



## **2025 Municipal Insurance Program**

### **CORPORATION OF THE TOWNSHIP OF THE ARCHIPELAGO**

Quotation for the Policy Term January 1, 2025 to January 1, 2026

In Partnership with:  
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Ref 02175/kl 11 October 2024

# About IPE

IPE is a Canadian leader in providing specialized insurance programs, including risk management and claims services to municipal, public administration and community-based organizations across Canada. Proven industry knowledge, gained through over nine decades of partnering with insurance companies and independent brokers, gives IPE the ability to effectively manage the necessary risk, advisory and claims services for both standard and complex issues. IPE is a wholly-owned subsidiary of Intact Financial Corporation with its head office located in Cambridge, Ontario. For additional information about IPE visit [www.intactpublicentities.ca](http://www.intactpublicentities.ca).

IPE is a Managing General Agent (MGA) with the authority to write and service business on behalf of strategic partners who share our commitment and dedication to protecting specialized organizations. Because our partners are long-term participants on our program, they understand the nature of fluctuating market conditions and complex claims and are prepared to stay the course.

IPE is a licence-holder through the Registered Insurance Brokers of Ontario (RIBO) and in multiple jurisdictions across Canada, and as such we are required to disclose our professional duties and obligations to you as a current or potential client. Learn about our principles of conduct, how we are compensated by the insurers we represent, and see our privacy policy by reviewing the following:

[Code of Consumer Rights and Responsibilities](#)

[CISRO Code of Conduct for Insurance Intermediaries and Fact Sheet – About Your Registered Insurance Broker](#)

[Broker Compensation Disclosure](#)

[Our Privacy Promise](#)

## Canadian Owned Company With 90+ Years of Continuous Operation

### Market Leader

**Municipal, Public Administration  
& Community Services**

Municipal market share leader in Ontario with strong representation of municipal, public administration and community-based organizations across Canada.

### Innovative

**New Products & Services**

Cyber Risk Insurance  
Fraudulently Induced Transfer  
Road Reviews  
Fleet Management

### In-House

**Claims & Risk Management**

In-house claims management = faster turn around, single point of contact, specialized expertise in the municipal claims environment.



**Municipal Market Share  
Leader in Ontario**



**First Municipal Client  
The Village of Ayr, Ontario**

## The Advantage of a Managing General Agent

The MGA model is different than a traditional broker/insurer arrangement in that an MGA provides specialized expertise in a specific, niche area of business. As an MGA we also offer clients additional and helpful services in the area of risk management, claims and underwriting. And unlike the reciprocal model, a policy issued by an MGA is a full risk transfer vehicle not subject to retroactive assessments but rather a fixed term and premium.

We invite you to work with a partner who is focused on providing a complete insurance program specific to your organization that includes complimentary value added services that help drive down the cost of claims and innovative first to market products and enhancements. You will receive personalized service and expertise from a full-service, local and in-house team of risk management, claims, marketing and underwriting professionals.

As a trusted business partner, we believe in participating in and advocating for the causes that affect our clients. For this reason, we affiliate with and support key provincial and national associations. In order for IPE to be effective in serving you, we, as an MGA, believe in fully understanding your needs, concerns and direction. Our support is delivered through thought leadership, financial resources, advocacy, services, education and more.

## Risk Management Services

We are the leader in specialized risk management and place emphasis on helping your organization develop a solid plan to minimize exposure before potential incidents occur. Risk management is built into our offerings for all clients, fully integrated into every insurance program. Our risk management team is comprised of analysts, inspectors and engineers who use their expertise to help mitigate risk. We do everything we can to minimize your exposure before potential incidents occur. This includes providing education, road reviews, fleet reviews, contract analysis and property inspections.

## Claims Management Services

Our in-house team of experts has the depth of knowledge, experience and commitment to manage the complicated details of claims that your organization may experience. You deal with the public often in sensitive instances where serious accusations can be made. Your claims are often long-tail in nature and can take years to settle. Some claims aren't filed until years after the occurrence or accident. You want a team of professionals on your side that will vigorously defend your reputation. We understand your risks and your exposures and have maintained a long-term commitment to understanding the complex issues your organization may face so that we can better service your unique claims requirements.



\*Please note that the information contained in this document is proprietary and confidential and is to be used for the sole purpose of determining the successful proponent. Permission must be obtained from Intact Public Entities prior to the release of any information contained herein for any other purpose than evaluating this submission.

# Executive Summary

We know you have options when it comes to your Municipal insurance policy. Trying to make a decision that is right for you can be overwhelming but at Intact Public Entities (IPE), we are here to help. We take a vested interest in your municipality's success by employing a proactive, prevention-based approach. When you work with IPE, you will not only have coverage that fits the unique needs of your community, but you will also be backed by our team of experts providing consultation, education, and risk management services, to help build a safer, smarter, stronger municipality today and for the future.

Our second to none, complimentary value-added services help to ensure you are doing everything possible to avoid claims, allowing you to focus on what matters most. After evaluating your risk profile, we would like to provide you with 150 hours of risk management services included as part of our offering. These services include:

- Contract Reviews
- Policy and Procedural Reviews
- Information Requests
- Asset Valuations and Risk Inspections
- Road Risk Assessments
- Driver Education
- Fleet Management Evaluations
- MMS Compliance Reviews
- 6 sessions of Educational Training.

Your partnership with IPE allows you unlimited access to the Centre of Excellence, an online tool for risk management considerations, case studies and other useful resources.

In addition to having the best municipal risk management resources at your fingertips, know that at IPE your claims will be better handled. We have in-house claims authority meaning you will experience faster turnaround, one point of contact, better claims resolution and improved expense management.

IPE advocates and supports your municipal associations across the country. In partnering with IPE, you will be working with the only insurance company that partners, sometimes exclusively, with your associations including AMO, OSUM, ROMA, FONOM, ORGA, AMCTO, FCM and more.



Thank you for taking the time to consider IPE as your municipal insurance provider. We are passionate about what we do and believe that our coverage and approach to claim prevention contributes to safer, more resilient communities. If selected as the successful candidate, we will get started right away!

*Glenn M.*

*Signature of Authorized Person*

**Glenn Minnis, President, Intact Public Entities**  
278 Pinebush Rd., Suite 200, Cambridge, ON N1T 1Z6  
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# Best in Class Value Added Services

Intact Public Entities offers more than just an insurance policy. As a leading MGA specializing in public entities, we provide Canadian municipalities with a complete insurance program. What's the difference? A vested interest in helping you reduce your total cost of risk while providing you with complimentary best in class value-added services that help improve your overall performance.

## Advocacy & Municipal Association Support

Intact Public Entities employees are continually recruited to serve on legislative committees and are aware of changes that will be introduced. We can move quickly to help you begin to modify your policies and procedures to maintain regulatory compliance.

Intact Public Entities advocates and supports your public entities across the country.

## Risk Management Services

A solid risk management program is an important factor when considering your overall insurance program provider. You want services delivered by professionals that actively reduce the frequency and severity of loss because these factors impact your claims experience. With over 370 years of combined experience in the industry, the IPE Risk Management Department is well-positioned to support your municipal risk management needs.



If IPE is the successful proponent, we will work with the Corporation of the Township of Archipelago to create a three-year complimentary risk management plan designed to have a positive effect on your overall risk performance.

We would like to provide the Corporation of the Township of Archipelago with 150 hours of complimentary risk management services as part of our offering.

For complete descriptions of all risk management services, please refer to the following pages.

# Complimentary Risk Management Services

## Asset Valuation and Risk Inspections

Our team of highly skilled risk inspectors evaluate and inspect municipally owned assets. The team has a wide range of expertise and credentials, including, but not limited to:

- Specialized training in Heritage/Historic buildings, green buildings, LEED criteria, BACnet, bleachers and grandstands, wind turbines, geothermal and solar power.
- Registered Playground Practitioners who can provide expertise concerning CSA standard Z614 (Children's Playspaces and Equipment).
- Knowledge of earthquake exposure zones and classifications with respect to fire protection status from the Fire Underwriters Survey (FUS) for your locations.

### Risk Inspections

IPE's loss control inspectors are specialists in their respective fields, providing niche understanding and expertise when inspecting and evaluating assets, from arenas to playgrounds and everything in between. During their inspections, the inspectors will analyze your facilities and provide risk recommendations to help reduce the incidence, frequency, and severity of claim issues and liability exposures. Their comprehensive knowledge of various provincial codes and standards informs their inspections and subsequent risk management guidance.

Our liability inspection services can include trails, playgrounds, toboggan hills, parks and sports fields.

### Asset Valuation

Due to the deep bench strength of our Risk Management Department, we can provide accurate reconstruction costs to ensure that all assets have accurate insurance-to-value. Heritage buildings are different from fleet depots and water treatment facilities, and without the specialized knowledge of our field experts, valuable municipal assets may be under-insured which can be catastrophic when faced with a claim.

Our Inspection Report will include a photographic inventory of all premises inspected, accurate values for insurance purposes, as well as relevant risk recommendations. These reports are a complimentary benefit to our insured clients and deliver significant value in loss prevention and preparedness.

Our 3-year plan for the Corporation of the Township of Archipelago prioritizes buildings valued at greater than \$500,000 that have never been inspected, buildings valued at greater than \$1,000,000 that have not been inspected since 2022 and high-value buildings requiring more frequent inspections.

## Roads and Sidewalks

### Road Risk Assessment

Motor vehicle accidents due to alleged non-repair of roads represent one of the largest liability exposures for municipalities. Mitigating this serious exposure is a key concern for our specialized Roads Specialist. As an important service, the Roads Specialist's report includes an assessment of the municipality's:

- adequacy of documentation
- compliance with the Ontario Traffic Manuals
- adequacy of current policies and procedures
- adequacy of the road for alternative uses such as bicycle facilities and off-road vehicles
- use of pavement markings, warnings and signage
- roadside hazards

## Minimum Maintenance Standards (MMS) Compliance

Ontario Regulation 239/02 Minimum Maintenance Standards for Municipal Highways (MMS) was developed under the authority of Section 44(4) of the Municipal Act as a defence in non-repair of roadway and sidewalk claims. To use this statutory defence in court, documentation and record-keeping are critical.

Our MMS Compliance review focuses on reviewing the municipality's policies/procedures/documentation to optimize compliance with the regulations.

A report will be presented to the Township and a collaborative discussion will follow, complete with recommendations, if warranted.

## Sidewalk Assessment

The frequency of sidewalk claims is also a significant exposure to municipalities. Managing this exposure properly is an interplay of excellent inspection procedures, solid by-law enforcement, and educating staff to create a best practice. Our experts know this exposure well and couple their inspections with practical advice and guidance to reduce the exposure overall.

Our expert will assess special areas of concern which may warrant further enhanced inspections and follow-up making this comprehensive offering more effective.

## Fleet Management Evaluation

Regardless of the size of your fleet, vehicle exposure is substantial to the smooth operations and delivery of service for a municipality. IPE's specialists will review your municipality's fleet risk management practices and ensure the operation complies with industry best practices and applicable safety standards.

The fleet review service includes:

- fleet operational management structure
- scope of operation(s)
- driver education/hiring practices
- vehicles and equipment controls and management
- loss management controls and analysis
- general safety practices

## Reviews and Analysis

### Policy and Procedural Reviews

Municipal operations, the very essence of the function of a municipality, should be based on reliable, consistent, documented policies and procedures. IPE's Risk Management Department reviews existing policies and procedures and measures them against industry best practices as well as any pertinent legislation. The review includes a review of past claims and claims trends to establish if there is a correlation between gaps or inconsistencies in the policies and procedures and claims that have already occurred.

### Contract Reviews

IPE reviews thousands of contracts for our municipal clients. We not only provide a comprehensive review of the submitted contract, but also related risk management guidance for the overall proposal to ensure the municipal interests are always front-of-mind.

From construction contracts to boundary road agreements, our paralegals are well-versed in the types of agreements that are both commonplace and unique to municipalities. Their expertise elevates the requirements of the municipality and provides context to municipal staff so they can develop their own skills and better understand the importance of contractual requirements.

The risk management paralegal team regularly reviews insurance requirements in tender and RFP documents and Certificates of Insurance. As an accompaniment to the actual contract reviews we do, IPE has created a comprehensive and fulsome guide providing templated requirements and claims examples.

## Claims History Analysis

The Risk Management Department works in close collaboration with our in-house claims experts. Our Risk Assessment and Solutions Specialist reviews losses that occur in municipalities across Canada and provides articles and seminars to highlight and prevent losses from happening. Honing in on the *root cause* of a loss enables us to have objective discussions to mitigate the risk and reduce the likelihood of similar losses in the future.

Reviewing the claims history of a particular municipality informs our educational offerings providing relevant, timely information that can be acted upon to achieve meaningful results and effective risk mitigation.

## Risk Management Resources

### Risk Management Centre of Excellence

The IPE [Risk Management Centre of Excellence](#) is an online resource that provides clients with the information and tools needed to manage a myriad of risk issues. The Centre of Excellence is the hub for articles, information, case studies, and useful templates that can transform your municipality's risk management results. The Centre of Excellence is available 24/7 and is continually updated with timely and relevant content.

### Incident Report Management (IRM)

Properly managing risk is the essence of what we do at IPE and our prime directive in the Risk Management Department. IPE has partnered with Marmak to develop an Incident Report Management (IRM) Module. The IRM is a robust solution that helps municipalities track auto, property, and liability incidents. The module enables the user to generate incident reports using mobile devices, attach pictures and other relevant documentation, compile risk reports, and benchmark loss data. The IRM enables municipal risk managers to collect, monitor, and analyze incident reports, providing access to all reports in one centralized location. This exclusive member benefit is available to our insured clients at no additional cost. To learn more and arrange a product demonstration with Marmak click [here](#).

## Educational Training

### Customized Education Sessions

We develop and provide customized sessions on specific risk issues for your municipality. These customized sessions can be tied to a claims review, documentation review, policy & procedure review or any risk issue facing your municipality.

We provide training on any topic of your choosing and can be offered either in-person or virtually. The sessions will be developed and delivered by specialists in the field and are recorded and made available to you so your managers can use them at any time to train new staff or as a refresher for existing staff.

Sessions that you may find of interest to your municipality:

- Tackling Flood Together
- Rural Road Safety Program Panel
- Building Official Claims

To see full descriptions of sessions that we can customize to your needs, visit Exhibit "D" in the Appendices section.

Our plan for the Corporation of the Township of Archipelago includes 6 personalized sessions with the topics chosen by the Township. This service will be provided by the subject matter expert and is available at no additional cost.





## Online Education Sessions

Each year IPE offers education opportunities to clients through the [Education Centre](#). This tool is available to all staff members and elected officials and exemplifies the model that educated municipal staff help create a resilient community.

In 2024, the IPE Risk Management Team offered webinars on the following topics:

- Effectively Leading Your Community - What Elected Officials Need to Know
- On The Road to Safety - Strategies for Driver Hiring and Training
- Anticipating The Next Wave of AI And Cybersecurity Threats

## Advocacy and Associations Partnerships

Our Risk Management Department fosters strong partnerships and relationships with various municipal organizations across the country. These collaborations are crucial for advancing and spreading good risk management practices to municipalities. By working closely with these organizations, we not only provide valuable education and resources that empower municipalities to better manage their risks, but we also gain deeper insights into the unique challenges and needs they face. This symbiotic relationship ensures that both our team and the municipalities we serve stay informed and equipped with the best tools and knowledge available.

Our Risk Management team is highly sought after for committee participation, reflecting our expertise and commitment to industry leadership. Our staff currently serve on various influential committees, including the CSA Technical Committee, the Ontario Trails Committee (OTC), the Institute of Catastrophic Loss Reduction (ICLR) Insurance Advisory Committee, the Ontario Building Officials Association (OBOA), the National Fire Protection Association (NFPA), and the Association of Ontario Road Supervisors (AORS) CRS Certification Board. In addition to the aforementioned committees, we have one team member who participates in two think-tank groups related to coastal and shoreline resilience at the provincial and federal levels.

By actively engaging with these committees and partnering with key organizations, our team stays ahead of upcoming regulatory changes. This proactive involvement enables us to swiftly assist our municipal clients in adapting their policies and procedures, ensuring they maintain compliance with the latest standards.

## Claims Services

### Claims Management Best Practices Framework

Manage claims under your deductible with greater efficiency using our tested claims analytics and measures that are guaranteed to have a positive effect on cost savings. Couple this with strong claims and risk management and your organization will be better prepared to help mitigate and manage future incidents.

### In-House Claims Management Services

Your claims will be handled better. We have in-house claims authority – others may not. Why does this matter? You'll experience faster turnaround, one point of contact, reduced frustration, better claims resolution and improved expense management.

### Claims History Analysis

Identify the cause of claims and focus on trends and patterns to help eliminate risk sources so as to better identify risk trends and address them with mitigation techniques.

### Guidewire ClaimCenter® Claims Management

View the status of claims in addition to data mining capabilities for risk management purposes so as to better identify risk trends and address them with mitigation techniques.

### Claims Education

Customized municipal seminars on claims related topics delivered to solve specific risk issues.

### Expertise

Canadian municipal claims experience and expertise is important. Our understanding of the complex municipal landscape allows us to better service your unique claims requirements.

# Your Insurance Coverage

## Important Information

### General Information

The premium quoted is based on information provided at the date of this Report (the date is noted on the first page of this report/quotation). Additional changes to information are subject to satisfactory underwriting information and express approval by Intact Public Entities Inc. Changes in information and coverage may also result in premium changes.

For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings.

### Wildfire and Flood Exposures

Due to the high risk of wildfires and active floods, Intact Public Entities Inc. is taking a very conservative approach to such exposures/natural disasters. We are currently reviewing all risks to determine if any part of a risk is within 50km of an active wildfire or 15km of an active flood event.

### Quoting and Binding Coverage Restrictions

The quote provided is only valid for 60 days. Should you require an extension beyond the 60 days from the date of this report, you must contact an underwriter at Intact Public Entities Inc. for written confirmation that the quotation is still valid.

Coverage quoted cannot be bound unless expressly agreed to in writing by an underwriter at Intact Public Entities. Intact Public Entities Inc. reserves the right to decline to bind coverage.

Your marketing representative can assist in co-ordinating your correspondence with the correct underwriter for the account should you wish a quotation extension or are requesting coverage be bound.

## 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>	10,000	15,000,000 Per Occurrence No Aggregate
Voluntary Medical Payments	Nil	50,000 Per Person 50,000 Per Accident
Voluntary Property Damage	Nil	50,000 Per Occurrence 50,000 Annual Aggregate
Voluntary Compensation - Employees	Nil	50,000 Each Person 250,000 Annual Aggregate
Sewer Backup	10,000 Per Claimant	
Wrongful Dismissal (Legal Expense – Claims Made)	5,000	500,000 Per Claim 500,000 Aggregate
Forest Fire Expense	Nil	2,000,000 2,000,000 Aggregate
Abuse Liability – Claims Made Form Retroactive Date: January 1, 2025	10,000	2,000,000 Per Claim 2,000,000 Aggregate
Errors & Omissions Liability (Claims Made Form)	10,000	15,000,000 Per Claim No Aggregate
Non-Owned Automobile Liability		15,000,000
Legal Liability for Damage to Hired Automobiles	1,000	250,000
Environmental Liability (Claims Made Form)	10,000	3,000,000 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 – 1<sup>st</sup> layer

Coverage Description	(\$) Limit of Insurance
<b>Excess Limit</b>	10,000,000
<b>Underlying Policy</b>	<b>(\$) Underlying Limit</b>
General Liability	15,000,000
Abuse Exclusion Applies	
Errors & Omissions Liability	15,000,000
Non-Owned Automobile	15,000,000

### Follow Form – Excess Liability – 2<sup>nd</sup> layer

Coverage Description	(\$) Limit of Insurance
<b>Excess Limit</b>	25,000,000 Occurrence
<b>Underlying Policy</b>	<b>(\$) Underlying Limit</b>
General Liability	25,000,000
Abuse Exclusion Applies	
Errors & Omissions Liability	25,000,000
Non-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 Reeve and Eight (8) 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
Critical Illness: Persons Insured Nine (9) Members		
Critical Illness ( Subject to satisfactory application)		10,000
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	10,000		RC	15,422,594	
Scheduled Items Coverage, Deductible and Basis of Settlement as per Schedule	Refer to Schedule			522,600	

### Property Supplemental Coverage

(Included in the Total Sum Insured unless otherwise specified in the wording)

Building By-laws	10,000			9,000,000	
Building Damage by theft	10,000			Included	
Debris Removal	10,000			Included	
Electronic Computer Systems					
Electronic Computer Hardware and Media	2,500			Included	
Electronic Computer Systems Breakdown				Not Insured	
Electronic Computer Systems – Extra Expense				Not Insured	
Extra Expense Period of Restoration	10,000			90 Days	
Expediting Expense	10,000			Included	
Fire or Police Department Service Charges	10,000			Included	
First Party Pollution Clean-up	10,000			1,500,000	
Fungi and Spores	10,000			10,000	
Furs, Jewellery and Ceremonial Regalia					
Ceremonial Regalia	10,000			Included	
Furs and Jewellery	10,000			25,000	
Inflation Adjustment	10,000			Included	
Live Animals Birds or Fish	10,000			25,000	
Newly Acquired Property	10,000			1,000,000	
Professional Fees	10,000			Included	
Property and Unnamed Locations	10,000			Included	
Property Temporarily Removed Including while on Exhibition and during Transit	10,000			Included	

Recharge of Fire Protection Equipment Expense	10,000	Included
Sewer Backup and Overflow	10,000	Included

**Municipal & Public Administration Extension Endorsement**

(In Addition to the Total Sum Insured unless specifically scheduled in the wording)

Accounts Receivable	10,000	500,000
Bridges and Culverts	10,000	50,000
Buildings Owned due to Non Payment of Municipal Taxes	10,000	100,000
Buildings in the Course of Construction Reporting Extension	10,000	1,000,000
By Laws – Governing Acts	10,000	25,000
Consequential Loss Caused by Interruption of Services		
On Premises	10,000	Included
Off Premises	10,000	1,000,000
Cost to Attract Volunteers Following a Loss	10,000	10,000
Docks, Wharves and Piers	10,000	1,500,000
Errors and Omissions	10,000	Included
Exterior Paved Surfaces	10,000	50,000
Extra Expense	10,000	500,000
Fine Arts		
At Insured's Own Premises	2,500	25,000
On Exhibition	2,500	100,000
Fundraising Expenses	10,000	10,000
Green Extension	10,000	50,000
Growing Plants		
Any One Item	10,000	1,000
Per Occurrence	10,000	100,000
Ingress and Egress	10,000	Included
Leasehold Interest	10,000	25,000
Master Key	10,000	25,000
Peak Season Increase	10,000	25,000
Personal Effects	10,000	25,000
Property of Others	10,000	25,000
Rewards: Arson, Burglary Robbery and Vandalism	10,000	25,000



Signs	10,000	Included
Vacant Property	10,000	1,000,000
Valuable Papers	10,000	500,000
<b>Business Interruption</b>		
Rent or Rental Value	10,000	500,000
<b>Additional Endorsements</b>		
Virus and Bacteria Exclusion	Not Applicable	Included
<b>Earthquake Coverage</b>		
Earthquake Coverage	5% Minimum \$100,000	Included
<b>Notes Applicable to Earthquake Coverage</b>		
<ol style="list-style-type: none"> <li>1. Earthquake coverage applies to: all property insured unless it is specifically excluded. Specifically excluded property will be shown under <b>Changes to Your Insurance Program – Property</b> in this Report.</li> <li>2. Deductible is applicable to each premises.</li> </ol>		
Earthquake Aggregate – Applicable to All Provinces		"Total Sum Insured" and "all coverages" as declared to the Insurer at the time of the "earthquake".
<b>Flood Coverage</b>		
Flood Coverage	\$ 100,000	Included
<b>Notes Applicable to Flood Coverage</b>		
<ol style="list-style-type: none"> <li>1. Flood coverage applies to: all property insured unless it is specifically excluded. Specifically excluded property will be shown under <b>Changes to Your Insurance Program – Property</b> in this Report.</li> <li>2. Deductible is applicable to each premises.</li> </ol>		
Flood Aggregate – Applicable to All Provinces		"Total Sum Insured" and "all coverages" as declared to the Insurer at the time of the "flood".
<b>Other Endorsements</b>		
Watercraft	10,000	326,800

**(\$) Total Amount of Insurance 20,341,994**

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

## Schedule of Coverage

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

### Equipment Breakdown (Advantage/BM31)

Coverage Description	(\$) Deductibles / Waiting Period	(\$) Limit of Insurance
Direct Damage	10,000	50,000,000 Per Accident
Extra Expense	24 Hours	500,000
Consequential Damage	10,000	100,000
Expediting Expense		Included
Hazardous Substances		500,000
Ammonia Contamination		500,000
Water Damage		500,000
Professional Fees		500,000
Interruption by Civil Authority		30 days
Errors and Omissions		500,000
Loss of Data		100,000
Selling Price		Included
By-Law Cover		Included
Off Premises Mobile Object		25,000
Brands and Labels		250,000
Environmental "Green" Coverage		250,000
Service Interruption		Included Within 2500 metres
Contingent Business Interruption	24 Hours	1,000,000
Public Relations Coverage		10,000
Loss of Profits	24 Hours	300,000
Gross Rents	24 Hours	500,000

## Schedule of Coverage

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

### Owned Automobile

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
<b>Liability</b>		
Bodily Injury		5,000,000
Property Damage		Included
Accident Benefits		As stated in Section 4 of the Policy
Uninsured Automobile		As stated in Section 5 of the Policy
<b>Direct Compensation – Property Damage</b>		
*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation-property damage.		
<b>Loss or Damage**</b>		
Specified Perils (excluding Collision or Upset)		
Comprehensive (excluding Collision or Upset)		
Collision or Upset		
All Perils	VRS	Included
<b>Endorsements</b>		
Notice of Cancellation		90 Days
Replacement Cost		Included
#20 - Coverage for Transportation Endorsement		1,500/Occ
#21B - Blanket Fleet Coverage		No Adjustment
#31 - Non - Owned Equipment		Included
#43A - Removing Depreciation Deduction for Specified Lessee(s)		Included
#44R - Family Protection Coverage		2,000,000

\* 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**

<b>Coverage Description</b>	<b>(\$)</b> Deductibles	<b>(\$)</b> Limit of Insurance
Commercial General Liability *an abuse exclusion is included within the wording		5,000,000
Non Owned Automobile		5,000,000

**Account Premium**

<b>Total Annual Premium</b> (Excluding Taxes Payable) <b>\$ 108,630</b>
--

\*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).

# Cost Analysis

	<b>Proposed Program</b>	
	<b>Term</b>	
	<hr/>	
<b>Casualty</b>		
General Liability	\$	20,140
Errors and Omissions Liability		3,452
Non-Owned Automobile Liability		183
Environmental Liability		3,550
Crime		1,500
Board Members Accident		1,494
Volunteers' Accident		150
Conflict of Interest		660
Legal Expense		900
Facility User Solution		2,500
<b>Property</b>		
Property		43,722
Equipment Breakdown		1,117
<b>Automobile</b>		
Owned Automobile		24,762
<b>Excess</b>		
Follow Form – 1 <sup>st</sup> layer		2,000
Follow Form – 2 <sup>nd</sup> layer		2,500
<b>Total Annual Premium</b>	<b>\$</b>	<b>108,630</b>
(Excluding Taxes Payable)		

# Program Options

Intact Public Entities offers a comprehensive insurance program. Outlined below are the program options, followed by your current coverage highlights.

## Crime Coverage – Other Optional Coverages

- Other Optional Coverages are also available. See attached Crime Cover Options page for further details.
- Quote is available on request (completed application is required).

## Crime Coverage – Fraudulently Induced Transfer Coverage

- Fraudulently Induced Transfer Coverage is now available. Covers a loss when an Insured under the policy has been intentionally misled by someone claiming to be a vendor, client or another employee of the company and the Insured has transferred, paid or delivered money or securities to this third party.
- For coverage information and available options refer to the Fraudulently Induced Transfer Endorsement Coverage Highlights Sheet.

## Property Coverage – Income Replacement

- Income can change from year to year so it is important to annually review your Business Interruption needs.
- Higher limits or Optional Coverages to protect your income are available.
- All income producing facilities need to be considered (e.g. arenas, pools, libraries, community halls etc.)

## Remotely Piloted Aircraft Systems (UAV) Coverage

- Property and/or Liability Cover may be available for Remotely Piloted Aircrafts (UAV).
- Application required to quote.
- For Coverage information refer to the Remotely Piloted Aircraft (UAV) Highlight Sheet.

## Cyber Liability

- Organizations rely on technology and the safe processing and storage of data to conduct business on a daily basis. Ensuring the security of data information is becoming an increasingly difficult task, especially considering changing regulations. A failure in technology or data breach can have significant consequences not only on the balance sheet but also to your organization's reputation.
- Cyber Risk Insurance is available. A completed application is required should a quote be requested.

# Enhancements and Deviations

This is a summary. Nothing herein alters the terms, conditions and exclusions contained in the printed insurance contract(s).

Please note - Legal Expense Coverage and Conflict of Interest Coverage are separate policies.

## 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.

<b>Total Casualty Limit of Liability is \$50,000,000 provided as follows:</b>
<b>\$25,000,000 Follow Form Excess Limits Over \$25,000,000</b>
<b>\$10,000,000 Follow Form Excess Limits Over \$15,000,000</b>
<b>\$15,000,000 Casualty Primary</b>

## Liability Policy

### Enhancements

- Primary Limit of \$15,000,000 applies.
- No Aggregate applies.
- Municipal Marina is included to full policy limit.
- Employee Benefit Liability is included under the Error & Omissions policy.
- Full Medical Malpractice Liability coverage is included to the limit of insurance proposed for any one claim; no aggregate limit applies. This coverage is therefore not limited to incidental malpractice and is provided on an occurrence basis.
- Claims Made Abuse Coverage Limit of \$2,000,000 with an Aggregate of \$2,000,000 applies.
- Police Officer Assault Liability is included to full policy limit.

### Deviations

- There is no coverage for Incidental Garage Operations under the Liability Policy.
- Wrap-Up Liability coverage is not available.
- Retroactive Date with respect to Abuse/Molestation Liability is the policy inception date.
- Communicable Disease Coverages is not available

## Errors & Omissions Policy

### Enhancements

- Municipal Errors & Omissions Liability is included to full policy limit.
- No retroactive date applies. Policy is on a Claims-Made Basis.

## Non-Owned Automobile Policy

### Enhancement

- Non-Owned Automobile (including Contractual Liability for Hired Automobiles; any one occurrence is included to primary limit of \$15,000,000.

### Deviation

- A Deductible of \$1,000 applies with respect to SEF 94 – Legal Liability for Damage to Non-Owned Autos.

## Environmental Policy

### Enhancements

- Environmental Policy coverage has a Limit of Liability of \$3,000,000 with an Annual Aggregate of \$5,000,000.
- There is no exclusions with respect to ASTs or USTs.
- No retroactive date applies. Policy is on a Claims-Made Basis.

## Councillors' Accident Policy

### Enhancements

- Principal Sum for Loss of Life and Capital Sum for Dismemberment are \$250,000 each.
- Weekly Indemnity – Partial Loss of Time is \$300.
- Coverage applies to Insured Persons under the age of 80 years.
- Accidental Death of a Spouse While Travelling on Business.
- \$10,000 Limit applies to Critical Illness for Insured(s) who are age 80 or less.
- Coverage is not subject to a provincial restriction or time limit.



## Commercial Follow Form Excess Liability

### Enhancements

- Excess liability coverage provides an additional limit of insurance coverage over and above the limits of insurance afforded under the applicable underlying insurance. Example if your underlying policy has an occurrence limit, an excess policy can provide additional protection in event of a catastrophic loss. It can provide added protection if an aggregate limit on an underlying policy has been exhausted.
- The follow form excess policy typically “follows” the insuring agreements, exclusions, and conditions of the underlying policy. This means that we not only provide additional limits of liability over the primary liability policy, but such coverage matches the underlying policy (except in instances where an endorsement has been attached amending coverage).
- We offer a layered structure when writing excess coverage. We provide primary insurance policies to a maximum limit of \$15,000,000 on the casualty policies (Liability, E&O, Miscellaneous Professional Including Bodily Injury or Claims Made Malpractice coverage (depending on your policy), Non-Owned Automobile and Owned Automobile.

## Property Policy

Our Property wording includes many enhancements under Supplemental Coverages as well as Extensions of Coverage. Refer to the Schedule of Coverage for a complete list of Supplemental Coverages (generally included in your limits) and Extensions of Coverage (generally in addition to your limits). Refer to the Highlights page for further detail.

### Enhancements

- Building values have been increased in order to reflect inflationary trends.
- The Total Insured Values are \$20,341,994
- Coverage includes Property of Every Description insured on a Blanket Basis for a limit of \$15,422,594.
- Watercraft Float Limit of \$326,800 applies.
- Transfer Station Limit of \$480,010 applies.
- Landfill Properties Limit of \$596,120 applies.
- Master Key Coverage Limit of \$25,000 applies.
- Land and Water Pollution Clean Up Expense coverage Limit of \$1,500,000 applies.
- Prevention of Ingress/Egress coverages applies for 8 weeks.
- Debris Removal coverage applies.

- The following extensions of coverages are included:
  - Property in Transit
  - Unnamed Locations
  - Expedition Expense
  - Fire Extinguishing Material and Fire Fighting Expense
  - Professional Fees
  - Interruption by Civil Authority
- The following also form part of your coverage: Scheduled Property, Supplemental and Extensions of Coverage, Business Interruption and endorsements.

Note: Licensed Equipment is scheduled separately and not included within the Total Sum Insured.

- The following coverages are included under Equipment Breakdown:
  - Contingent Business Interruption
  - Off Premises Service Interruption
  - Preservation of Property
  - Technological Advancement
  - Demolition and Increased Cost of Construction
  - Stock Spoilage Limit of \$50,000
- All-Terrain Vehicles
  - Based on the Ontario Off-Road Vehicles Act, R.S.O. 1990, c. O.4, All-Terrain Vehicles must be Insured on an Automobile Insurance Policy and will be removed from the Property Policy.

## Deviations

- Business Interruption Profits coverage is available if required.
- Stock Spoilage coverage Limit of \$50,000 applies.
- Coverage may be available but require clarification on these Endorsements wordings:
  - Commercial Property Floater
  - Environmental Upgrade
  - Money, Cash Cards and Securities
  - Reproduction Costs
- Earthquake and Flood Aggregate: We have added an annual aggregate for flood and earthquake, which are considered catastrophic coverages. Aggregate limits are listed under the property section of the proposal.
- Flood Loss Deductible and Earthquake Deductible applies per premises.
- Fine Arts Loss Deductible is \$2,500.
- Computer/Electronic Data Processing Loss Deductible of \$2,500 applies.

## Automobile Policy

### Enhancement

- Replacement Cost Endorsement applies to vehicles 20 years and newer. Certain restrictions apply, refer to the endorsement for full details. Coverages is not available for Private Passenger and Miscellaneous Vehicles.

### Deviations

- All Perils Deductible of \$2,500 applies. A \$5,000 All Perils Deductible applies to Heavy Units.
- The following coverages are available if an exposure exists:
  - Drive Government Automobiles OPCF 3
  - Permission to carry explosives OPCF 4A
  - Permission to carry radioactive material OPCF 4B
  - Permission to Rent or Lease OPCF 5
  - Loss of Use Endorsement OPCF 20
  - Freezing of Fire-Fighting Apparatus OPCF 24
  - Non-Owned Equipment OPCF 31
  - Use of Recreational Vehicle by Unlicensed Drivers OPCF 32
  - Removing Depreciation Deduction OPCF 43R
  - Tarmac Exclusion

## Facility User Program (Annual Low Risk Events Liability)

### Enhancements

- Limit of \$5,000,000 applies.
- No Deductible applies.

### Deviation

- There is no coverage with respect to the following:
  - Personal Injury & Advertising Liability
  - Medical Payments per Accident
  - SEF 94 – Legal Liability for Damage to Non-Owned Autos
  - Fire Fighting Expense Liability



## Description of Coverage

IPE offers a Comprehensive Insurance Program to meet your needs.

"Your Insurance Coverage" provides a schedule of proposed coverages, limits and deductibles included in this proposal.

Highlights of coverage follow, providing a summary of coverage. Highlight pages may include a description of optional coverages.

The information provided by Intact Public Entities Inc. is intended to provide general information only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage. Intact Design® is a registered trademark of Intact Financial Corporation. All other trademarks are properties of their respective owners. TM & © 2023 Intact Public Entities Inc and/or its affiliates. All Rights Reserved.

# Municipal Liability Coverage Highlights

## Overview

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We are specialists at insuring Municipal & Public Administrations. Our liability wording has been specially designed to meet the unique needs of these types of risks.

## Coverage

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- Limits up to \$50,000,000 Available.
- Occurrence coverage with No General Aggregate.
- Territory – World-wide for all coverage.
- Products and Completed Operations – liability arising out of the Insured's operations conducted away from the Insured's premises once those operations have been completed or abandoned.
- Bodily Injury including coverage for assault and battery.
- Personal Injury coverage - broad coverage (including advertising coverage) for acts that violate or infringe on the rights of others.
- Liquor Liability for bodily injury or property damage imposed upon an Insured by a Liquor Liability Act.
- Blanket Contractual for liability assumed by the Insured in contracts, whether reported to the Insurer or not.
- Products Liability - legal liability incurred by an Insured because of injury or damage resulting from a product's exposure.
- Professional/Malpractice Liability including for bodily injury or property damage from professional exposures.
- Employers Liability providing coverage for liability to employees for work-related bodily injury or disease, other than liability imposed on the Insured by a workers compensation law.
- Sewer backup Liability
- Watercraft Liability - full coverage with no restrictions.
- Tenants legal liability
- Cross Liability
- Broad Definition of Insured.

## Common Endorsements

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In addition to the base wording, we have many optional endorsements to tailor coverage for individual accounts including:

- Wrongful Dismissal (Legal Expense)
- Forest Fire Expense
- Marina Liability Extension
- Sexual Abuse Therapy and Counselling Extension for long term care homes.
- Other endorsements specifically crafted for a particular exposure.

## Coverage is Provided for Unique Exposures

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- Products and Completed Operations Aggregate Limit may come into play for exposures such as road maintenance, snow removal, garbage collection / waste disposal, street cleaning or other duties that the Insured Municipality has to perform on behalf of third parties.
- Assault and battery coverage is imperative when there are security exposures (e.g. police).
- Products exposures such as utilities (e.g. water) are covered.
- Full Malpractice including Medical Malpractice as well as professional exposures are covered.
- Professional exposures include those such as medical, engineering, design errors or building inspection operations.

# Municipal & Public Administration Errors and Omissions Liability Coverage Highlights

## **Municipal & Public Administration Errors and Omissions Insurance**

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Municipal & Public Administration Errors and Omissions Insurance (E&O) Coverage protects risks from civil litigation caused by allegations of professional negligence or failure to perform professional duties. E&O focuses on providing coverage when there is financial loss to a third party (rather than bodily injury or property damage as general liability does).

### **Features**

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<b>Limits</b>	Typically limits follow that of our Liability. We have the availability to offer up to \$50,000,000.
<b>Defence Costs</b>	Over and above the Limit of Insurance. Whether a potential claim is baseless, or not, mounting legal expense can have serious monetary consequences for an Insured.
<b>No Annual Aggregate</b>	With higher out of court settlements and increased damage awards, large or even a series of small claims can quickly erode an annual aggregate limit.
<b>Claims Made Policy</b>	Pays for claims occurring and reported during the policy period. Our policy provides retroactive coverage (no date need be specified) and stipulates that a claim is first known only when written notice is first received.
<b>Claims Definition</b>	The definition of claim also includes arbitration, mediation or alternative dispute resolution proceedings.
<b>Insured Definition</b>	Includes Councilors, Statutory Officers, Council Committees, Firefighters, Employees and Volunteers.

### **Coverage Is Provided For Unique Exposures**

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<b>Insurance</b>	No exclusion for failure to procure or maintain adequate insurance bonds or coverage (e.g. construction projects).
<b>Benefit Plans</b>	Errors or omissions in administering Employee Benefit Plans are covered.
<b>Misrepresentations</b>	Municipal governments are required to provide information with respect to local matters and must ensure the information which is provided is accurate, true and not misleading. Our definition of a Wrongful Act covers misstatements or misleading statements
<b>Other Specialists and Services</b>	Covers errors or omissions when they are rendered in connection with operations that are typical of public sector such as those of building inspections, zoning, planning, developing or regulating by-laws. Officials and employees acting in good faith are often times the subject of lawsuits.

# Non-Owned Automobile Coverage Highlights

## Overview

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Non-Owned and hired automobile liability insurance covers bodily injury and property damage caused by a vehicle not owned by the Insured (including rented or borrowed vehicles). Coverage is provided for Third Party Liability arising from the use or operation of any automobile not owned or licensed in the name of the Insured if it results in bodily injury (including death), property damage (if the property was not in possession of the Insured) to a third party.

## Features

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### SEF No. 96 Contractual Liability:

- When renting a vehicle you engage in a contractual relationship with the rental company where you assume liability for the operation of the automobile. It is therefore important that contractual coverage is added to the policy by way of an endorsement known as SEF (Standard Endorsement Form) No. 96. Contractual Liability coverage is automatically provided for all written contractual agreements with our Non-Owned Automobile coverage.

### SEF No. 99 Long Term Lease Exclusion:

- When Contractual Liability is provided under the policy there is also an exclusion for Long Term Leased vehicles SEF No. 99. This excludes coverage for vehicles hired or leased for longer than a certain period such as 30 days.

### Territory:

- The Non-Owned Automobile policy provides coverage while in Canada and United States.

### Termination Clause:

- The standard termination clause has been amended in that the Insured may still provide notice of cancellation at any time, however, the Insurer must provide ninety days' notice of cancellation to the Insured rather than the standard 15 or 30 days.

### SEF No. 94 Legal Liability (Physical Damage) to a Hired/Rented Automobile:

- We automatically provide coverage for damage to a vehicle that you have hired or rented. Coverage is provided via endorsement SEF No. 94. We automatically provide 'All Perils' coverage. The limit of coverage will vary per client.

## Additional Information

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Courts have repeatedly held that when an automobile is used on a person's behalf or under a person's direction, that person (or entity) has a responsibility for the operation of the automobile and may be held liable for damages in the event of an accident even though he or she is not the owner or driver of the vehicle. This common law principle has been supported by a number of court decisions making an employer responsible for the use and operation of an automobile when an employee is operating an automobile (not owned by the employer) while being used for the employer's business.

# Environmental Coverage Highlights

## Overview

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Pollution incidents are a significant risk that can result in serious harm to public health and safety as well as to the environment.

We provide pollution liability insurance for claims for third-party bodily injury and property damage. Coverage is provided on a blanket basis resulting from pollution conditions on or migrating from premises owned, occupied, rented or leased by the Insured that are discovered and are reported during the policy period. The policy responds to events that are gradual in nature as well as those that are sudden and accidental, causing third-party damage whether pollutants are released on land, into the atmosphere or in the water.

## Features

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### Defence Costs

- Our Defence costs are over and above the limit of insurance and will respond even if allegations are groundless or false.

### Storage Tanks

- Seepage or leakage from both above and below ground storage tanks are covered without being specifically listed on the policy.

### Territory

- Worldwide territory.

### Limits of Insurance

- Both a 'per incident' and an 'aggregate' limit is applicable.

## Additional Information

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Environmental exposures pose an imminent and substantial threat to public health, safety or welfare or to the environment. Exposures could stem from: wastewater treatment plants, electric utility plants, construction sites, flood and rainwater runoff or retention basins, underground fuel storage tanks, herbicides, pesticides, and fertilizers, road salts and chemicals used to de-ice roads and bridges, contaminated waste from medical facilities or health clinics, marina's, fire-fighting chemicals or even contaminated swimming pools.

An environmental exposure arising from sewers is covered under our liability.



# Crime Coverage Highlights

## Overview

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Our crime coverage is one of the broadest and most flexible in the industry. An Insured may elect to purchase any or all of the Standard Crime Coverage we have available. In addition to the Standard crime coverage the Insured may elect to also purchase any of our Optional Coverages.

### Optional Crime Coverage Includes:

- Extortion Coverage (Threats to persons and property).
- Pension or Employment Benefit Plan coverage.
- Residential Trust Fund Coverage.
- Credit Card Coverage.
- Client Coverage (Third Party Bond).
- Fraudulently Induced Transfer Coverage (otherwise known as Social Engineering). *Separate Coverage Highlights Sheet for Fraudulently Induced Transfer Coverage is available.*

For more information on our Optional Coverage refer to our Crime Coverage Options Highlight Sheet.

## Features of Our Standard Crime Coverage

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Below is a brief description of the Standard Crime Coverage an Insured may elect to purchase:

### Employee Dishonesty – Form A Commercial Blanket Bond

- This protects the employer from financial loss due to the fraudulent activities of an employee or group of employees. The loss can be the result of theft of money, securities or other property belonging to the employer.

### Loss Inside and Loss Outside the Premises (Broad Form Money and Securities)

- Covers loss by theft, disappearance, or destruction of the Insured's money and securities inside the Insured's premises (or Insured's bank's premises) as well as outside the Insured's premises while in the custody of a messenger.

### Money Orders and Counterfeit Paper Currency

#### Covers Loss

- Due to acceptance of a money order that was issued (or is purported to have been issued) by a post office or express company; and
- From the acceptance of counterfeit paper currency of Canada or the United States.

### Forgery and Alteration

- Covers loss due to dishonesty from a forgery or alteration to a financial instrument (cheque, draft or promissory note).

### Audit Expense

- Coverage for the expenses that are incurred by the Insured for external auditors to review their books in order to establish the amount of a loss. This is a separate limit of insurance.

### Computer and Transfer Fraud (Including Voice Computer Toll Fraud)

- Loss caused when money, securities, or other property is transferred because of a fraudulent computer entry or change. The entry or change must be within a computer system that the Insured owns (and on their premises).
- Loss caused when money or securities are transferred, paid, or delivered from the Insured's account at a financial institution based on fraudulent instructions (at the financial institutions premises).
- Voice computer toll fraud covers the cost of long distance calls if caused by the fraudulent use of an account code or a system password.

# Board Members' (Including Councillors') Accidental Death and Dismemberment Coverage Highlights

<b>D&amp;D and Paralysis Limits</b>	<b>Option 1</b>	<b>Option 2</b>
Accidental Death or Dismemberment (including loss of life and heart attack coverage)	\$100,000	\$250,000
Paralysis Coverage – 200% of Accidental Death and Dismemberment Limit		
Permanent Total Disability - Accidental Death and Dismemberment Limit		

<b>Weekly Indemnity</b>	<b>Option 1</b>	<b>Option 2</b>
Total Loss of Time	\$300	\$500
Partial Loss of Time	\$150	\$300

## Accident Reimbursement - \$15,000

Chiropractor	Crutches <sup>†</sup>
Podiatrist/Chiropodist	Splints <sup>†</sup>
Osteopath	Trusses <sup>†</sup>
Physiotherapist	Braces (excludes dental braces) <sup>†</sup>
Psychologist	Casts <sup>†</sup>
Registered or Practical Nurse	Oxygen Equipment – Iron Lung
Trained Attendant or Nursing Assistant <sup>‡</sup>	Rental of Wheelchair
Transportation to nearest hospital <sup>†</sup>	Rental of Hospital Bed
Prescription drugs or Pharmaceutical supplies <sup>‡</sup>	Blood or Blood Plasma <sup>‡</sup>
Services of Physician or Surgeon outside of the province	Semi Private or Private hospital room <sup>‡</sup>

<sup>†</sup>Maximum \$1,000 per accident. <sup>‡</sup>If prescribed by physician

## Dental Expenses

Dental Expenses	\$5,000
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## Occupational Retraining – Rehabilitation

Retraining – Rehabilitation for the Named Insured	\$15,000
Spousal Occupational Training	\$15,000

## Repatriation

Repatriation Benefit (expenses to prepare and transport body home)	\$15,000
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## Dependent Children – Per Child

Dependent Children's Education (limit is per year- maximum 4 years)	\$10,000
Dependent Children's Daycare (limit is per year- maximum 4 years)	\$10,000

## Transportation/Accommodation (When Treatment Is Over 100km From Residence)

Transportation costs for the Insured when treatment is over 100km from home.	\$1,500
Transportation and accommodation costs when Insured is being treated over 100km from home.	\$15,000

## Home Alternation and Vehicle Modification

Expenses to modify the Insured's home and/or vehicle after an accident.	\$15,000
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## Seatbelt Dividend

10% of Principal Sum	\$25,000
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## Funeral Expense

Benefit for loss of life	\$10,000
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### Identification Benefit

Benefit for loss of life \$5,000

### Eyeglasses, Contact Lenses and Hearing Aids

When Insured requires these items due to an accident. \$3,000

### Convalescence Benefit – Per Day

Insured Coverage \$100  
One Family Member Coverage \$50

### Workplace Modification Benefits

Specialized equipment for the workplace. \$5,000

### Elective Benefits

#### Complete Fractures

Skull	\$ 5,200	Foot & Toes	\$ 2,200
Lower Jaw	\$ 2,800	Two or More Ribs	\$ 1,900
Collar Bone	\$ 2,800	Colles' fracture	\$ 2,800
Shoulder Blade	\$ 3,500	Potts' fracture	\$ 3,400
Shoulder Blade complications	\$ 3,700	<b>Dislocation</b>	
Thigh	\$ 4,600	Shoulder	\$ 2,200
Thigh/hip joints	\$ 4,600	Elbow	\$ 2,200
Leg	\$ 3,500	Wrist	\$ 2,500
Kneecap	\$ 3,500	Hip	\$ 4,600
Knee/joint complications	\$ 4,000	Knee	\$ 3,500
Hand/Fingers	\$ 2,200	Bones of Foot or Toe	\$ 2,500
Arm (between shoulder & elbow)	\$ 4,600	Ankle	\$ 2,800
Forearm (between wrist & elbow)	\$ 2,800		

### Aggregate Limit

Aggregate Limit only applicable when 2 or more board members are injured in same accident. \$ 2,500,000

### Coverage Extensions

- Standard coverage is applicable while the Insured is 'On Duty'. Coverage for Accidents that may occur 24/7 may be purchased.
- Accidental Death of a Spouse While Travelling on Business is automatically included when this coverage is purchased. This endorsement provides for Accidental Death of a spouse when the spouse is travelling with an Insured Person on business. Coverage applies while travelling to or from such an event and /or if the loss of life occurs within one year of the accident.
- When Board Members' Accidental Death and Dismemberment Coverage is purchased, the Insured also has the option to purchase Critical Illness Coverage.

### Additional Information

- Loss of life payments up to 365 days from date of Accident or if permanently disabled up to 5 years.
- Weekly Indemnity coverage pays in addition to Elective Benefits.
- Weekly Indemnity payments take other income sources into consideration (e.g. automobile, CPP, group plans).
- Coverage is applicable to Insured 80 years of age or under.

# Critical Illness Coverage Highlights

## Features

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- \$10,000 Coverage (each applicant).
- Coverage up to 75 years of age (for most critical illnesses).
- No Deductible.
- No Medical Examination Required (one-page application only).

## Critical Illnesses Covered

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- |  |                           |
|--|---------------------------|
| • Heart Attack (Myocardial Infarction) | • Heart Valve Replacement |
| • Coronary Artery Bypass Surgery       | • Benign Brain Tumor      |
| • Stroke                               | • Alzheimer's disease     |
| • Cancer                               | • Third Degree Burns      |
| • Kidney Failure                       | • Coma                    |
| • Major Organ Transplant               | • Blindness               |
| • Multiple Sclerosis                   | • Deafness                |
| • Paralysis                            | • Loss of Speech          |
| • Aorta Graft Surgery                  | • Motor Neuron Disease    |
| • Parkinson's disease                  |                           |

## Exclusions Typical to Critical Illness Policies

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- War or while in the armed forces.
- Suicide, attempted suicide or self-inflicted injuries.
- AIDS (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human immunodeficiency virus).
- Extreme Sports (e.g. scuba diving, parachuting, hang gliding, rodeo events).
- Negligence or non-compliance in seeking and/or following reasonable medical treatment.
- While under the influence of alcohol or drugs.
- Illnesses as a result of pregnancy.

## Policy Limitations

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- Coverage for pre-existing conditions expressly excluded.
- Critical Illness benefit is only payable once, regardless of the number of critical illnesses and Insured claims.
- When a Critical Illness benefit is paid to an Insured Person, they are no longer insurable and coverage ceases.

**\* Coverage is subject to a satisfactory application and underwriting approval for each Applicant.**

## Additional Information

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- Coverage is only available when Board Members' Accidental Death and Dismemberment Coverage is purchased.

## Applicant Approval

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- Coverage is subject to a satisfactory application and underwriting approval for each Applicant.

# Volunteers' Accidental Death and Dismemberment Coverage Highlights

## AD&D and Paralysis Limits

Accidental Death or Dismemberment	\$50,000
Paralysis Coverage – 200% of Accidental Death and Dismemberment Limit	\$100,000

## Weekly Indemnity

Total Loss of Time	\$500
Partial Loss of Time	\$250

† Volunteer must be gainfully employed immediately prior to an accident for weekly indemnity benefits

## Accident Reimbursement - \$15,000

Chiropractor	Crutches <sup>†</sup>
Podiatrist/Chiropracist	Splints <sup>†</sup>
Osteopath	Trusses <sup>†</sup>
Physiotherapist	Braces (excludes dental braces) <sup>†</sup>
Psychologist	Casts <sup>†</sup>
Registered or Practical Nurse	Oxygen Equipment – Iron Lung
Trained Attendant or Nursing Assistant <sup>‡</sup>	Rental of Wheelchair
Transportation to nearest hospital <sup>†</sup>	Rental of Hospital Bed
Prescription drugs or Pharmaceutical supplies <sup>‡</sup>	Blood or Blood Plasma <sup>‡</sup>
Services of Physician or Surgeon outside of the	Semi Private or Private hospital room <sup>‡</sup>

†Maximum \$1,000 per accident. ‡If prescribed by physician.

## Dental Expenses

Dental Expenses	\$5,000
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## Occupational Retraining – Rehabilitation

Retraining – Rehabilitation for the Volunteer	\$15,000
Spousal Occupational Training	\$15,000

## Repatriation

Repatriation Benefit (expenses to prepare and transport body home)	\$15,000
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## Dependent Children – Per Child

Dependent Children's Education (limit per year- maximum 4 years)	\$10,000
Dependent Children's Daycare (limit per year- maximum 4 years)	\$10,000

## Transportation/Accommodation (When Treatment Is Over 100km From Residence.)

Insured Coverage	\$1,500
Family Member	\$15,000

## Home Alteration and Vehicle Modification

Expenses to modify the Insured's home and/or vehicle after an accident.	\$15,000
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**Seatbelt Dividend**

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10% of Principal Sum when proof of wearing a seatbelt.	\$5,000
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**Funeral Expense**

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Benefit for loss of life.	\$10,000
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**Identification Benefit**

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Transportation and accommodation costs for family member to identify Insured's remains.	\$5,000
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**Eyeglass, Contact Lenses and Hearing Aids**

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When Insured requires these items due to an accident.	\$3,000
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**Convalescence Benefit – Per Day**

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Confined to hospital.	\$100
Outpatient.	\$ 50

**Workplace Modification Benefits**

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Specialized equipment for the workplace.	\$5,000
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**Aggregate Limit**

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Aggregate Limit only applicable when 2 or more volunteers are injured in same accident.	\$ 1,000,000
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**Additional Information**

- 
- Loss of life payments up to 365 days from date of Accident Weekly Indemnity payments take other income sources into consideration (e.g. automobile, CPP, group plans).
  - Coverage is applicable to Insured 80 years of age or under.
  - Coverage is afforded to the Volunteer only when they are 'On Duty'.

# Conflict of Interest Coverage Highlights

## Overview

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Conflict of Interest can be described as a situation in which public servants have an actual or potential interest that may influence or appear to influence the conduct of their official duties or rather divided loyalties between private interests and public duties.

Conflict of Interest coverage provides protection for the cost of legal fees and disbursements in defending a charge under the Municipal Conflict of Interest Act (or other similar Provincial Legislation in the respective province of the Insured).

## Features

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Coverage is offered as a standalone coverage providing the client a separate limit of insurance that is not combined with any other coverage such as legal expense coverage.

- Per Claim Limit only – No Annual Aggregate.
- Coverage provided on a Reimbursement Basis.

## Coverage Description

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Coverage is provided for legal costs an Insured incurs in defending a charge under the Provincial Conflict of Interest Act if a court finds that:

- There was no breach by the Insured; or
- The contravention occurred because of true negligence or true error in judgment; or
- The interest was so remote or insignificant that it would not have had any influence in the matter.

## Additional Information

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Coverage is provided for elected or appointed members of the Named Insured including any Member of its Boards, Commissions or Committees as defined in the 'Conflict of Interest Act' while performing duties related to the conduct of the Named Insured's business.

Conflict of Interest coverage is applicable to only those classes of businesses that are subject to the Municipal Conflict of Interest Act (or other similar Provincial legislation in the respective province of the Insured).

# Legal Expense Coverage Highlights

## Coverage Features

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We offer comprehensive Legal Expense Coverage to protect an Insured against the cost of potential legal disputes arising out of your operations.

- Coverage will pay as costs are incurred.
- Broad Core Coverage.
- Optional Coverage.
- Coverage for Appeals for Legal Defence Costs and any Optional Coverage purchased.
- Unlimited Telephone Legal Advice and access to Specialized Legal Representation in event of legal disputes.
- Additional Optional Coverage available.
- Broad Definition of Insured including managers, employees and volunteers.

## Broad Core Coverage

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The core coverage provides Legal Defence Costs for:

- Provincial statute or regulation (including human rights tribunals).
- Criminal Code Coverage when being investigated or prosecuted. Coverage is applicable whether pleading guilty or a verdict of guilt is declared.
- Civil action for failure to comply under privacy legislation.
- Civil action when an Insured is a trustee of a pension fund for the Named Insured's employees.

## Optional Coverage

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In addition to the Core Coverage an Insured can mix and match any of the following Optional Coverage:

- Contract Disputes and Debt Recovery
- Statutory License Protection
- Property Protection
- Tax Protection

## Limits and Deductibles

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- Coverage is subject to a Per Claim and an Aggregate Limit.
- The Core Coverage is typically written with no deductible however a deductible may be applied to Optional Coverage.

## Exclusions

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- Each Insuring Agreement is subject to Specific Exclusions and Policy Exclusions.
- Municipal Conflict of Interest Act (or other similar provisions of other Provincial legislation) is excluded.  
\* Conflict of Interest Coverage may be provided under a separate policy for eligible classes of business.

## Telephone Legal Advice and Specialized Legal Representation

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- General Advice (available from 8 am until 12 am local time, 7 days a week).
- Emergency access to a Lawyer 24 hours a day, 7 days a week.
- Services now automatically include the option of using an appointed representative from a panel of Lawyers with expertise in a variety of areas.

## Client Material and Wallet Card

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- The 'Legal Expense Important Information' wording attached to each policy explains the steps that are to be taken in event of a claim.
- A wallet card is now attached to the policy which the Named Insured can copy & distribute to each Insured (e.g. managers, employees, etc.).

The information provided by Intact Public Entities Inc. is intended to provide general information only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage. Intact Design® is a registered trademark of Intact Financial Corporation. All other trademarks are properties of their respective owners. TM & © 2023 Intact Public Entities Inc and/or its affiliates. All Rights Reserved.



# Property Coverage Highlights

## Overview

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Property insurance is about planning for the unexpected and protecting your physical assets in order to minimize your business disruption should a loss occur. It is important that your property insurance includes broad coverage to protect these assets (e.g. buildings and other property you own, lease or are legally liable for) from direct physical loss.

We will work closely with you to customize a property coverage solution. We cover a wide variety of property, including buildings, inventory and supplies, office furniture and fixtures, computers, electronics, equipment (including unlicensed mobile equipment, maintenance and emergency equipment) and other unique property.

The IPE property wording is flexible and adaptable. Your policy will be comprised of a Base Property Wording and a Municipal & Public Administration Extension of Coverage Endorsement as well as any miscellaneous or specific endorsements to tailor coverage to meet your needs.

## Features and Benefits

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Features and Benefits include:

- Coverage is typically written on an all-risk basis including replacement cost.
- Our standard practice is to write property on a Property of Every Description (POED) or blanket basis, however, coverage can be scheduled separately if required.
- We have two Deductible Clauses: A standard Deductible Clause and a Dual Policy Deductible Clause. The Dual Policy Deductible clause states how a deductible will be applied when there is both an automobile policy and a property policy involved in the same loss (when both policies are written with IPE).
- Worldwide Coverage
- Unlicensed Equipment (e.g. Contractors Equipment): Automatically includes Replacement Cost as the basis of settlement up to five years in age. For years 6 to 15 coverage will be amended to scheduled, Replacement Cost value. Any Contractors Equipment over 15 years will be amended Actual Cash Value (ACV) or Valued basis if required (applicable only if the Insured owns the unlicensed equipment).
- Flood and Earthquake coverage are available.

## Supplemental Coverage Under the Base Property Wording

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The Base Property Wording automatically includes numerous Supplemental Coverages such as:

- Building Bylaws
- Building Damage by Theft
- Debris Removal Expense
- Electronic Computer Systems
- Expediting Expense
- Fire or Police Department Service Charges
- First Party Pollution Clean-Up Coverage
- Fungi (covers the expense for any testing, evaluating or monitoring for fungi or spores required due to loss)
- Furs, Jewellery and Ceremonial Regalia
- Inflation Adjustment
- Live Animals, Birds or Fish
- Newly Acquired Property
- Professional Fees
- Property at Unnamed Locations
- Property Temporarily Removed including while on Exhibition and during Transit
- Recharge of Fire Protective Equipment
- Sewer Back Up and Overflow

**Note:** The Supplemental Coverage does not increase your Total Sum Insured in most cases.

## **Municipal & Public Administration Extensions of Coverage Endorsement**

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Each Extension of Coverage has an individual Limit of Insurance and will be shown on the Summary of Coverage/Declarations Page.

The Limit of Insurance for each Extension of Coverage is over and above the Total Sum Insured (unless shown as 'included' on the declarations or otherwise stipulated within the wording).

- Accounts Receivable
- Bridges and Culverts
- Building Coverage Owned Due to the Non Payment of Municipal Taxes – *Named Perils Coverage applies.*
- Building(s) in the Course of Construction Reporting Extension
- By Laws – Governing Acts
- Consequential Loss caused by Interruption of Services
- Cost to Attract Volunteers Following a Loss
- Docks, Wharves and Piers
- Errors and Omissions
- Exterior Paved Surfaces
- Extra Expense
- Fine Arts at Own Premises and Exhibition Site
- Fundraising Expenses
- Green Extension
- Growing Plants
- Ingress and Egress
- Leasehold Interest
- Master Key
- Peak Season Increase
- Personal Effects
- Property of Others
- Rewards: Arson, Burglary, Robbery and Vandalism
- Signs
- Vacant Properties – *Named Perils Coverage applies on an Actual Cash Value basis.*
- Valuable Papers

# Equipment Breakdown Advantage Highlights

## Overview

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Property policies typically exclude losses that Equipment Breakdown Insurance is designed to cover.

Equipment Breakdown Coverage insures against losses (property damage and business interruption) resulting from 'accidents' (as defined in the wording) to various types of equipment such as pressure, mechanical, electrical and pressure equipment. Coverage also extends to electronic equipment for 'electronic circuitry impairment'. Coverage typically extends to production machinery unless specifically excluded.

## Features

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Coverage is extended to pay for:

**Property Damage:** The cost to repair or replace damaged equipment or other covered property, including computers, due to a covered accident.

**Business Income:** The loss of business income due to an interruption caused by a covered accident from the date of loss until such equipment is repaired or replaced or could have been repaired or replaced plus additional time to allow your business to become fully operational.

**Extra Expense:** Additional costs (e.g., equipment rental) you incur after a covered loss to maintain normal operations.

**Expediting Expenses:** The cost of temporary repairs or to expedite permanent repairs to restore business operations.

**Service Interruption:** Business income and extra expense resulting from a breakdown of equipment owned by a supplier with whom the Insured has a contract to supply a service. If there is no contract, the equipment must be within 2500 metres of the location.

**Data Restoration:** The restoration of data that is lost or damaged due to a covered loss.

**By laws:** The additional costs to comply with building laws or codes.

**Other Coverage:** Spoilage, Hazardous Substances, Ammonia, Water damage, Professional Fees, Errors and Omissions, Newly Acquired Locations or Civil Authority

## Coverage Automatically Includes:

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**Microelectronics Coverage:** Provides insurance when physical damage is not detectable or when firmware or software failure causes non-physical damage. Triggered when covered equipment suddenly stops functioning as it had been and that equipment or a part containing electronic circuitry must be replaced.

**Service Interruption:** Pays for business interruption and extra expense when your cloud computing service provider experiences an outage due to an equipment breakdown.

**Off Premises Objects:** Extends coverage to transportable equipment anywhere in North America.

**Brands and Labels:** Pays for the cost of removing labels or additional cost of stamping salvaged merchandise after a loss.

**Equipment Upgrade:** Pays for any increase in the replacement of new equipment that is capable of performing the same functions that may include technological improvements, 25% max of \$250,000.

**Selling Price:** Pays for regular cash selling price at the time of loss of such manufactured products or merchandise at the location

## Other Benefits

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**Public Relations Coverage:** (when business income coverage is purchased other than extra expense) pays for public relations assistance to help manage your reputation that may be damaged by business interruption or data loss.

**Contingent Business Interruption:** (when business income coverage is purchased other than extra expense) pays for Business Income resulting from a covered accident to property not owned, operated or controlled by the Insured.

## Additional Information

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Intact automatically provides inspection services for boilers and pressure vessels to satisfy the provincial inspection requirements on our behalf.

# Owned Automobile Coverage Highlights

## Overview

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We can provide mandatory automobile coverage for all licensed vehicles owned and/or leased by the Insured.

## Features

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### Third Party Liability Coverage:

- Coverage is provided for Third Party Liability (bodily injury and property damage) protecting you if someone else is killed or injured, or their property is damaged. It will pay for claims as a result of lawsuits against you up to the limit of your coverage, and will pay the costs of settling the claims. Coverage is for licensed vehicles you own and/or leased vehicles.

### Standard Statutory Accident Benefits Coverage:

- We automatically provide standard benefits if you are injured in an automobile accident, regardless of who caused the accident. Optional Increased Accident Benefits Coverage is available upon written request.

### Optional Statutory Accident Benefits Coverage - Available upon request

- Including coverage for: Income Replacement; Caregiver, Housekeeping & Home Maintenance; Medical & Rehabilitation; Attendant Care; Enhanced Medical Rehabilitation & Attendant Care; Death & Funeral; Dependent Care; Indexation Benefit (Consumer Price Index) – Ontario

### Direct Compensation Property Damage:

- Covers damage to your vehicle or its contents, and for loss of use of your vehicle or its contents, to the extent that another person was at fault for the accident as per statute.

### Physical Damage Coverage:

- Various basis of settlement including: Replacement Cost, Valued Basis and Actual Cash Value. Refer to Automobile Replacement Cost Coverage Change Highlights page for details on Replacement Cost Coverage.

## Additional Information

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### Blanket Fleet Endorsement:

- Coverage may be provided on a blanket basis under the 21B – Blanket Fleet Endorsement. When this endorsement is attached to the policy, premium adjustment is done on renewal. Adjustment is made on a 50/50 or pro rata basis as specified in the endorsement. Mid-term endorsements are not processed on policies with this blanket cover.

### Single Loss:

- If a single loss involves both the Automobile and Property Insurance policies, the Property policy deductible is waived only on any insured property attached to the automobile.

For a list of vehicles quoted, refer to Exhibit "B".

# Commercial Follow Form Excess Liability Coverage Highlights

## Overview

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Excess liability coverage provides an additional limit of insurance coverage over and above the limits of insurance afforded under the applicable underlying insurance. An excess policy offers you additional insurance protection over and above the limits of your underlying policy. Example if your underlying policy has an occurrence limit, an excess policy can provide additional protection in event of a catastrophic loss. It can provide added protection if an aggregate limit on an underlying policy has been exhausted.

The follow form excess policy typically “follows” the insuring agreements, exclusions, and conditions of the underlying policy. This means that we not only provide additional limits of liability over the primary liability policy, but such coverage matches the underlying policy (except in instances where an endorsement has been attached amending coverage).

We offer a layered structure when writing excess coverage. We provide **primary** insurance policies to a maximum limit of \$15,000,000 on the casualty policies (Liability, E&O, Miscellaneous Professional Including Bodily Injury or Claims Made Malpractice coverage (depending on your policy), Non Owned Automobile and Owned Automobile including garage coverage).

We have the ability to provide excess coverage over all classes of business where the primary policy is written by Intact Public Entities. We also have the capacity to provide you with exceptionally high excess limits to meet your needs.

## Coverage Specifics

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- Coverage will attach in the event of exhaustion of underlying insurance (unless specifically shown in your policy documents).
- This coverage is subject to the same terms, definitions, conditions, exclusions and limitations of the applicable underlying insurance (except as otherwise stated in your policy). This feature provides the flexibility to provide excess limits over a number of different types of policies.
- Our Declaration Pages/Schedules of Coverage clearly identify underlying coverages that the excess coverage is written over.
- Underlying insurance is required to be maintained in full force and effect for excess coverage to apply.
- Prior and Pending Litigation is expressly excluded from coverage.
- Incident is a defined term and means an occurrence, accident, offence, act, or other event, to which the underlying insurance applies.
- S.P.F. 7, Standard Excess Automobile policy or the applicable form applies for any automobile coverage.
- Where an aggregate limit is stated in the Declarations pages, it will apply separately to each consecutive annual period and to any remaining period of less than twelve (12) months.
- Coverage can be tailored to your individual circumstances by way of endorsements.

# Facility User Solution Coverage Highlights

## Overview

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The IPE Facility User Solution provides you (the facility owner) with the knowledge that the person(s) renting or leasing your facilities have insurance for events they are hosting.

You also have peace of mind knowing they have added you (the facility owner) as an 'additional insured' to that insurance. As an 'additional insured' your interests are covered when a claim occurs as a result of negligence by someone renting or leasing the facilities.

With the IPE Facility User Solution we automatically cover a variety of 'Sporting' and 'Non-Sporting Events.'

## Features

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We provide coverage on one master policy with:

- The option of insuring all of your rented or leased facilities or only selected facilities.
- The option of \$2,000,000 or \$5,000,000 liability limits for all users.
- Coverage under a commercial general liability form with extensions for Tenants Legal Liability, Medical Expenses and Non Owned Automobile Coverage.
- Coverage is written on a Reporting Basis – with a deposit premium at inception and premium being adjusted annually.

## Activities or Events Insured

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Approved Activities include the following Non-Sporting and Sporting Events:

### **Non Sporting Events**

Anniversaries, arts, art shows and exhibits, auctions, banquets, bazaars, birthday parties, bridge, chess clubs, crafts, dance parties, dance recitals, dinners, engagement parties (e.g. Jack and Jill events), fashion shows, graduations, music recitals or other family celebrations (e.g. christenings, showers, graduations etc.), photo shoots, picnics, religious services, retirement parties, reunions, seasonal markets, seminars, speakers, talent shows, theatre performances, weddings or other ceremonies, workshops/classroom instruction.

### **Sporting Events**

Badminton, baton twirling, bowling, curling, dance lessons, horseshoes, lawn bowling, public skating, shuffle board, table tennis, tai chi, tennis, ball/roller/floor hockey, baseball, basketball, broomball, cheer leading, cricket, dodge ball, dry land training, field hockey, figure skating, fitness classes, frisbee, handball, non-contact sports (martial arts, pick up hockey, pick up lacrosse, touch/flag football), pickle ball, racquet ball, ringette, slo-pitch, soccer, softball, squash, swimming with life guard, synchronized swim, t-ball, track & field, volleyball and yoga.

### **Excluded Activities**

Alpine skiing, bachelorette/stagette parties, bike racing, boxing, climbing walls, contact sports, cycling, fireworks, gymnastics, horse related, kabaddi, kayaking, kickboxing, motor vehicle activities, rugby, skateboarding, snowboarding, stag/bachelor parties, tackle football or wrestling.

While we do provide coverage under the program for sporting activities, we do not provide coverage for Organized Sports Teams/Leagues.



## Program Options Highlights of Coverage

IPE offers a Comprehensive Insurance Program to meet your needs.

"Your Insurance Coverage" provides a schedule of proposed coverages, limits and deductibles included in this proposal.

Highlights of coverage follow, providing a summary of coverage. Highlight pages may include a description of optional coverages.

The information provided by Intact Public Entities Inc. is intended to provide general information only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage. Intact Design® is a registered trademark of Intact Financial Corporation. All other trademarks are properties of their respective owners. TM & © 2023 Intact Public Entities Inc and/or its affiliates. All Rights Reserved.



# Crime Coverage Options

## **Extortion Coverage (Threats to Persons and Threats to Property)**

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Coverage for both 'Threats to a Person' and 'Threats to Property' are sold together with a separate limit of insurance applying to each.

### **Threats to Person:**

- Coverage responds when a threat is communicated to the Insured to do bodily harm to a director, officer or partner of the Insured (or a relative) when these persons are being held captive and the captivity has taken place within Canada or the U.S.A.

### **Threats to Property:**

- Coverage responds when a threat is communicated to the Insured to do damage to the premises or to property of the Insured is located in Canada or the U.S.A.

## **Pension or Employee Benefit Plan Coverage**

---

Coverage is for loss resulting directly from a dishonest or fraudulent act committed by a fiduciary (a person who holds a position of trust) in administering a pension or employee benefit plan. Coverage is provided whether the fiduciary is acting alone or in collusion with others. Fiduciary relationships may be created by statute however; individuals may also be deemed fiduciaries under common law.

## **Residential Trust Fund Coverage (for Select Classes of Business Only)**

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- Covers loss of property (money, securities or other property) belonging to a resident when it is held in trust by a residential facility. Coverage is for loss directly attributable to fraudulent act(s) committed by an employee of the facility whether the employee was acting alone or in collusion with others.
- A residential facility comprises a wide range of facilities and includes any residential facility operated for the purpose of supervisory, personal or nursing care for residents.
- Coverage stipulates that the 'resident' must be a person who is unable to care for themselves (this could be due to age, infirmity, mental or physical disability).
- When a resident is legally related to the operator of the residential facility, coverage is specifically excluded.

## **Credit Card Coverage**

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Coverage is for loss from a third party altering or forging a written instruction in connection with a corporate credit card issued to an employee, officer or partner.

## **Client Coverage (Third Party Bond)**

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Coverage is extended to provide for theft of a clients' property by an employee (or employees) of the Insured.

## **Fraudulently Induced Transfer Coverage**

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Coverage is provided when an Insured under the policy has been intentionally misled by someone claiming to be a vendor, client or another employee of the company and the Insured has transferred, paid or delivered money or securities to this third party.

# Fraudulently Induced Transfer Endorsement Coverage Highlights (Social Engineering)

## Overview

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Fraud today has become much more sophisticated and complex with Fraudulently Induced Transfer Crimes (otherwise known as Social Engineering) trending in today's marketplace. In response to this trend we now offer a Fraudulently Induced Transfer Endorsement as part of our suite of Crime Coverage.

These types of crimes are usually a targeted approach where criminals are after something definite from the target, either money (usually in the form of a wire transfer) or information (such as a list of vendors, routing numbers, etc.). Often times communications are sent to an employee (most often via email, telephone or a combination of the two), which are doctored to appear as if they are sent by a senior officer of the company or by one of its customers or vendors. Essentially criminals prey on human and procedural vulnerabilities. The standard crime coverage does not respond to these types of losses as an employee of the organization has voluntarily parted with the money or securities and would be considered an active participant in the loss.

### Example 1

Instructions to an employee supposedly coming from a vendor or customer are often accomplished by informing the employee that they have changed banks and require the company to use the new banking information for future payments.

### Example 2

Instructions to an employee supposedly coming from an internal source (e.g. senior staff) to bypass in-house safeguards and redundancies, criminals apply pressure by imposing a time constraint, demanding secrecy or simply flattering the ego of the target by including him or her "in" on an important business transaction.

Fraudulently Induced Transfer coverage is an optional endorsement that may be purchased. Coverage is subject to a satisfactory supplementary application being completed.

## Fraudulently Induced Transfer Losses, Cyber Losses and Current Crime Policies

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Even though this fraud often involves emails and wire transfers, cyber policies are not designed to cover them:

- Cyber policies cover losses that result from unauthorized data breaches or system failures. Fraudulently Induced Transfer actually depends on these systems working correctly in order to communicate with an organization's employees and transfer information or funds.
- Crime policies cover losses that result from theft, fraud or deception. As the underlying cause of a loss is 'fraud', a company would claim a loss under its crime policy rather than its cyber policy. Without this endorsement, coverage would be denied under a crime policy due to the Voluntary Parting Exclusion.

## Fraudulently Induced Transfer Endorsement Features

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- Coverage is provided when an Insured under the policy has been intentionally misled by someone claiming to be a vendor, client or another employee of the company and the Insured (employee) has transferred, paid or delivered money or securities to this third party.
- Fraudulently Induced Transfer is defined as: The intentional misleading of an employee, through misrepresentation of a material fact which is relied upon by an employee, believing it to be genuine to voluntarily transfer funds or valuable information to an unintended third party.

## Limits and Deductible

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The Fraudulently Induced Transfer Endorsement is subject to:

- Separate Limits of Insurance (both an Occurrence and Aggregate);
- A separate deductible;
- Limits ranging from \$10,000 - \$100,000.

# Remotely Piloted Aircraft Systems (UAV) Coverage Highlights

## Overview

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- Transport Canada is responsible for regulating UAV's. Their terminology for UAV's (Unmanned Aerial Vehicles) has changed and these are now considered to be Remotely Piloted Aircraft Systems (RPAS) rather than UAV's. Regulations regarding operator licensing has also changed.
- Liability or property policies can be enhanced with endorsements to cover RPAS. Coverage may be available when operators are in compliance with current regulations. Coverage offered is intended to close the gap in liability and property insurance because of aviation exclusions.

## Property Coverage

---

- Property: (Optional Coverage).
- All Risk Coverage for the RPAS including all permanently attached equipment and Ground or Operating Equipment (including any detachable equipment such as cameras etc.).
- Coverage includes electrical and mechanical breakdown.
- Basis of settlement options include: Replacement Cost, Valued Amount or Actual Cash Value.
- **In addition to the standard exclusions within the Property All Risk Wording, the following exclusions also apply:**
- Those used for military purposes, personal or recreational use.
- Those being rented to, leased to or lent to others.
- Mysterious disappearance after commencement of a flight unless RPAS remains unrecovered for 30 days.
- If they are not in compliance with the manufacturer's specifications (e.g. the weight payload) is exceeded, when operated in wind at a higher speed than recommended etc.).
- RPAS must not exceed 500 meters in altitude or the range of 1km from the operator.
- Hijacking or unauthorized control of the RPAS or Equipment.
- Failure to comply with any statute, permit, rule, regulation or any requirement for qualification to operate the RPAS or the equipment.

## Liability Coverage

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- While Transport Canada mandates a minimum amount of insurance (\$100,000), coverage will follow the liability limit up to \$15,000,000. Higher limits may be available.
- We will extend liability to RPAS.
- Having a range of up to a maximum of 1km from the operator.
- With an altitude of 500 metres or less.
- Operators meeting all Transport Canada regulations.
- Not being used for military purposes, personal or recreational use.

## Important Information

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While our endorsements are primarily designed to offer coverage RPAS 25kg or less, we may be able to offer coverage for those falling outside of these parameters through our general aviation market.

# EXHIBIT “A”

Estimate of Values

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**The information contained herein is confidential, commercial, financial, scientific and/or technical information that is proprietary to Intact Public Entities Inc. and cannot be disclosed to others. Any such disclosure could reasonably be expected to result in significant prejudice to the competitive position of Intact Public Entities Inc., significant interference with its competitive position and/or cause it undue loss. TM & © 2023 Intact Public Entities Inc. and/or its affiliates. All Rights Reserved.**

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## Scheduled Items

Item Description	Coverage	Deductible	Basis of Settlement	(\$) Limit of Insurance	
<b>45 JAMES BAY JUNCTION ROAD</b>					
1	All Risk	10,000	Replacement Cost	0	
51	2002 410G BACKHOE LOADER S/N T0410GX907540	All Risk	10,000	Actual Cash Value	102,000
52	2008 JOHN DEERE 605C CRAWLER LOADER WITH MULTI PURPOSE BUCKET S/N T0555GA851985	All Risk	10,000	Actual Cash Value	229,810
53	2014 CASE 590SN 4WD LOADER/BACKHOE S/N NEC711099	All Risk	10,000	Replacement Cost	142,800
54	RBRG-07 TOW BEHIND STREET SWEEPER S/N 1364	All Risk	10,000	Actual Cash Value	32,600
57	2018 THOMPSON STEAMER	All Risk	10,000	Replacement Cost	15,390
<b>UNSPECIFIED LOCATION</b>					
63	SPEED ALERT SIGNAGE (8,360) INCLUDED IN EXTENSION	All Risk	10,000	Replacement Cost	0

POLICY EFF: 01/01/2025  
 MODIFIED: 09/10/2024

RISK NO: 02175  
 QUOTE: 521440

## RENT OR RENTAL VALUE SCHEDULE

PROPERTY INSURED	AMOUNT	INDEMNITY PERIOD	CO-INSURANCE
RENTAL INCOME	\$ 500,000	12 Months	100%

**TOTAL** \$ 500,000

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**POLICY EFF:** 01/01/2025

**RISK NO:** 02175

**MODIFIED:** 09/10/2024

1

**QUOTE:** 521440

**STATUS:** IN PROGRESS

# WATERCRAFT SCHEDULE

Item Description	Deductible	(\$ Limit of Insurance	Basis of Settlement	Removal of Wreck
UNSPECIFIED LOCATION, ARCHIPELAGO				
1. 2008 Boat Barker's 20' Aluminium with Yamaha 150XB Motor	10,000	60,700	Actual Cash Value	Not Covered
2. 2013 Boat Stanley Islander with 21 Hard Top F 150XA Yamaha Motor	10,000	61,520	Actual Cash Value	Not Covered
3. 1999 Kropf 22' Pulsecraft with 2015 Suzuki 150TX Motor	10,000	68,340	Actual Cash Value	Not Covered
4. 2003 Stanley 18.5' Aluminium/Mercury 115hp	10,000	35,310	Actual Cash Value	Not Covered
5. 2020 Stanley 17' Boat/Yamaha F40hp	10,000	18,360	Actual Cash Value	Not Covered
6. 2020 18' Stanley Mink with Yamaha F115LB motor & Karavan trailer Licence #T9547H	10,000	44,750	Actual Cash Value	Not Covered
7. 2023 150 Outboard Motor DF150ATX VIN: 15003F 341952	10,000	18,910	Actual Cash Value	Not Covered
8. 2023 150 Outboard Motor DF150ATX VIN: 15003F 341952	10,000	18,910	Actual Cash Value	Not Covered

**TOTAL** \$ 326,800

**POLICY EFF:** 01/01/2025

**RISK NO:** 02175

**MODIFIED:** 09/10/2024

1

**QUOTE:** 521440

**STATUS:** IN PROGRESS

CORPORATION OF THE TOWNSHIP OF THE ARCHIPELAGO

EXHIBIT "A"

BUILDINGS AND STRUCTURES

01/01/2025

ESTIMATE OF VALUES

3	COMMUNITY HALL/LIBRARY, 70 SOUTH SHORE ROAD, POINTE AU BARIL, P0G 1K0	1,874,460
4	SOFSURFACES PLAYGROUND, 70 SOUTH SHORE ROAD, POINTE AU BARIL, P0G 1K0	118,100
5	HEALEY LAKE TENNIS CLUBHOUSE, 303 HEALEY LAKE ROAD, ARCHIPELAGO, P1L 1X3	39,700
7	HEALEY LAKE TENNIS COURTS, 303 HEALEY LAKE ROAD, ARCHIPELAGO, P1L 1X3	175,780
8	HEALEY LAKE TENNIS COURTS FENCING, 303 HEALEY LAKE ROAD, ARCHIPELAGO, P1L 1X3	117,190
10	MUNICIPAL OFFICES, 9 JAMES STREET, PARRY SOUND, P2A 1T4	2,373,700
12	NEW MEDICAL FACILITY - NURSES STATION, 70 SOUTH SHORE ROAD, POINTE AU BARIL, P0G 1K0	1,336,350
14	HOLIDAY COVE MARINA BUILDING, 13 ROSE POINT ROAD, SEGUIN, P2A 2X3	135,300
15	GAS TANK , 13 ROSE POINT ROAD, SEGUIN, P2A 2X3	50,126
17	SITE 9 LANDFILL OFFICE/GARAGE/FENCING, 10 SITE 9 ROAD, POINTE AU BARIL, P0G 1K0	234,370
19	SITE 9 LANDFILL STORAGE SHED, 10 SITE 9 ROAD, POINTE AU BARIL, P0G 1K0	36,550
20	POINTE AU BARIL CEMETERY, 138 SOUTH SHORE ROAD, POINTE AU BARIL, P0G 1K0	97,600
21	CHAMBER OF COMMERCE - POINTE AU BARIL, 1650 HIGHWAY 69, POINTE AU BARIL, P0G 1K0	185,250
22	COMMUNICATION TOWER, LOT 1-6 EAST SIDE SARAH STREET , PARRY SOUND, P2A 1T4	711,500
24	LEASED LIGHTHOUSE BUILDING - POINTE AU BARIL , 1734 GEORGIAN BAY WATER, POINTE AU BARIL, P0G 1K0	258,750
26	LEASED LIGHTHOUSE SHED - POINTE AU BARIL, 1734 GEORGIAN BAY WATER, POINTE AU BARIL, P0G 1K0	18,900

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CORPORATION OF THE TOWNSHIP OF THE ARCHIPELAGO

EXHIBIT "A"

BUILDINGS AND STRUCTURES

01/01/2025

ESTIMATE OF VALUES

28	LEASED LIGHTHOUSE PUMPHOUSE - POINTE AU BARIL, 1734 GEORGIAN BAY WATER, POINTE AU BARIL, P0G 1K0	65,400
29	SAND/SALT SHED, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8	391,250
30	FOUR BAY GARAGE, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8	1,707,420
31	BAYFIELD NARES TRANSFER STATION - FENCING, 100 HIGHWAY 529A , ARCHIPELAGO, P0G 1B0	51,100
32	POINTE AU BARIL TRANSFER STATION/FENCING, 27 SOUTH SHORE ROAD, POINTE AU BARIL, P0G 1K0	121,920
34	NEW PUBLIC WORKS OFFICE, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8	66,790
35	CRANE LAKE TRANSFER STATION BUILDING/FENCING, 346 BLACKSTONE-CRANE LAKE, SEGUIN, P2A 2W8	43,600
36	HEALEY LAKE TRANSFER STATION BUILDING/FENCING, 169 HEALEY LAKE ROAD, MACTIER, P0C 1H0	88,700
37	WOOD BAY TRANSFER STATION BUILDING/FENCING, 718 HEALEY LAKE ROAD, MACTIER, P0C 1H0	61,610
38	SKERRYVORE TRANSFER STATION/FENCING, 449 SKERRYVORE COMMUNITY ROAD, ARCHIPELAGO, P0G 1G0	69,350
39	DEVILS ELBOW TRANSFER STATION - DOCKS (\$75,160) INCLUDED IN EXTENSION LIMIT, 137 B704 ISLAND, ARCHIPELAGO, P0G 1G0	0
40	CRANE LAKE ACCESS POINT - DOCK (\$10,120) INCLUDED IN EXTENSION LIMIT, 456 BLACKSTONE-CRANE LAKE ROAD, PARRY SOUND, P2A 2W8	0
41	KAPIKOG DAM ACCESS - DOCK (\$6,720), 40 CLINE DRIVE, ARCHIPELAGO, P0G 1G0	0
42	CONTAINERS AT VARIOUS LANDFILL AND TRANSFER STATIONS, ARCHIPELAGO	1,309,260
45	PINE BAY DOCK (13,070) INCLUDED IN EXTENSION LIMIT, 583 HEALEY ROAD, ARCHIPELAGO, P0T 1E0	0
46	FOX BACK DOCK (\$14,450) INCLUDED IN EXTENSION LIMIT ,	0

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CORPORATION OF THE TOWNSHIP OF THE ARCHIPELAGO

EXHIBIT "A"  
 BUILDINGS AND STRUCTURES  
 01/01/2025

ESTIMATE OF VALUES

	111 FOXBACK ROAD, ARCHIPELAGO, P2A 0B7		
47	HEAD TRANSFER STATION PORTABLE, 378 GEORGIAN BAY WATER, ARCHIPELAGO, P0G 1G0	43,730	
48	DOCK (\$75,160) INCLUDED IN EXTENSION, 378 GEORGIAN BAY WATER, ARCHIPELAGO, P0G 1G0	0	
60	DOCKS (\$594,500) INCLUDED IN EXTENSION, ARCHIPELAGO	0	
62	NEW DOCKS (\$21,319) INCLUDED IN EXTENSION, ARCHIPELAGO	0	
63	SPEED ALERT SIGNAGE (8,360) INCLUDED IN EXTENSION, ARCHIPELAGO		0 SCH REP
64	POINTE AU BARIL PUMP OUT, 34 SOUTH SHORE ROAD, POINTE AU BARIL, P0G 1K0	10,603	
65	STORAGE BUILDING, 34 SOUTH SHORE ROAD, POINTE AU BARIL, P0G 1K0	312,200	
66	RENTAL INCOME - RENTAL INCOME, ARCHIPELAGO	500,000	LIM
<b>TOTALS:</b>			
		<u>BLANKET</u>	<u>SPECIFIED</u>
		12,106,559	500,000

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CORPORATION OF THE TOWNSHIP OF THE ARCHIPELAGO

EXHIBIT "A"

OTHER PROPERTY (Excluding Buildings)

01/01/2025

ESTIMATE OF VALUES

1	, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8	0 SCH REP
2	MEDIA, ARCHIPELAGO	500,000
6	HEALEY LAKE TENNIS CLUBHOUSE CONTENTS, 303 HEALEY LAKE ROAD, ARCHIPELAGO, P1L 1X3	9,800
9	COMMUNITY HALL/LIBRARY CONTENTS, 70 SOUTH SHORE ROAD, POINTE AU BARIL, P0G 1K0	331,200
11	MUNICIPAL OFFICES CONTENTS, 9 JAMES STREET, PARRY SOUND, P2A 1T4	912,750
13	NEW MEDICAL FACILITY - NURSES STATION CONTENTS, 70 SOUTH SHORE ROAD, POINTE AU BARIL, P0G 1K0	9,400
16	HOLIDAY COVE MARINA DOCK AND EQUIPMENT(\$478,702) INCLUDED IN EXTENSION, 13 ROSE POINT ROAD, SEGUIN, P2A 2X3	0
18	SITE 9 LANDFILL OFFICE/GARAGE/FENCING CONTENTS, 10 SITE 9 ROAD, POINTE AU BARIL, P0G 1K0	325,200
23	CHAMBER OF COMMERCE - POINTE AU BARIL CONTENTS, 1650 HIGHWAY 69, POINTE AU BARIL, P0G 1K0	32,550
25	LEASED LIGHTHOUSE BUILDING - POINTE AU BARIL CONTENTS, 1734 GEORGIAN BAY WATER, POINTE AU BARIL, P0G 1K0	40,650
27	LEASED LIGHTHOUSE SHED - POINTE AU BARIL, 1734 GEORGIAN BAY WATER, POINTE AU BARIL, P0G 1K0	8,150
33	FOUR BAY GARAGE CONTENTS, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8	375,800
43	2021 WINTER SAND INVENTORY, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8	27,720
44	2021 SALT INVENTORY, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8	8,210
50	2021 420 TORMONT CAT BACKHOE LOADER, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8	142,970
51	2002 410G BACKHOE LOADER S/N T0410GX907540, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8	102,000 SCH ACV

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REF:02175

09/10/2024

QUOTE ID: 521440

CORPORATION OF THE TOWNSHIP OF THE ARCHIPELAGO

EXHIBIT "A"

OTHER PROPERTY (Excluding Buildings)

01/01/2025

ESTIMATE OF VALUES

52	2008 JOHN DEERE 605C CRAWLER LOADER WITH MULTI PURPOSE BUCKET S/N T0555GA851985 , 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8	229,810	SCH ACV
53	2014 CASE 590SN 4WD LOADER/BACKHOE S/N NEC711099, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8	142,800	SCH REP
54	RBRG-07 TOW BEHIND STREET SWEEPER S/N 1364, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8	32,600	SCH ACV
55	MARINE PUMP OUT SYSTEM MODEL AVR60, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8	10,820	
56	APR 3520 TAMPER, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8	9,265	
57	2018 THOMPSON STEAMER, 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8	15,390	SCH REP
58	TIGER DAM(FOR FLOOD CONTROL), 45 JAMES BAY JUNCTION ROAD, SEGUIN, P2A 2W8	18,090	
59	WEIGH SCALES, 10 SITE 9 ROAD, POINTE AU BARIL, P0G 1K0	45,210	
61	COMPUTERS, ARCHIPELAGO	508,250	
<u>VARIOUS</u>			
49	WATERCRAFT FLOATER, ARCHIPELAGO	326,800	LIM

**TOTALS:**

<u>BLANKET</u>	<u>SPECIFIED</u>
3,316,035	849,400

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REF:02175

09/10/2024

**CORPORATION OF THE TOWNSHIP OF THE ARCHIPELAGO**  
**EXHIBIT "B"**  
**AUTOMOBILE FLEET SCHEDULE**

<b>VEHICLE #</b>	<b>DEPARTMENT</b>	<b>YEAR</b>	<b>MAKE &amp; MODEL</b>	<b>SERIAL NUMBER</b>	<b>ALL PERILS DEDUCTIBL</b>
1	Roads	2009	Mack GU813	1M2AX18C39M006526	\$ 2,500
2	Public Works	2014	Freightliner 114SD	1FVHG3DV1EHFS1198	\$ 5,000
3	Public Works	2016	Freightliner 114SD	1FVHG3DV9JHJP1715	\$ 5,000
4	Public Works	2020	Freightliner 114SD	1FVHG3DV0LHLY7004	\$ 5,000
5	Waste	2024	Roll Off Truck	to be provided	\$ 5,000
6	Public Works	2008	Mazda B30	4F4YR46U78PM02893	\$ 2,500
7	Building	2014	Ford Escape	1FMCU9G94EUA40863	\$ 2,500
8	Public Works	2015	Sander/Spreader Ford F350 4x4 with	1FTRF3B66FEB65278 1FTRF3B68FEB65279 & ice	\$ 2,500
9	Public Works	2015	Chaser	chaser	\$ 2,500
10	Public Works	2015	GMC Sierra with Boss Plow	1GT12XEG5FF563614	\$ 2,500
11	Public Works	2018	Dodge Ram 2500 with Boss Plow	3C6MR5BJ2JG189684	\$ 2,500
12	Building	2020	Ford Ranger	1FTER1FH3LLA40249	\$ 2,500
13	Public Works	2020	Chevrolet Silverado	1GC5YNE71LF140402	\$ 2,500
14	Public Works	2020	Chevrolet Colorado	1GCHSBEA6L1217996	\$ 2,500
15	Public Works	2020	Chevrolet Colorado	1GCHTBEAXL1196518	\$ 2,500
16	Public Works	2021	Ford F350	1FTRF3B65MEE11735	\$ 2,500
17	Public Works	2023	Ford F350	1FTRF3BA8PED50390	\$ 2,500
18	Public Works	2024	Ford F150 Hybrid	to be provided	\$ 2,500
19	Roads	1998	JC-20 Ton DOW Trailer	2J9B3V5C6WK001052	\$ 2,500
20	Waste	2004	Kropf SP-20 Tilt n Load Trailer	N/A	\$ 2,500
21	Marina	2010	BT6000 Excalibur Boat Trailer	2N9BT2427A1076666	\$ 2,500
22	Marina	2015	YH-3 Marine Hydraulic Trailer	2C9BA32H4FP050009	\$ 2,500
23	Waste	2015	LS510 Bobcat Landscape Trailer	2AVULC1A4F1000944	\$ 2,500
24	Roads	2022	Triaxle Equipment Trailer	to be provided	\$ 2,500

ADMINISTRATION SHOULD CAREFULLY EXAMINE THIS SCHEDULE TO DETERMINE ACCURATE  
INFORMATION.

ANY CHANGES OR DISCREPANCIES SHOULD BE REPORTED TO US.