

Cost Analysis

	Expiring Program Term	Renewal Program Term
Casualty		
General Liability	\$ 371,982	\$ 435,219
Errors and Omissions Liability	28,200	32,993
Non-Owned Automobile Liability	200	206
Environmental Liability	30,664	35,877
Crime	1,545	1,590
Board Members Accident	1,342	1,382
Volunteers' Accident	200	206
Conflict of Interest	420	433
Legal Expense	900	927
Facility User Solution	2,000	2,000
Property		
Property	94,405	120,180
Equipment Breakdown	4,451	4,540
Automobile		
Owned Automobile	100,993	126,144
Excess		
Follow Form – 1 st layer	8,041	8,925
Follow Form – 2 nd layer	6,331	7,027
Total Annual Premium	\$ 651,674	\$ 777,649
(Excluding Taxes Payable)		

Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

Casualty

Coverage Description	(\$)*Deductibles	(\$)*Limit of Insurance
General Liability (Occurrence Form) <i>Broad Definition of Insured</i>	50,000	15,000,000 Per Claim No Aggregate
Voluntary Medical Payments		50,000 Per Person 50,000 Per Accident
Voluntary Property Damage		50,000 Per Occurrence 50,000 Annual Aggregate
Voluntary Compensation - Employees		50,000 Each Person 250,000 Annual Aggregate
Sewer Backup	50,000 Per Claimant	Included
Wrongful Dismissal (Legal Expense – Claims Made)	5,000	500,000 Per Claim 500,000 Aggregate
Forest Fire Expense		2,000,000 2,000,000 Aggregate
Abuse Liability – Claims Made Form Retroactive Date: December 31, 2022	50,000	2,000,000 Per Claim 2,000,000 Aggregate
Errors & Omissions Liability (Claims Made Form)	50,000	15,000,000 Per Claim No Aggregate
Non-Owned Automobile Liability		15,000,000
Legal Liability for Damage to Hired Automobiles	500	250,000
Environmental Liability (Claims Made Form)	25,000	5,000,000 Per Claim 5,000,000 Aggregate

*Your deductible may be a Deductible and Reimbursement Clause (including expenses) refer to Policy Wordings

Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

Follow Form – Excess Liability Coverage Description

(\$)
Limit of Insurance

Excess Limit	10,000,000
Underlying Policy	(\$) Underlying Limit
General Liability	15,000,000
Abuse Exclusion Applies	
Errors & Omissions Liability	15,000,000
Non-Owned Automobile	15,000,000
Owned Automobile	15,000,000

Follow Form - Excess Liability*

Coverage Description

(\$)
Limit of Insurance

Excess Limit	25,000,000	Occurrence
Underlying Policy	(\$) Underlying Limit	
General Liability	25,000,000	
Abuse Exclusion Applies		
Errors & Omissions Liability	25,000,000	
Non-Owned Automobile	25,000,000	
Owned Automobile	25,000,000	

*Subject to Minimum Retained

Total Limit of Liability (\$) **50,000,000**

Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

Crime

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Employee Dishonesty – Form A (Commercial Blanket Bond)		1,000,000
Loss Inside the Premises (Broad Form Money & Securities)		200,000
Loss Outside the Premises (Broad Form Money & Securities)		200,000
Audit Expense		200,000
Money Orders and Counterfeit Paper Currency		200,000
Forgery or Alteration (Depositors Forgery)		1,000,000
Computer and Transfer Fraud (Including Voice Computer Toll Fraud)		200,000

Accident

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Board Members: Persons Insured Mayor, Deputy Mayor and Five (5) Councillors Board Members Accidental Death & Dismemberment		250,000
Paralysis		500,000
Weekly Income – Total Disability		500
Weekly Income – Partial Disability		300
Accidental Death of a Spouse while Travelling on Business		Included
24 Hour Coverage Endorsement		Included
Volunteers Accidental Death & Dismemberment		50,000
Paralysis		100,000
Weekly Income – Total Disability		500
Weekly Income – Partial Disability		250

Conflict of Interest

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Legal Fees Expenses		100,000 Per Claim No Aggregate

Legal Expense (Claims Made)

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Legal Defence Cost		100,000 500,000 Aggregate

Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

Property

**Coverage is on an All Risk Basis unless otherwise specified.
Basis of Settlement is Replacement Cost unless otherwise specified
The Deductible is on a Per Occurrence Basis**

Coverage Description	(\$) Deductibles	Basis	(\$) Limit of Insurance
Property of Every Description - Blanket	25,000	RC	114,088,180
Scheduled Items Coverage, Deductible and Basis of Settlement as per Schedule	Refer to Schedule		437,500
Excluded Item or Locations	Refer to Schedule		Refer to Schedule
Property Supplemental Coverage (Included in the Total Sum Insured unless otherwise specified in the wording)			
Building By-laws	25,000		Included
Building Damage by theft	25,000		Included
Debris Removal	25,000		Included
Electronic Computer Systems			
Electronic Computer Hardware and Media	25,000		Included
Electronic Computer Systems Breakdown	25,000		500,000
Electronic Computer Systems – Extra Expense	25,000		25,000
Extra Expense Period of Restoration	25,000		90 Days
Expediting Expense	25,000		Included
Fire or Police Department Service Charges	25,000		Included
First Party Pollution Clean-up	25,000		1,500,000
Fungi and Spores	25,000		10,000
Furs, Jewellery and Ceremonial Regalia			
Ceremonial Regalia	25,000		Included
Furs and Jewellery	25,000		25,000
Inflation Adjustment	25,000		Included
Live Animals Birds or Fish	25,000		25,000
Newly Acquired Property	25,000		Included
Professional Fees	25,000		Included
Property and Unnamed Locations	25,000		Included

Property Temporarily Removed Including while on Exhibition and during Transit	25,000	Included
Recharge of Fire Protection Equipment Expense	25,000	Included
Sewer Backup and Overflow	25,000	Included
Municipal & Public Administration Extension Endorsement (In Addition to the Total Sum Insured unless specifically scheduled in the wording)		
Accounts Receivable	25,000	500,000
Bridges and Culverts	25,000	50,000
Buildings Owned due to Non Payment of Municipal Taxes	25,000	100,000
Buildings in the Course of Construction Reporting Extension	25,000	1,000,000
By Laws – Governing Acts	25,000	25,000
Consequential Loss Caused by Interruption of Services		
On Premises	25,000	Included
Off Premises	25,000	1,000,000
Cost to Attract Volunteers Following a Loss	25,000	10,000
Docks, Wharves and Piers	25,000	100,000
Errors and Omissions	25,000	Included
Exterior Paved Surfaces	25,000	250,000
Extra Expense	25,000	500,000
Fine Arts		
At Insured's Own Premises	25,000	25,000
On Exhibition	25,000	100,000
Fundraising Expenses	25,000	10,000
Green Extension	25,000	50,000
Growing Plants		
Any One Item	25,000	1,000
Per Occurrence	25,000	100,000
Ingress and Egress	25,000	Included
Leasehold Interest	25,000	25,000
Master Key	25,000	25,000
Peak Season Increase	25,000	25,000
Personal Effects	25,000	25,000

Property of Others	25,000	25,000
Rewards: Arson, Burglary Robbery and Vandalism	25,000	25,000
Signs	25,000	Included
Vacant Property	25,000	1,000,000
Valuable Papers	25,000	500,000
Business Interruption		
Rent or Rental Value	25,000	500,000
Gross Revenue	25,000	231,000
Additional Endorsements		
Virus and Bacteria Exclusion	Not Applicable	Included
Earthquake Coverage		
Earthquake Coverage	3% Minimum \$100,000	Included
Notes Applicable to Earthquake Coverage		
<ol style="list-style-type: none"> 1. Earthquake coverage applies to: all property insured unless it is specifically excluded. Specifically excluded property will be shown under Changes to Your Insurance Program – Property in this Report. 2. Deductible is applicable to each premises. 		
Earthquake Aggregate – Applicable to All Provinces		"Total Sum Insured" and "all coverages" as declared to the Insurer at the time of the "earthquake".
Flood Coverage		
Flood Coverage	\$ 50,000	Included
Notes Applicable to Flood Coverage		
<ol style="list-style-type: none"> 1. Flood coverage applies to: all property insured unless it is specifically excluded. Specifically excluded property will be shown under Changes to Your Insurance Program – Property in this Report. 2. Deductible is applicable to each premises. 		
Flood Aggregate – Applicable to All Provinces		"Total Sum Insured" and "all coverages" as declared to the Insurer at the time of the "flood".
Other Endorsements		
Watercraft Floater	10,000	206,900
Demolition and Debris	25,000	105,000

(\$) Total Amount of Insurance 118,078,580

RC = Replacement Cost ACV = Actual Cash Value VAL = Valued

Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

Equipment Breakdown (TechAdvantage)

Coverage Description	(\$) Deductibles / Waiting Period	(\$) Limit of Insurance
Direct Damage	25,000	50,000,000 Per Accident
Business Interruption – Loss of Profits (Gross Revenue) Applicable to the Vollmer Culture and Recreation Centre, 212 Laurier Dr., LaSalle	24 Hours	231,000
Extra Expense		500,000
Spoilage		50,000
Expediting Expense		Included
Hazardous Substances		500,000
Ammonia Contamination		500,000
Water Damage		500,000
Professional Fees		500,000
Civil Authority or Denial of Access		30 days
Errors and Omissions		250,000
Data Restoration		50,000
By-Law Cover		Included
Off Premises Transportable Object		10,000
Brands and Labels		100,000
Green Coverage		50,000
Environmental Efficiency *Will not show on Declarations Page		Up to 150% of Loss
Anchor Locations		Included
Service Interruption *Will not show on Declarations Page		Included Within 1000 metres
Contingent Business Interruption		25,000
Public Relations Coverage		5,000

Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

Owned Automobile

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Liability		
Bodily Injury		15,000,000
Property Damage		Included
Accident Benefits		As stated in Section 4 of the Policy
Uninsured Automobile		As stated in Section 5 of the Policy

Direct Compensation – Property Damage

*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation-property damage.

Loss or Damage**

Specified Perils (excluding Collision or Upset)

Comprehensive (excluding Collision or Upset)

Collision or Upset

All Perils	50,000	Included
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Endorsements

Fire Department Vehicles	Included
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Notice of Cancellation	90 Days
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Replacement Cost	Included
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#5 - Permission to Rent or Lease Automobiles and Extending Coverage to Specified Lessee(s)	Included
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#20 - Coverage for Transportation Endorsement	1,200/Occ
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#21B - Blanket Fleet Coverage	50/50
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#32 - Use of Recreational Vehicle by Unlicensed Operators	Included
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#44R - Family Protection Coverage	2,000,000
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* This policy contains a partial payment of loss clause.

A deductible applies for each claim except as stated in your policy.

Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

Facility User Solution

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Commercial General Liability *an abuse exclusion is included within the wording		2,000,000
Non Owned Automobile		2,000,000

Account Premium

Prior Term	Total Annual Premium (Excluding Taxes Payable)	\$ 651,674	Total Annual Premium (Excluding Taxes Payable)	\$ 777,649
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*Please refer to the insurance contract for all limits, terms, conditions and exclusions that apply.

The premium Quoted is subject to a 15% minimum retained (unless otherwise stated).

Changes to Your Insurance Program

Please be advised of the following changes to your insurance program that now apply:

Form GNGX413 – Statutory and Additional Conditions

- As per regulations, should you have any of the policies:
- Accident, Conflict of Interest, Crime, Environmental, Errors and Omissions, Liability, Excess Coverage, Claims Made Malpractice, Non Owned Automobile or Property.
- This new form will be added to each of them.

PFAS Exclusion

Effective December 31, 2022, IPE will exclude coverage for Perfluoroalkyl, Polyfluoroalkyl or other perfluorinated or polyfluorinated chemicals and compounds known as (PFAS) on municipal casualty business as follows:

- Liability
- Errors and Omissions Liability
- Environmental Liability
- Accidental Injury, Death and Dismemberment, Firefighters' Accident Benefits; Critical Illness; and
- Excess Liability

PFAS are often referred to as 'forever chemicals', a collection of synthetic chemicals that are extremely difficult to breakdown. For many years, PFAS substances have been used in a wide range of consumer and industrial products including foam used for fire fighting.

With increasingly greater regulatory attention and increased litigation across North America, insurers and reinsurers are adding this type of exclusion to their respective policy wordings as the exposure is deemed unquantifiable at this time.

Your renewal will reflect this change.

Liability and Errors and Omissions

- Intact Public Entities is applying a Communicable Disease Outbreak Exclusion to all operations.
- When this endorsement is shown on the policy there is no coverage (including defence costs) for any actual, alleged or threatened virus, bacterium or other micro-organism that induces or is capable of inducing a communicable disease **when** the communicable disease is determined to be, a pandemic, epidemic, outbreak, disaster or public health or other emergency by the World Health Organization, or any agency or authority tasked with overseeing international or global public health, or by the Canadian government, including any federal, provincial, territorial or local agency, authority or official.
- **Important Note:** The communicable disease exclusion has been amended to respond to claims for a communicable disease caused by contamination drinking water unless a pandemic or epidemic has not been declared, determined, or recognized to be caused by a pandemic or epidemic by the World Health Organization, or any agency or authority tasked with overseeing International or global health, or by the Canadian government, including any federal, provincial, or territorial agency authority or official.
- The Endorsement is attached to Liability and Errors and Omission Coverage
- Employment Practices Wrongful Act Exclusion Form Number CNGX3457:
 - For consistency purposes we have updated this Endorsement to use the same exclusionary language and definitions as the liability wordings.

Abuse Liability

- We are making changes to Abuse Coverage – For additional information please refer to the document within this report entitled: **Important Changes to Your Liability Policy Abuse Coverage.**

Commercial Follow Form Excess Liability

- We are making changes to our Commercial Follow Form Excess Liability Coverage – For additional information please refer to the document within this report entitled: Notice to Insureds Commercial Follow Form Excess Liability.

Property Policy

Earthquake, Flood and Property Wording Changes

In addition to the 'First Party Pollution and Cyber Exclusion ' and the 'Earthquake and Flood Aggregate' changes noted above, we have made additional change to the Property Wording, Earthquake and Flood Endorsements, for more details please refer to the document entitled: **Earthquake and Flood and Minor Property Wording Changes** below.

Please note:

Earthquake and Flood Coverage do not apply to:

- Property Insured with a Demolition and Debris Basis of Settlement.
- Vacant Buildings.
- Any Property specifically excluded under the property policy.

Building Values Increased

Building values have been increased in order to reflect inflationary trends.

Important Changes to Your Liability Policy Abuse Coverage

For more than 90 years, Intact Public Entities has provided specialized insurance programs to Municipal and Public Administration entities. Our long-standing dedication and commitment to this sector has given us invaluable analytics on trends and patterns, allowing us to take a proactive approach on coverages, products and services in order to ensure our ability to protect you for years to come.

Over the past decade, the number and frequency of physical and sexual abuse cases has increased significantly. Expanded news coverage and social media has resulted more public awareness and attention on claimant awards and comparisons. Public entities are not exempt from abuse claims and given their 'long tail' nature, we must adjust our stance with respect to abuse coverage.

To continue to provide market leading products and services over the long term, **effective March 30th, 2022, we will be making the following changes to abuse coverage on policy renewals.**

Liability Policies:

- Your occurrence-based liability policy will now have an exclusion for abuse, however, affirmative abuse claims-made coverage will be added to the policy.
- This coverage is subject to a \$2M 'per claim' and a \$2M 'aggregate limit'. Defence costs for abuse claims are included within the abuse aggregate limit.
- Coverage will be subject to the deductible and reimbursement clause.
- General Liability Coverage will remain on an occurrence basis. The abuse limit is included within the limit of insurance rather than in addition to it.
- The abuse limitation endorsement does not apply to assault and battery of law enforcement agents while acting within the scope of employment.

Excess Policies: All excess policies will now have an abuse exclusion.

Annual Abuse Application: Moving forward, all requests for abuse coverage will be subject to a satisfactorily completed application.

Competitive Advantage of Insuring with Intact Public Entities

Intact Public Entities is a leader in providing specialized insurance programs, including risk and claims management services to organizations cross Canada. Our goal is to provide a comprehensive insurance program while actively working with you to reduce your total cost of risk by employing complimentary value-added services.

Our competitive advantages include:

- A large, in-house claims team specializing in complex claims.
- Complimentary risk management services including inspections, educational seminars and contract reviews.
- A collective, comprehensive program specifically tailored to your insurance needs.

Additional Questions

If you wish to review your policy coverage with an insurance professional or if you have any other questions, please contact your insurance representative – your best source for information and advice.