED AUTOMOBILE

\$ 25,000,000 any one accident

Deductible

NIL

SEF 94 Legal Liability for Non-Owned Vehicles

\$ 250,000 per vehicle

Deductible

\$ 1,000 per vehicle

OWNED AUTOMOBILE – Third Party Liability

\$ 25,000,000 per occurrence

All Perils Deductible

\$ 5,000 per vehicle

* Replacement Cost on all vehicles unless otherwise stated

ENVIROMENTAL IMPAIRMENT LIABILITY

\$ 5,000,000 each loss

\$ 5,000,000 aggregate

Deductible

\$ 5,000 each loss

* No Retro-Active Date

COMPREHENSIVE CRIME INSURANCE

Employee Dishonesty Form A

\$ 1,000,000

Loss of Money/Security Inside the Premises

\$ 200,000

Loss of Money/Security Outside the Premises

\$ 200,000

Money Orders & Counterfeit Paper Currency

\$ 200,000

Depositors Forgery

\$ 1,000,000

Audit Expenses

\$ 200,000

Computer Fraud

\$ 200,000

Deductible

NIL



COMBINED PHYSICAL DAMAGE BROAD FORM

LIMITS AND DEDUCTIBLES

Blanket Limit	\$	21,940,410	
Property of Every Description	\$	19,290,410	
Boiler & Machinery – Limit Per Accident	\$	25,000,000	
Valuable Papers	\$	500,000	
Business Income including Rental Income	\$	600,000	
Accounts Receivable	\$	500,000	
Extra Expense	\$	500,000	
Fine Arts	\$	50,000	(\$5,000 limit per item)
Expediting Expenses	\$	500,000	
Contamination – Ammonia, Hazardous Substance (including PCB)	\$	500,000	
Professional Fees	\$	500,000	
Pollutant Clean Up and Removal	\$	50,000	
Fire Suppression System Recharge	\$	25,000	
Growing Plants, Trees, Shrubs or Flowers in the Open		Included	(\$10,000 per item including debris removal)
Personal Property of Officers and Employees		Included	(\$5,000 per Officer/Employee)
Water Damage		Included	
Building Damage by Theft		Included	
Debris Removal		Included	
Increased Costs Repairs – Laws & By-Laws		Included	
Consequential Damage – Premises Power Protection		Included	
New Generation		Included	
Inflation Protection		Included	
Exhibition Form/Waterfront Sign		Included	
Deductibles	\$	5,000	per claim except
	\$	1,000	applies to Computer/EDP
	\$	1,000	applies to Fine Arts
	\$	25,000	applies to Anaerobic Digestors
	\$	5,000	applies to Pollutant Clean Up & Removal
	\$	2,500	applies to Fire Suppression System Recharge
	\$	50,000	applies to Flood
		3%	of Total Loss or \$100,000 min., whichever is greater, applies to Earthquake



SUMMARY OF COVERAGES

LIMITS AND DEDUCTIBLES

MUNICIPAL OFFICIALS ACCIDENT

Principal Sum \$ 250,000 applies on a 24 Hour Basis
 Limits as outlined in Coverage Description
 Coverage applies to seven (7) Council Members and Staff Members
 *Coverage only applies to Insureds under the age of 80

VOLUNTEER ACCIDENT

Principal Sum \$ 50,000 applies on a While Volunteering Basis
 Rehabilitation Benefit \$ 15,000
 Seat Belt Benefit 10% of Principal Sum up to a maximum of \$25,000
 *Coverage only applies to Insureds under the age of 80

MUNICIPAL OFFICIALS' CRITICAL ILLNESS

Principal Sum \$ 5,000
 Limits as outlined in Coverage Description
 Coverage applies to 7 (Seven) Council Members and Staff Members
 *Coverage only applies to Insureds under the age of 70

OUT OF PROVINCE MEDICAL

Limit \$ 1,000,000 applies on a While on Duty Basis
 Coverage applies to 7 (Seven) Council Members and Staff Members
 *Coverage only applies to Insureds under the age of 70

VOLUNTEER FIRE FIGHTERS' ACCIDENT

NOT INSURED



RENEWAL PREMIUM: 2016-2017

Annual Premium, as per preceding coverage description:	\$109,369.00
Provincial Sales Tax:	<u>\$7,799.92</u>
Total Annual Cost, including P.S.T.:	\$117,168.92

NOTE: Limits of Liability are comprised of \$5,000,000 Primary with \$20,000,000 Excess.

Policies supercede the summaries of insurance contained herein

****In the event of cancellation after inception, a time on risk premium will apply subject to a minimum retained premium as outlined on each of the individual policies if any as noted.**



This quotation has been provided by BFL CANADA Risk and Insurance Services Inc., who is permitted to confirm coverage terms, limits, deductibles, and premiums under a binding authority agreement with the following insurance carriers:

1) AIG Insurance Company of Canada (100%)

Municipal General Liability, Public Officials (Errors & Omissions) Liability, Legal Expense (including Conflict of Interest and Wrongful Dismissal), Municipal Employee Benefits Liability, SPF 6 – Standard Non-Owned Automobile, Owned Automobile, Comprehensive Crime, Combined Physical Damage Broad Form, including Boiler and Machinery

2) Certain Underwriters at Lloyds (100%)

Follow Form Excess Liability

3) Markel International (100%)

Environmental Impairment Liability

4) SSQ Insurance Company Inc.(100%)

Municipal Officials' Accident, Volunteer Accident, Municipal Officials' Critical Illness, Out-Of-Province Medical

5) ENCON Group Inc. (100%)

Ambulance Operators (Errors & Omissions) Liability

Authorized Signature



**Sara E. Runnalls FCIP CRM RIBO
Vice President – Public Sector Client Services
BFL CANADA Risk and Insurance Services Inc.**

Date: October 18, 2016



3. COVERAGE SUBJECTIVITIES

PROPERTY

1. Contact information for inspection purposes, at time of binding.

ENVIRONMENTAL LIABILITY

1. Receipt and review of satisfactory landfill engineering including, but not limited to: landfill design specifications, leachate collection systems, landfill liner information and all annual monitoring reports conducted in the last 24 months, at time of binding.

**AMBULANCE OPERATORS
(ERRORS & OMISSIONS)
LIABILITY**

1. Further to the answer provided to question 9 of the application, please confirm if you provide these services directly (transportation of patients by watercraft, snowmobile, ATV and aircraft). If yes, please advise how frequently for each mode of transportation. If no, please confirm who is providing these services. Please note that if yes, premium may be revised based on frequency advised. This information is required at time of binding.

4. PREMIUM BREAKDOWN

Please find attached the following premium breakdown:

1. Premium Breakdown per Line of Coverage
2. Property Premium Breakdown
3. Vehicle Premium Breakdown

PREMIUM BREAKDOWN BY LINE OF COVERAGE

NAME OF INSURED: Municipality of Temagami

POLICY PERIOD: October 23, 2016 to October 23, 2017

LINE OF COVERAGE	2015 PREMIUM	2016 PREMIUM	2016 DIFFERENCE IN PREMIUM
Municipal General Liability (includes Public Officials Liability, Employee Benefits Liability, Legal Expense Insurance, Marina Liability, Non-Owned Automobile)	\$ 39,434	\$ 37,177	\$ (2,257)
Excess Liability	\$ 5,000	\$ 5,000	\$ -
Environmental Impairment Liability	\$ 5,000	\$ 5,000	\$ -
Crime	\$ 400	\$ 400	\$ -
Owned Automobile	\$ 12,498	\$ 11,870	\$ (628)
Property (includes Boiler & Machinery and Computer / EDP / Media)	\$ 38,306	\$ 41,468	\$ 3,162
Municipal Officials' Accident	\$ 1,176	\$ 1,176	\$ -
Marine Liability	included	\$ 1,000	
Ambulance Operators Error & Omissions	\$ 4,750	\$ 4,750	\$ -
Volunteers Accident	\$ 278	\$ 278	\$ -
Critical Illness	\$ 500	\$ 500	\$ -
Out of Province Medical	\$ 750	\$ 750	\$ -
TOTAL - ALL LINES	\$ 108,092	\$ 109,369	\$ 1,277

STATEMENT OF VALUES

NAME OF INSURED: Municipality of Temagami
 PROPERTY POLICY NUMBER: 3630275
 POLICY PERIOD: October 23rd, 2016 TO October 23rd, 2017
 AS OF: October 23rd, 2016

ITEM NO.	LOCATION	CITY	DESCRIPTION	TYPE OF OCCUPANCY	CONSTRUCT'N	FIRE PROT'N	BUILDING VALUE	CONTENTS VALUE	TOTAL VALUE	2016 PREMIUM
1	7 Lakeshore Drive	Temagami	Municipal Office/Library	Municipal Office/Library	HCB/FR	H	2,169,959	579,637	2,749,596	5,197
2	46 Lakeshore Drive	Temagami	Municipal Garage	Municipal Garage	Quonset	H	261,975	347,782	609,757	1,152
3	46 Lakeshore Drive	Temagami	Sea Container	Sea Container	Metal		5,628	5,464	11,091	21
4	46 Lakeshore Drive	Temagami	Storage	Storage	Frame	H	74,151	5,796	79,947	151
6	39 Lakeshore Drive	Temagami	Water Treatment Plant(South)	Water Treatment Plant	FR	H	380,078	1,738,911	2,118,990	4,005
7	100A Spruce Drive	Temagami	Community Centre, Arena	Community Centre, Arena	FR	H	6,232,074	57,964	6,290,038	11,888
8	Strathy Township	Temagami	Township Island #34 Building	Township Island #34 Building	Frame	FH	133,495	0	133,495	252
9	120 Jack Guppy Way	Temagami	Caribou Mountain Ski Club	Caribou Mountain Ski Club	Frame	FH	311,409	11,593	323,002	610
10	120 Jack Guppy Way	Temagami	Ski Storage Shed	Ski Storage Shed	Frme	FH	23,523	11,593	35,116	66
11	26 Birch Crescent	Temagami	Water Tower, North	Water Tower, North	Concrete	H	373,261	0	373,261	705
12	41 Railway Raod	Temagami	Water Tower, South	Water Tower, South	Concrete	H	640,131	0	640,131	1,210
13	5 Cedar Ave	Temagami	Water Plant	Water Plant	Masonry	H	310,377	1,738,911	2,049,288	3,873
14	37 Cedar Ave	Temagami	Lagoon Blower Building	Lagoon Blower Building	Masonry	H	97,673	11,593	109,266	207
15	7 Cedar Road	Temagami	Ambulance Garage	Ambulance Garage		H	264,483	5,796	270,279	511
16	Various locations	Temagami	Misc. Equipment & Contents	Misc. Equipment & Contents			0	593,316	593,316	1,121
17	Various locations	Temagami	Misc. Park Lighting & Fencing	Misc. Park Lighting & Fencing			0	61,442	61,442	116
18	5 Stevens Road	Temagami	Fire Hall	Fire Hall	Metal	FH	263,289	366,483	629,771	1,190
19	171 Jack Guppy Way	Temagami	Interpretative Centre	Interpretative Centre	Frame	FH	219,944	46,371	266,315	503
20	46 Lakeshore Drive	Temagami	Municipal Garage Office	Municipal Garage Office		H	37,135	11,593	48,728	92
21	Caribou Mountain	Temagami	Observation Tower	Observation Tower	Metal	FH	659,953	0	659,953	1,247
22	143 Jack Guppy Way	Temagami	Trappers Cabin	Trappers Cabin	Frame	FH	23,523	0	23,523	44
23	6715 Hwy 11 North	Temagami	Railway Station/Welcome Centre	Railway Station/Welcome Centre	Brick	H	255,766	0	255,766	483
24	2877Hwy 11N	Temagami	Fire Hall	Fire Hall	Frame	FH	263,289	23,185	286,474	541
25	6710 Hwy 11 N	Temagami	Commercial - Former Restaurant	Vacant	Frame		45,400	0	45,400	86
26	6714 Hwy 11 N	Temagami	Commercial/Residential Restaurant, Retail, Apts upstairs	Vacant	Frame		54,900	0	54,900	104
27		Temagami	Olympic Ice Resurfacer	Olympic Ice Resurfacer			0	2,319	2,319	4
28		Temagami	2006 Caterpillar Dozer D5G XL WGB03753	Equipment			0	168,095	168,095	318
29		Temagami	1997 Champion Grader 740A 740A-27006	Equipment			0	278,226	278,226	526
30	Martin River Fire Dept.	Temagami	Pet Resusciation Equipment unit on Fire Truck	Equipment			0	5,796	5,796	11
31		Temagami	2011 Caterpillar 420 EIT Backhoe Loader S/N: CAT0420ECDAN00531	Equipment			0	117,129	117,129	221

STATEMENT OF VALUES

NAME OF INSURED: Municipality of Temagami
 PROPERTY POLICY NUMBER: 3630275
 POLICY PERIOD: October 23rd, 2016 TO October 23rd, 2017
 AS OF: October 23rd, 2016

ITEM NO.	LOCATION	CITY	DESCRIPTION	TYPE OF OCCUPANCY	CONSTRUCT'N	FIRE PROT'N	BUILDING VALUE	CONTENTS VALUE	TOTAL VALUE	2016 PREMIUM
TOTAL SCHEDULED VALUES							13,101,415	6,188,994	19,290,410	36,459
A	ACCOUNTS RECEIVABLE							500,000	500,000	945
B	EXTRA EXPENSE							500,000	500,000	945
C	BUSINESS INCOME							600,000	600,000	1134
D	VALUABLE PAPERS							500,000	500,000	945
E	FINE ARTS							50,000	50,000	94.5
F	COMPUTER EQUIPMENT / EDP / MEDIA							500,000	500,000	945
TOTAL BLANKET AMOUNT									21,940,410	41,467

SCHEDULE OF INSURED VEHICLES

NAME OF INSURED: Municipality of Temagami

AUTO POLICY NUMBER: 3630275

POLICY PERIOD: October 23rd, 2016 to October 23rd, 2017

AS OF: October 23rd, 2016

ITEM NO.	YEAR	MAKE / MODEL	V. I.N.	R.I.N.	VALUE	2016 PREMIUM
PUBLIC WORKS						
1	2006	Int'l Model 70 S	1HTWYAHTX6J330337	65185302	>\$100,000	\$ 788
2	2002	Chev 1 Ton K3500	1GBJK34182f202446	65185302	<\$100,000	\$ 420
3	1995	International Compactor	1HTSDAAN6SH668406	65185302	<\$100,000	\$ 420
4	2004	Chev 4x4 Crewcab	2GCEK13T241393330	65185302	<\$100,000	\$ 420
5	2009	Ford F250	1FTSW215X9EA63684	65185302	<\$100,000	\$ 420
6	2011	GMC Sierra	1GTR2UEA6BZ406356	65185302	<\$100,000	\$ 420
7	2013	Ford F150 Pickup	1FTFX1EF3DFC99124	65185302	<\$100,000	\$ 420
8	2014	Freightliner 1145D	1FVHG3DV2FHFX9191		>\$100,000	\$ 788
9	2016	Ford	1FTFW1EF9GFA80286		<\$100,000	\$ 420
FIRE						
1	1975	Martin River Fire Truck Ward Lafrance - Model # AMB1000-DD-5	801153	65185302	>\$100,000	\$ 1,050
2	1990	Ford Fire Truck	IFDRF82K6LVA45434	65185302	>\$100,000	\$ 1,050
4	2004	Yamaha VK540ERJ Snowmobile	39858	65185302	ATV	\$ 263
5	2004	Freightliner Pumper, Model FM2	1FVACYDCO4HN62247	65185302	>\$100,000	\$ 1,050
7	2000	Ford MRFH CVT Van	2FDWE35FSYHB51239		< \$100,000	\$ 525
8	2002	Freightliner	1FVABPBWX2HK16553		<\$100,000	\$ 525
9	2015	Ford F550 4X4 Mini Pumper	1FDUF5HY1FEB27161	65185302	>\$100,000	\$ 1,050
TRAILER						
1	2002	Loadstar Trailer	2M902224380664244	65185302	Trailer	\$ 263
2	2006	Snowmobile Trailer	2SPSESC217N034474		Trailer	\$ 263
3	2011	ADV Trailer	2AVULC1A4B10000002		Trailer	\$ 263
4	2009	ATV	LWGMDTZ029A001250		Trailer	\$ 263
5	2013	Trailer	5LEBID224D1136129		Trailer	\$ 263
6	2012	Trailer - Snowmobile Trailer	52LB1215CE010613	65185302	Trailer	\$ 263
ATV/Unlicensed						
1	2009	Bombardier Tundra Snowmobile	2BPSGAB39V001376		ATV	\$ 263
TOTAL						\$ 11,870

5. RECOMMENDED IMPROVEMENTS/CHANGES IN COVERAGE

2nd EXCESS LIABILITY

We suggest the **Municipality** considers increasing their total Liability limit to \$50,000,000 (\$25,000,000 Excess of \$25,000,000 Underlying policies) for an additional premium of \$3,000 plus PST.

CYBER LIABILITY

Cyber Insurance policies are there to support the Insured when your computer security system has been breached and the personal data of your residents and staff are compromised. These policies cover the cost of security breach notifications, privacy liability, crisis management, public relations expenses and regulatory defence costs and penalties.

OWNER CONTROLLED INSURANCE PROGRAM - CONSTRUCTION PROJECTS

Municipalities build new Offices, Public Works Facilities and Community Centres to better serve their community. An important part of these projects is to ensure the proper insurance is in place to protect the Municipality and its interests.

The Owner Controlled Insurance Program is an effective way for a Municipality to have control over their construction project insurance requirements. As the Municipality is the entity organizing the insurance on the project, it can make sure the policies have the correct wording, coverage and limits. An OCIP includes: insurance requirements for the engineering and design professionals (architects, contractors etc), general liability (includes wrap-up liability), environmental and property insurance (course of construction and building materials).

BFL works with each Municipality to create an OCIP policy and risk management plan for their individual construction projects.

VOLUNTEER FIRE FIGHTER ACCIDENT

Pays benefits to Insured Persons under the age of 80 years who suffer bodily injury as a result of an accident. The policy applies on a “While On Duty” basis (“24-Hour” coverage is available upon request).

Please see Section 6 for a full breakdown of coverage and limits.

6. COVERAGE DESCRIPTIONS

The pages that follow offer a brief description of coverages available to municipal entities, including some policy conditions, special features, and exclusions applicable to these lines of Insurance: (see Policy wording for actual conditions and exclusions).

Casualty Insurance Coverage

- Municipal General Liability Insurance
- Legal Expense for Statute Law (including Conflict of Interest and Wrongful Dismissal) Insurance
- Public Officials (Errors & Omissions) Liability Insurance
- Municipal Employee Benefits Liability Insurance
- SPF 6 – Standard Non-Owned Automobile Insurance
- Owned Automobile Insurance (including leased vehicles)
- Follow Form Excess Liability Insurance
- Environmental Impairment Liability Insurance
- Crime Insurance

Property Insurance Coverage

Property Insurance – Combined Physical Damage Broad Form

Accident Coverage

- Municipal Officials' Accident Insurance
- Municipal Volunteers' Accident Insurance
- Municipal Officials' Critical Illness
- Volunteer Fire Fighters' Accident Insurance

Please refer to Summary of Proposed Coverages, Limits, Deductibles and Premiums to confirm which of the above lines of coverage are included in this premium quotation.

MUNICIPAL GENERAL LIABILITY INSURANCE

Description

Pays those sums that the Insured becomes legally obligated to pay as compensatory damages because of bodily injury (including personal injury) or property damage

Details of Coverage and Conditions

- Liability for Bodily Injury and Property Damage
- Incidental Medical Malpractice (including use of defibrillation equipment) included to policy limit
- Contingent Employers' Liability
- Blanket Contractual Liability
- Liability under the Provincial Liquor License Act
- Personal Injury Liability
- Tenants Legal Liability
- Medical Payments
- Abuse/Molestation
- Claims settled on an occurrence basis

Named Insured includes

- The Public Sector Entity and all Additional Insureds named on the Policy
- Council Members
- Employees
- Volunteers
- Committee Members
- Appointees
- Statutory Officers
- Fire Fighters
- Volunteer Boards, Commissions and Committees (including their Officers, Employees, and Volunteers)

The following lines of coverage are not insured under this section of the policy

- Nuclear Liability
- *Environmental Impairment Liability
- *Errors and Omissions Liability
- *Automobile Liability

Those lines of coverage marked with an asterisk (*) may be insured elsewhere under the package policy or under a separate policy. Please see Summary of Proposed Coverages, Limits, Deductibles, and Premiums to confirm whether these lines of coverage have been included in the quotation.

The following operations and activities are not insured under the policy. These operations and activities may be added to the policy by special endorsement. Please contact our office if coverage is required for any of these operations and activities:

- Aircraft / Airports / Helipads
- Electrical and / or Gas Utilities
- Hospitals
- Rodeos
- Port Authorities
- Agricultural Fairs and Exhibitions
- Demolition Derbies
- Snowmobile Races

Special Extension of Coverage

Voluntary Compensation can be paid to employees or volunteers of the Insured who suffer an accidental bodily injury while working for the Insured, whether or not the Insured is liable for such bodily injury. This coverage will also pay Medical, Surgical, Pharmaceutical and Hospital expenses within a certain time frame following the accident causing injury.

Voluntary Compensation – Summary of Benefits Schedule

Loss of Life	Up to \$50,000
Temporary Total Disability	Up to \$50,000
Permanent Total Disability	Up to \$50,000
Loss or Total Irrecoverable Loss of Use of:	
Arm	Up to \$50,000
Leg	Up to \$50,000
Hand at Wrist	Up to \$40,000
Foot at Ankle	Up to \$37,500
Thumb	Up to \$12,500
Index Finger	Up to \$12,500
Other Finger	Up to \$ 7,500
Big Toe	Up to \$ 7,500
Other Toe	Up to \$ 5,000
One Eye	Up to \$25,000
Two Eyes	Up to \$50,000
Hearing in One Ear	Up to \$12,500
Hearing in Both Ears	Up to \$50,000



LEGAL EXPENSE FOR STATUTE LAW (Including Conflict of Interest and Wrongful Dismissal) INSURANCE

Description	Reimburses costs of defending Legal Proceedings against any Insured, even if any of the allegations of the action are groundless, false, or fraudulent.
Legal Proceedings refer to:	<ul style="list-style-type: none">▪ Any actual or threatened judicial proceeding brought against the Insured concerning its legal rights, powers, privileges, immunities, duties or liabilities▪ Any actual or threatened judicial procedure brought against the elected Municipal Official concerning the Municipal Conflict of Interest Act, when a contravention is committed through inadvertence or by reason of a bona fide error in judgment
Extension of Coverage	<ul style="list-style-type: none">▪ Wrongful Dismissal extension for reimbursement of legal fees to defend wrongful dismissal actions, subject to a separate limit for any one claim▪ Extension does not apply to Wrongful Dismissal arising from shutdown, redundancies, merger with another municipality, strike, lockout, labour dispute, or union grievance procedure
Details of Coverage and Conditions	<ul style="list-style-type: none">▪ Claims made policy, which insures claims first made during the current policy term▪ Prior claims are covered, provided the Insured had no knowledge of the claim at the effective date of coverage▪ Includes reimbursement for Inquiry, Inquest and Judicial Review▪ Reimbursement as per Provincial guidelines▪ Applies to both Guilty and Not Guilty verdicts (Criminal Code cases are covered for Not Guilty verdicts only)
Exclusions	<ul style="list-style-type: none">▪ Where prohibited by law, Legal Proceedings arising out of contravention of the Criminal Code of Canada, the Highway Traffic Act, or the Municipal Act▪ Legal Proceedings arising out of employment, or involving labour relations
Named Insured includes	<ul style="list-style-type: none">▪ The Public Sector Entity and any Additional Insureds named on the Policy (Wrongful Dismissal only)▪ Council Members▪ Employees▪ Members of Boards, Commissions and Committees

PUBLIC OFFICIALS (ERRORS AND OMISSIONS) LIABILITY INSURANCE**Description**

Pays those sums that the Insured becomes legally obligated to pay as compensatory damages because of “Wrongful Acts” (an actual or alleged violation of a federal, provincial or local statutes or an error, omission, misleading statement, neglect or breach of duty).

Details of Coverage and Conditions

- Claims made policy, which insures claims first made during the current policy term
- Prior acts are covered, provided the Insured had no knowledge of the act at the effective date of coverage
- Extended reporting period available in the event of termination or non-renewal of the policy
- No retro-active date

Named Insured includes

- The Public Sector Entity and all Additional Insureds named on the Policy
- Council Members
- Employees
- Committee Members
- Appointees
- Statutory Officers
- Fire Fighters
- Boards, Commissions and Committees (including their Officers and Employees)

MUNICIPAL EMPLOYEE BENEFITS LIABILITY**Description**

Pays claims made by any employee or former employee due to any negligent act, error or omission of the Insured arising out of the administration of employee benefits (Group Life insurance, Group Accident and Health insurance, Pension Plans or Employee Stock Subscription Plans).

Details of Coverage and Conditions

- Claims made policy, which insures claims first made during the current policy term
- Prior claims are covered, provided the Insured had no knowledge of the claim at the effective date of coverage
- Extended reporting period available in the event of termination or non-renewal of the policy

Named Insured includes

- The Public Sector Entity and all Additional Insureds named on the Policy
- Council Members
- Employees
- Committee Members
- Appointees
- Statutory Officers
- Fire Fighters
- Boards, Commissions and Committees (including their Officers and Employees)

SPF 6 – STANDARD NON-OWNED AUTOMOBILE INSURANCE**Description**

- Standard Non-Owned Automobile Policy Form (S.P.F. 6)
- Insures against bodily injury or property damage claims arising from the use or operation of vehicles not owned by the Insured (vehicles that are leased, rented or hired for a period of 30 days or less)

Special Coverage Extensions

- S.E.F. No. 94 – Insuring legal liability for all perils of physical damage to vehicles that are leased, rented or hired for a period of 30 days or less.
- S.E.F. No. 96 – Contractual Liability for Elected Officials, Board Members, Employees and Volunteers for excess liability protection over and above any primary automobile insurance, when on business of the Insured, subject to a Resolution having been passed by the Insured, thus forming a Contractual Agreement (not restricted to authorized trips and does not exclude traveling to and from work)

OWNED AUTOMOBILE INSURANCE (Includes Leased Vehicles)

Description	As per Ontario Automobile Policy (O.A.P. 1) or Insured's Provincial equivalent
Details of Coverage and Conditions	<ul style="list-style-type: none">▪ Insures all vehicles owned, operated or leased by the Insured, except those vehicles leased or rented for less than 30 days (please see Non-Owned Automobile for coverage details on these vehicles)▪ All Compulsory coverages are met or exceeded as per the legal requirements of the Insured's Province▪ Physical Damage coverage insures for loss or damage by "All Perils" (unless specifically endorsed otherwise)
Special Coverage Extensions	<ul style="list-style-type: none">▪ Automatic coverage is provided for newly acquired vehicles through the Blanket Fleet Endorsement▪ All operators of insured vehicles are automatically covered, even if under age 25▪ Liability for trailers, whether or not the property of the Insured▪ Construction or maintenance equipment, whether or not attached to the insured vehicle▪ Permission to carry explosives▪ Permission to rent or lease▪ Permission to carry passengers for compensation or hire▪ Replacement cost coverage provided on all vehicles unless otherwise endorsed▪ Only new parts and materials are used when repairs are made▪ Non-owned equipment endorsement▪ Freezing of Fire Fighting equipment

FOLLOW FORM EXCESS LIABILITY INSURANCE

Description	This coverage provides increased limits with respect to certain Liability coverages, as specifically detailed below, so that total liability limits reach \$25,000,000 each.
Follows Form	<ul style="list-style-type: none">▪ Municipal General Liability▪ Tenants Legal Liability▪ Marina Liability (if applicable)▪ Public Officials (Errors and Omissions) Liability▪ Municipal Employee Benefits Liability▪ Municipal Nursing Home and Health Care Facilities Professional Liability (if applicable)▪ Owned Automobile Liability▪ SPF 6 – Standard Non-Owned Automobile
Exclusion	<ul style="list-style-type: none">▪ War and Civil War▪ Radioactive Contamination▪ Nuclear Energy▪ Toxic Mould▪ Absolute Pollution (Hostile Fire exception)▪ Wrongful Dismissal / Legal Expense for Statute Law
Endorsements	<ul style="list-style-type: none">▪ Service of Suit clause▪ Several Liability clause▪ Identification of Insurer / Action Against Insurer clause▪ Canadian Automobile Insurance Specific Conditions endorsement

ENVIRONMENTAL IMPAIRMENT LIABILITY INSURANCE

Description	Pays on behalf of the Insured, Loss that the Insured becomes legally obligated to pay as Claims for Bodily Injury, Property Damage or Clean-up Costs resulting from “Pollution Conditions” (discharge, dispersal, release or escape of any solid, liquid, gaseous or thermal irritant or contaminant, including, but not limited to, smoke, vapours, soot, fumes, acids, alkalis, toxic chemicals, medical waste and waste materials into or upon land, or any structure on land, the atmosphere, or any watercourse or body of water, including ground water, provided such conditions are not naturally present in the environment in the amounts or concentrations discovered).
Details of Coverage and Conditions	<ul style="list-style-type: none">▪ Claims made policy, which insures claims first made during the current policy term▪ Unknown prior impairments are covered, provided the Insured had no knowledge of the impairment at the effective date of coverage▪ Extended reporting period available in the event of termination or non-renewal of the policy and no retro-active date.
Key Exclusions	<ul style="list-style-type: none">▪ Fines or penalties▪ Liability assumed by the Insured under any contract or agreement except any agreement with Her Majesty the Queen as represented by the Minister of the Environment, or any other agreement specifically endorsed onto the policy▪ Intentional Non-Compliance▪ Abandoned Properties and Acquired Properties (until reported and confirmed)▪ Asbestos and Lead
Named Insured includes	<ul style="list-style-type: none">▪ The Public Sector Entity and Additional Insureds named on the Policy▪ Council Members, Employees, Volunteers▪ Committee Members, Appointees▪ Statutory Officers, Fire Fighters▪ Volunteer Boards, Commissions and Committees (including their Officers, Employees and Volunteers)

CRIME INSURANCE

Description

Insures against Employee Dishonesty, Loss of Money and Securities, and those costs associated with determining the amount of the loss. Includes the dishonest or fraudulent acts of any employees, appointed officials, Council members, or volunteers.

Details of Coverage and Conditions

- Employee Dishonesty coverage limit applies on a per claim basis, regardless of the number of employees committing the dishonest act
- Loss of Money or Securities Inside the Premises
- Loss of Money or Securities Outside the Premises
- Money Orders and Counterfeit Paper Currency
- Depositors Forgery
- Computer Fraud
- Audit Expenses

Named Insured includes

- The Public Sector Entity and all Additional Insureds named on the Policy
- Commissions, Committees, and Volunteer Boards

PROPERTY INSURANCE, INCLUDING BOILER AND MACHINERY INSURANCE**Description**

Insures against direct physical loss of or damage to Property of Every Description. Coverage applies to all property owned by the Insured and property for which the Insured is legally liable or has agreed in advance to insure.

Details of Coverage and Conditions

- Property insured against All Risks of loss or damage, including Flood and Earthquake
- Replacement Cost Basis of Loss Settlement applies, unless endorsed otherwise
- No Coinsurance Clause applies
- New Generation coverage (increase in the Replacement Cost of equipment when necessary to replace with newer equipment, even if it has greater capacity, processing ability or efficiency)
- Inflation Protection included
- Vacant property included
- Automatic coverage for additions, alterations and repairs up to \$1,000,000 in value, to be reported within 90 days for adjustment
- Inspections of Boilers and Refrigeration Equipment, as required by law, are provided at no additional cost

The following items are insured, to the Total Sum of Insurance amount listed in SUMMARY OF PROPOSED COVERAGES, LIMITS, DEDUCTIBLES, AND PREMIUMS, unless a specific sub-limit has been indicated:

- Computers / Electronic Data Processing Equipment
- Fine Arts
- Water Damage to building, contents and equipment
- Building Damage by Theft
- Debris Removal
- Increased Costs of Repairs – Laws and By-laws
- Consequential Damage – Premises Power Protection
- Removal Costs to prevent loss or damage
- Growing Plants, Trees, Shrubs or Flowers in the Open (\$10,000 limit per item, including Debris Removal)
- Personal Property of Officers and Employees (\$5,000 limit per Officer or Employee)

Property Excluded from Coverage

- Licensed vehicles, watercraft over 8 metres in length, or aircraft
- Bridges, dams, parking meters, power lines, fencing
- Pavement, roads, streetlights, guardrails, road signs, tunnels
- Please see the Policy Wordings for a complete description of Excluded Property.
- Please contact our office if you require a coverage quotation for any excluded items listed above.

Perils Excluded from Coverage

- War
- Nuclear Incident
- Criminal Acts of the Insured's employees or agents
- Wear and tear
- Terrorism
- Fungi and Fungal Derivatives

Named Insured includes

- The Public Sector Entity and all Additional Insureds named on the Policy
- Lessors, Mortgagees, and other third party interests, as requested by the Public Sector Entity, when appropriate

MUNICIPAL OFFICIALS’ ACCIDENT INSURANCE

Description

Pays benefits to Insured Persons under the age of 80 years who suffer bodily injury as a result of an accident. The policy may apply on either a “While on Municipal Business, including Travel” basis or a “24-Hour” basis, except Weekly Accident Indemnity, which applies only while traveling on business of the Public Sector Entity.

Please refer to Summary of Proposed Coverages, Limits, Deductibles, and Premiums for the Principal Sum Amount applicable to this quotation.

DESCRIPTION OF BENEFIT	MAXIMUM AMOUNT PAID	
	\$150,000 Principal Sum	\$250,000 Principal Sum
Loss of Life	\$150,000	\$250,000
Paralysis (Quadriplegia, Paraplegia, Hemiplegia)	\$300,000	\$500,000
Permanent Total Disability	\$150,000	\$250,000
Seat Belt Benefit	\$ 15,000	\$ 25,000
Hospital Indemnity (for up to 365 days per injury)	\$50.00 per day Maximum \$2,500 per month	\$83.33 per day Maximum \$2,500 per month
Spousal Benefit (Loss of Life only)	\$10,000	
Repatriation Benefit	\$15,000	
Funeral Expense Benefit	\$ 5,000	
*Education Benefit (up to 4 years per eligible child)	\$5,000 per year per eligible child	
*Day Care Benefit (up to 4 years per eligible child)	\$5,000 per year per eligible child	
Rehabilitation Benefit	\$15,000	
Occupational Training	\$15,000	
Weekly Accident Indemnity – Total Disability	\$500 per week	
Weekly Accident Indemnity – Partial Disability	\$250 per week	
**Accident Reimbursement Expense	\$10,000	
Accidental Dental Expense	\$ 2,000	
Fracture	\$ 2,500	
Complete Dislocation	\$ 1,050	
Severance of tendon or tendons	\$ 550	
Miscellaneous injuries: ruptured kidney, liver or spleen; punctured lung requiring surgery; burns requiring skin grafts; knee requiring surgery; bone operation	\$ 675	
Eyeglasses or Contact Lenses	\$ 2,000	
Family Transportation	\$15,000	
Home Alteration and/or Vehicle Modification Benefit	\$15,000	
Work Place Modification and Accommodation Benefit	\$ 5,000	
Aggregate Limit per any one accident	\$2,500,000	

*If none of the Insured Person’s children are eligible for either the Education or Day Care Benefits, \$2,500 will be paid to the Insured Person’s beneficiary.

**Expenses covered under this benefit include, but are not limited to: upgraded hospital accommodation; prescribed Nurse (up to \$5,000); prescription drugs, sera and vaccines; physiotherapy (up to \$25 per treatment, \$250 per accident, \$500 per policy term); ambulance services (up to \$1,000); hearing aids, crutches, splints, casts, trusses, and braces; rental of wheelchair or iron lung (up to \$5,000); and chiropractic care (up to \$25 per treatment, \$250 per accident, \$500 per policy term).



Details of Coverage and Conditions

In the event of accidental death of the Insured Person, the benefit is paid to the Estate of the Insured Person, unless an alternate Beneficiary has been previously declared to the Public Sector Entity

Exclusions

- Suicide or intentionally self-inflicted injury
- Participation in a riot, insurrection, civil commotion or disturbance
- Active full-time, part-time or temporary services in the armed forces of any country
- War
- Sickness or disease
- Persons while acting in their duty as an aircraft pilot or crew member
- Experimental drugs not approved by the appropriate governing authority

Named Insured includes all persons eligible for coverage, which the Public Sector Entity has declared to the insuring company, and for whom premium has been paid. Such persons can include, but are not limited to:

- Active Council Members
- Directors, Trustees and Officials
- Members of Commissions, Boards, or other special units
- Other employees or volunteers of the Insured Public Sector Entity, as declared

MUNICIPAL OFFICIALS' CRITICAL ILLNESS INSURANCE

Description	Pays benefits to Insured Persons under the age of 70 years who suffer a "Critical Illness". Please refer to Summary of Proposed Coverages, Limits, Deductibles, and Premiums for the Principal Sum Amount applicable to this quotation.
Details of Coverage and Conditions	<p>In the event of a Critical Illness affecting of the Insured Person, the benefit is paid to the Estate of the Insured Person, unless an alternate Beneficiary has been previously declared to the Public Sector Entity.</p> <p>Critical Illness includes: Heart Attack, Coronary Artery Bypass Surgery, Stroke, Life Threatening Cancer, Parkinson's, Alzheimer's Disease, Multiple Sclerosis, Kidney Failure, Paralysis, Blindness, Deafness, Loss of Speech, Benign Brain Tumour, Coma, Major Burns, Major Organ Transplant, Major Organ Failure Requiring Transplant, Motor Neuron Disease, subject to the policy definitions.</p>
Exclusions	<ul style="list-style-type: none">▪ Diagnosis of Cancer within 90 days of coverage inception, including any symptoms or medical problems commenced and initiated investigations leading to the subsequent diagnosis of cancer▪ Suicide or intentionally self-inflicted injury▪ The use of illicit drugs▪ Pre-existing Conditions unless if diagnosed Twenty-four (24) months after the Insured Persons effective date
Named Insured includes	All Council Members eligible for coverage, which the Public Sector Entity has declared to the insuring company, and for whom premium has been paid.

VOLUNTEER FIRE FIGHTERS’ ACCIDENT INSURANCE

Description

Pays benefits to Insured Persons under the age of 80 years who suffer bodily injury as a result of an accident. The policy applies on a “While On Duty” basis (“24-Hour” coverage is available upon request).

Please refer to Summary of Proposed Coverages, Limits, Deductibles, and Premiums for the Principal Sum Amount applicable to this quotation.

DESCRIPTION OF BENEFIT	MAXIMUM AMOUNT PAID	
	\$150,000 Principal Sum	\$250,000 Principal Sum
Loss of Life	\$150,000	\$250,000
Paralysis (Quadriplegia, Paraplegia, Hemiplegia)	\$300,000	\$500,000
Heart and Circulatory Malfunction	\$150,000	\$250,000
Permanent Total Disability	\$150,000	\$250,000
Cosmetic Disfigurement Indemnity	\$150,000	\$250,000
Infectious Disease Benefit	\$150,000	\$250,000
Seat Belt Benefit	\$ 15,000	\$25,000
Hospital Indemnity (for up to 365 days per injury)	\$50.00 per day Maximum \$2,500 per month	\$83.33 per day Maximum \$2,500 per month
Repatriation Benefit	\$10,000	
Funeral Expense Benefit	\$ 5,000	
*Education Benefit (up to 4 years per eligible child)	\$5,000 per year per eligible child	
*Day Care Benefit (up to 4 years per eligible child)	\$5,000 per year per eligible child	
Rehabilitation Benefit	\$10,000	
Occupational Training	\$10,000	
Weekly Accident Indemnity – Total Disability	\$500 per week	
Weekly Accident Indemnity – Partial Disability	\$250 per week	
Home-Maker Weekly Indemnity	\$150 per week	
**Accident Reimbursement Expense	\$10,000	
Accidental Dental Expense	\$ 2,000	
Dentures or Bridgework Benefit	\$ 500	
Fracture	\$ 2,500	
Complete Dislocation	\$ 1,050	
Severance of tendon or tendons	\$ 550	
Miscellaneous injuries: ruptured kidney, spleen or liver; punctured lung requiring surgery; burns requiring skin grafts; knee requiring surgery; bone operation	\$ 675	
Eyeglasses or Contact Lenses	\$ 200	
Family Transportation and Accommodation Benefit	\$10,000	
Home Alteration and/or Vehicle Modification Benefit	\$10,000	
Aggregate Limit per any one accident	\$2,500,000	

*If none of the Insured Person’s children are eligible for either the Education or Day Care Benefits, \$2,500 will be paid to the Insured Person’s beneficiary.

**Expenses covered under this benefit include, but are not limited to: upgraded hospital accommodation; prescribed Nurse (up to \$5,000); prescription drugs, sera and vaccines; physiotherapy (up to \$5,000 per policy term); ambulance services (up to \$1,000); hearing aids, crutches, splints, casts, trusses, and braces (up to \$750 per policy term); rental of wheelchair or iron lung (up to \$5,000); and chiropractic care.



Details of Coverage and Conditions

- All duties of the Volunteer Fire Department are covered, including meetings, training drills, parades, fundraising events, and equipment testing
- In the event of accidental death of the Insured Person, the benefit is paid to the Estate of the Insured Person, unless an alternate Beneficiary has been previously declared to the Public Sector Entity

Exclusions

- Suicide or intentionally self-inflicted injury
- War
- Participation in a riot, insurrection, civil commotion or disturbance
- Active full-time, part-time or temporary service in the Armed Forces of any country
- Sickness or disease, other than as provided under “Heart and Circulatory Malfunction Benefit” and “Infectious Disease Benefit”
- Persons while acting in their duty as an aircraft pilot or crew member
- Persons not covered under any Federal or Provincial Hospital or Medical Plan
- Experimental drugs not approved by the appropriate governing authority, or experimental medical treatments

Named Insured includes

All active members of the volunteer fire brigade, whether or not they receive remuneration for their services, as well as individuals drafted into emergency service at the scene of a fire by the Fire Chief or Acting Fire Chief of the Insured Public Sector Entity.

This document was issued by:

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