



Township of McKellar Staff Report

Prepared for: COUNCIL

Department: TREASURY

Agenda Date: September 13, 2022

Report No: T-2022-Insurance

Subject: **Renewal of 2022-2023 Municipal Insurance Policy**

Recommendation:

That the Council of the Township of McKellar review and accept the renewal of insurance Policy received from Intact Public Entities.

Background/Discussion:

The Township of McKellar secures risk against their investment in assets through insurance provider. The Township transfer all unknown risks in next one year to insurance provider by paying premium. The Township insures several areas of coverage including, Municipality General Liability, Errors and Omissions, Property, Fleet/Automobile etc.

The one quote is from our regular insurance provider Intact Public Entities Inc. It's a Canadian owned company with over 90 years' experience in insurance. They specialized in Municipal and Public entities insurance. Intact Public Entities Inc. renewal increase by 17.54% or \$13,200 from last year.

There are several factors affecting insurance premium, one of them is "Hard Market" for insurance companies. The hard market is a condition, where demand is higher for insurance products but supply is lower in the market. The other factors, which are affecting premiums, rising liability claim costs and catastrophic property losses around the globe.

In addition to above factors, municipalities is hard to insure due to diverse scope of business, which includes road maintenance, water/sewage, building inspections, parks & recreation, bridges and long term care homes. Due to this diverse scope of operations, Municipalities are considered high risk by insurance industry.

The other quote is from MIS Municipal a division of McDougal Insurance Brokers. The MIS is insurance broker in northern Ontario and specifically deals in municipal insurance. The total quote from MIS is \$107,340 plus provincial sales tax. Please note there was no RFP as mentioned in Quote.

Budget Implication:

Budget will increase to \$98,000 from \$80,000 for the period of 2022-2023

Applicable Policy/Legislation:

By-Law 2019-44 Procurement of Goods and Services Policy

Conclusion:

The Council of the Township of McKellar does hereby accept the report T-2022-Insurance, renewal of Municipal Insurance; and Further direct the Treasurer to renew the policy with Intact Public Entities in the amount of \$90,471 plus applicable taxes.

Respectfully submitted by:



Roshan Kantiya, Treasurer

Reviewed By:



Ina Watkinson, Clerk/Administrator



2022 Municipal Insurance Program CORPORATION OF THE TOWNSHIP OF MCKELLAR

Renewal Report for the Policy Term September 19, 2022 to September 19, 2023

In Partnership with:
David Betz
BROKERLINK

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Prepared by:
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Account Manager

Ref 47575/jn 13 July 2022

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How to Report a Claim

In the event you need to report a claim, please call your insurance broker during regular business hours, or alternatively **call Intact Public Entities at 1-800-265-4000** where you will be given options based on the type of claim you are reporting. After hours claim reporting is available through that number. You can also email IPE during business hours: **mail.claims@intactpublicentities.ca**



About Intact Public Entities

Intact Public Entities 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 Intact Public Entities the ability to effectively manage the necessary risk, advisory and claims services for both standard and complex issues. Intact Public Entities is a wholly-owned subsidiary of Intact Financial Corporation with its head office located in Cambridge, Ontario. For additional information about Intact Public Entities visit www.intactpublicentities.ca.

Intact Public Entities 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.

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

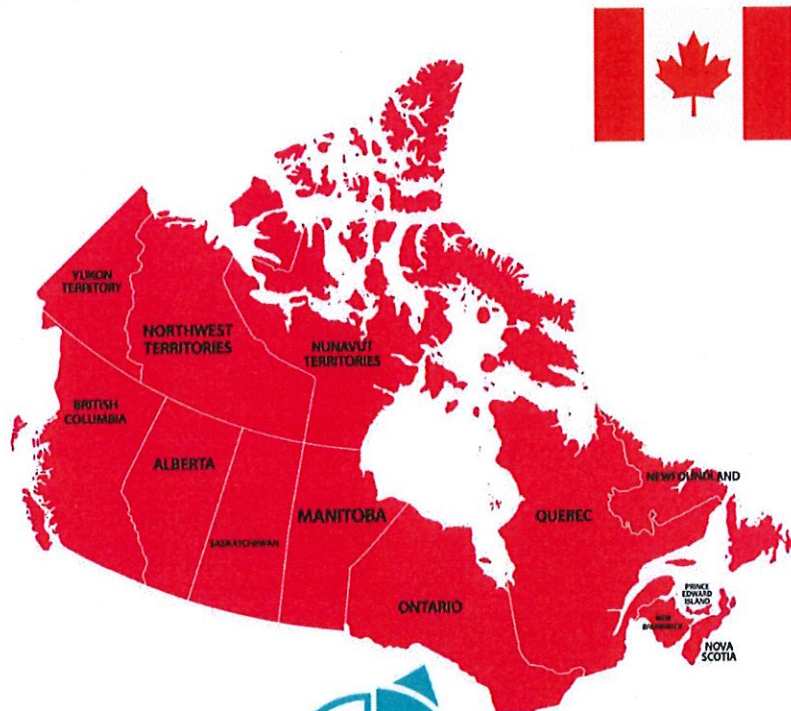
New Products & Services

Cyber Risk Insurance
Fraudulently Induced Transfer
Road Reviews
Fleet Management

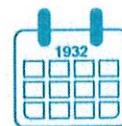
In-House

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 Intact Public Entities 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.

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

Asset Valuation and Risk Inspections

Inspections provide you with calculated reconstruction costs for insurance purposes and ensure insurance to value. Inspections also analyze potential areas of harm and provide risk recommendations to reduce the frequency and severity of incidents.

Roads & Sidewalks

Road Risk Assessment

Non-repair of road liability claims are costly to defend, result in high court awards and greatly impact a municipality's cost of risk. To help municipalities minimize exposure to non-repair of road claims, road assessments can be employed to review documentation, compliance with the Ontario Traffic Manual, adequacy of policies and procedures and select road segments.

Sidewalk Services

Our sidewalk consulting services can help to reduce the frequency of falls on your sidewalks.

Driver Trainer

Fleets and individual drivers can receive comprehensive driver training through the use of seminars, tools and guidelines that assist with everything from pre-employment checklists and driver management policies to defensive and cooperative driving education.

Fleet Management Evaluation

Have your municipality's fleet risk management practices evaluated. Topics for review include: management structure with the fleet, areas of operation/travel, driver training/hiring practices and loss control management.

MMS Compliance

Our Minimum Maintenance Standards (MMS) compliance analysis focuses on reviewing your policies/procedures/ documentation and comparing these to the required standards set under the MMS as well as the best practices developed by the Ontario Good Roads Association

Municipal Education

Education & Seminars

Over 10,000 municipal employees from almost every department have received training from Intact Public Entities over the past few years. Training can be provided through customized sessions on the topics of your choosing or be tied to a policy/procedure review or claims review. We can also provide training through a webinar format and record these webinars so your managers can use them at any time to train new staff or as a refresher for existing staff. We have also partnered with Ontario Good Roads Association and the Association of Ontario Road Supervisors to provide technical training on several books of the Ontario Traffic Manual. Every year we offer Regional Training Sessions to larger audiences on topics such as Building Inspection Losses, Fleet Safety, Trails and Cycling on Municipal Roads. We are always interested in hearing from you as to the type of training your municipality requires.

Institute of Municipal Risk Management

Register for courses specific to your role as a Councillor or municipal employee. The Institute is a collaborative initiative with the Association of Ontario Municipalities and features a variety of courses. Content rich material will help participants identify existing and emerging risks; become familiar with laws, statutes and legislation; and understand the importance of risk management protocols relating to a variety of municipal areas such as roads, sidewalks and claims management. Visit municipaleducation.ca for more information or to register.

Reviews & Analysis

Contract Reviews

This complimentary service is among our most popular because a third-party contract review can make a substantial difference. You'll receive valuable feedback and insight from a Paralegal on the suitability and effectiveness of liability provisions and insurance clauses in contracts and agreements.

Policy and Procedural Reviews

Includes an audit of systems and processes to reduce potential losses within your organization. Reviews focus on identifying gaps or inconsistencies between written policies and procedures, operational procedures and current legislation. The review also includes a claims analysis to identify trends, patterns and adherence or its lack of to the written operational policies and procedures.

Online Resource Library - Risk Management Centre of Excellence

You'll receive access to hundreds of relevant and helpful resources and templates designed to provide you with the tools needed to manage municipal risk.

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.

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.

Important Changes – Abuse Coverage - Effective March 30, 2022

Refer to *Important Changes to Your Liability Policy – Abuse Coverage* within this report

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>	5,000	15,000,000 Per Claim 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	5,000 Per Claimant	
Wrongful Dismissal (Legal Expense – Claims Made)	5,000	250,000 Per Claim 250,000 Aggregate
Forest Fire Expense	Nil	1,000,000 1,000,000 Aggregate
Abuse Liability – Claims Made Form Retroactive Date: September 19, 2022	5,000	2,000,000 Per Claim 2,000,000 Aggregate
Errors & Omissions Liability (Claims Made Form)	5,000	15,000,000 Per Claim No Aggregate
Non-Owned Automobile Liability		15,00,000
Legal Liability for Damage to Hired Automobiles	500	250,000
Environmental Liability (Claims Made Form)	5,000	3,000,000 Per Claim 5,000,000 Aggregate

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

Follow Form – Excess Liability

Coverage Description	(\$) Limit of Insurance
Excess Limit	10,000,000
Underlying Policy	(\$) Underlying Limit
General Liability	15,000,000
Abuse Exclusion Applies	
Errors & Omissions Liability	15,000,000
Non-Owned Automobile	15,000,000
Owned Automobile	15,000,000
Total Limit of Liability (\$)	25,000,000

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 Four (4) 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
Firefighters': Persons Insured Twenty Two (22) Firefighters Firefighters' Accidental Death & Dismemberment		100,000
Paralysis		200,000
Weekly Income – Total Loss of Time		400
Weekly Income – Partial Loss of Time		200

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	2,500	RC	9,103,000
Excluded Item or Locations	Refer to Schedule		Refer to Schedule
Property Supplemental Coverage			
(Included in the Total Sum Insured unless otherwise specified in the wording)			
Building By-laws	2,500		Included
Building Damage by theft	2,500		Included
Debris Removal	2,500		Included
Electronic Computer Systems			
Electronic Computer Hardware and Media			Included
Electronic Computer Systems Breakdown			Not Insured
Electronic Computer Systems – Extra Expense			Not Insured
Extra Expense Period of Restoration	2,500		90 Days
Expediting Expense	2,500		Included
Fire or Police Department Service Charges	2,500		Included
First Party Pollution Clean-up	2,500		1,000,000
Fungi and Spores	2,500		10,000
Furs, Jewellery and Ceremonial Regalia			
Ceremonial Regalia	2,500		Included
Furs and Jewellery	2,500		25,000
Inflation Adjustment	2,500		Included
Live Animals Birds or Fish	2,500		25,000
Newly Acquired Property	2,500		Included
Professional Fees	2,500		Included
Property and Unnamed Locations	2,500		Included

Property Temporarily Removed Including while on Exhibition and during Transit	2,500	Included
Recharge of Fire Protection Equipment Expense	2,500	Included
Sewer Backup and Overflow	2,500	Included

Municipal & Public Administration Extension Endorsement
(In Addition to the Total Sum Insured unless specifically scheduled in the wording)

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

Business Interruption

Rent or Rental Value	2,500	500,000
Profits	2,500	100,000

Additional Endorsements

Virus and Bacteria Exclusion	Not Applicable	Included
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Earthquake Coverage

Earthquake Coverage	3% Minimum \$100,000	Included
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Notes Applicable to Earthquake Coverage

1. Earthquake coverage applies to: all property insured unless it is specifically excluded. Specifically excluded property will be shown under **Changes to Your Insurance Program – Property** in this Report.
2. Deductible is applicable to each premises.

Earthquake Aggregate – Applicable to All Provinces	"Total Sum Insured" and "all coverages" as declared to the Insurer at the time of the "earthquake".
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Flood Coverage

Flood Coverage	\$ 25,000	Included
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Notes Applicable to Flood Coverage

1. Flood coverage applies to: all property insured unless it is specifically excluded. Specifically excluded property will be shown under **Changes to Your Insurance Program – Property** in this Report.
2. Deductible is applicable to each premises.

Flood Aggregate – Applicable to All Provinces	"Total Sum Insured" and "all coverages" as declared to the Insurer at the time of the "flood".
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Other Endorsements

Fine Arts	2,500	23,100
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(\$) Total Amount of Insurance **11,996,100**

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

Schedule of Coverage

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

Equipment Breakdown (TechAdvantage)

Coverage Description	(\$) Deductibles / Waiting Period	(\$) Limit of Insurance
Direct Damage	2,500	50,000,000 Per Accident
Business Interruption – Loss of Profits	24 Hours	100,000
Extra Expense		500,000
Spoilage		50,000
Expediting Expense		Included
Hazardous Substances		500,000
Ammonia Contamination		500,000
Water Damage		500,000
Professional Fees		500,000
Civil Authority or Denial of Access		30 days
Errors and Omissions		250,000
Data Restoration		50,000
By-Law Cover		Included
Off Premises Transportable Object		10,000
Brands and Labels		100,000
Green Coverage		50,000
Environmental Efficiency		Up to 150% of Loss
*Will not show on Declarations Page		
Anchor Locations		Included
Service Interruption		Included
*Will not show on Declarations Page		Within 1000 metres
Contingent Business Interruption		25,000
Public Relations Coverage		5,000

Schedule of Coverage

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

Owned Automobile

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

Direct Compensation – Property Damage

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

Loss or Damage**

Specified Perils (excluding Collision or Upset)		
Comprehensive (excluding Collision or Upset)		
Collision or Upset		
All Perils	VRS 2,500/5,000	Included
Endorsements		
Fire Department Vehicles		Included
Replacement Cost		Included
#5 - Permission to Rent or Lease Automobiles and Extending Coverage to Specified Lessee(s)		Included
#21B - Blanket Fleet Coverage		50/50

* This policy contains a partial payment of loss clause.

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

Account Premium

Prior Term	Total Annual Premium (Excluding Taxes Payable)	\$ 76,969	Total Annual Premium (Excluding Taxes Payable)	\$ 90,471
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*Please refer to the insurance contract for all limits, terms, conditions and exclusions that apply.
The premium Quoted is subject to a 15% minimum retained (unless otherwise stated).

Cost Analysis

	Expiring Program Term	Renewal Program Term
Casualty		
General Liability	\$ 32,357	\$ 38,953
Errors and Omissions Liability	3,109	3,635
Non-Owned Automobile Liability	150	154
Environmental Liability	1,120	1,383
Crime	813	837
Board Members Accident	895	922
Firefighters' Accident	900	1,133
Conflict of Interest	300	309
Legal Expense	983	1,019
Property		
Property	12,410	14,900
Equipment Breakdown	1,106	1,128
Automobile		
Owned Automobile	20,666	23,765
Excess		
Follow Form	2,160	2,333
Total Annual Premium	\$ 76,969	\$ 90,471
(Excluding Taxes Payable)		

Changes to Your Insurance Program

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

Form GNGX413 – Statutory and Additional Conditions

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

Abuse Liability

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

Legal Expense Market and Product Changes

- ARAG Group, a global leader in legal expenses insurance and currently active in 19 countries has acquired DAS Legal Protection Inc. in Canada earlier this year. The Legal Expense Insurance policies are underwritten by HDI Global Specialty SE which will now be shown as the subscribing company on your legal expense policy.

Property Policy

Earthquake and Flood

Due to changes in our rating structure, we are no longer including automatic coverage for Flood and Earthquake on "Other Property" (Contents) at no additional cost. Flood and Earthquake coverage now applies to both Buildings and "Other Property" (Contents) at the following deductibles:

Flood \$25,000

Earthquake 3% or Minimum \$100,000

Earthquake and Flood Aggregate

We have added an annual aggregate for flood and earthquake which are considered catastrophic coverages. Please refer to your policy wording for specific details and the 'Schedule of Coverage' within this document to view your Aggregate Limit.

Earthquake, Flood and Property Wording Changes

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

Please note:

Earthquake and Flood Coverage do not apply to:

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

Building Values Increased

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

Important Changes to Your Liability Policy Abuse Coverage

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

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

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

Liability Policies:

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

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

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

Competitive Advantage of Insuring with Intact Public Entities

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

Our competitive advantages include:

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

Additional Questions

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

Earthquake and Flood and Minor Property Wording Changes

Please Read Your Policy Carefully

Economic losses from weather and climate related disasters have increased in the past few years and society has seen an increase in the number of natural catastrophes.

Earthquakes:

On average, the Geological Survey of Canada (GSC) records and locates over 4,000 earthquakes in Canada each year. That is about 11 per day! Of these 4,000, only about 50 (1/week) are generally felt.

Floods:

Worldwide, flooding is the leading cause of losses from natural hazards and is responsible for a greater number of damaging events than any other type of natural event. At least one third of all losses due to nature's forces can be attributed to flooding. Flood damage has been extremely severe in recent decades, and it is evident that both the frequency and intensity of floods are increasing.

- Floods produce frequent disasters in and by themselves, but they can also be a secondary impact of earthquake activity.

Changes

- Given the above information, we are making the following changes to responsibly manage our catastrophic exposures and to align ourselves more closely with the marketplace when providing catastrophic coverages.

Base Property Wording Changes – Form PWGX662:

Earthquake and Flood Coverage are still excluded under the base property wording as these coverages must be provided via an endorsement to the policy. An Earthquake Shock or a Flood can last for days. Previously we specified the number of hours we considered a flood or an earthquake in this form. We have moved the number of hours that we will consider one earthquake or flood occurrence to each of the respective endorsements.

Newly defined terms include:

- Fire Protective Equipment, Surface Water and Watermain.
- Other terms such as: Malicious Acts, Riot and Leakage from Fire Protective Equipment were described in the prior version but now have been formally defined.
- The term 'flood' always included 'surface water', we've simply formally defined the term.
- Watermain (while watermains remain excluded, the leakage from a watermain is covered under your base property wording)

Base Flood Endorsement Form PNGX6027 and Base Earthquake Endorsement Form PNGX6024 Change Overview

One of the most important changes is that the deductibles will now apply to 'each premises' rather than to 'each occurrence'.

The **Insuring Agreements** have been clarified and additional 'property types' that may be insured under the form have been added e.g., previously only buildings, other property and property of every description were included. We have now added 'scheduled items' and other insured perils that coverage. An example of other insured perils would be business interruption when coverage is provided under the policy.

The **Limits of Insurance** sections have been removed as coverage is applicable up to the insured value of the property.

Deductible Section Changes:

- You will still see deductible schedules within these endorsements showing the applicable deductible depending upon the location of your premises.
- Reference to the basis of settlement has been removed as the Schedules of Coverages determine the whether the basis of settlement is Actual Cash Value or Replacement Cost or another type of settlement.
- Earthquake may still be subject to a percentage and dollar amount deductible while Flood will have only a dollar amount. deductible.

Perils Excluded is a new section that clarifies when coverage would not be provided under these endorsements.

As per the Policy Wordings:

- **Flood Specifically Excludes:**
 - Backing up or overflow within the area bounded by the bearing walls and foundations of buildings of water from within sewers, sumps, septic tanks or drains.
 - Water below the surface of the ground including that which exerts pressure on or flows, seeps or leaks through sidewalks, driveways, foundations, walls, basement or other floors or through doors, windows or other openings in the foregoing.
 - Fire, explosion, smoke, leakage from fire protective equipment, theft, riot, vandalism or malicious acts.
 - Leakage from a watermain.
- **Earthquake Specifically Excludes:**
 - Fire, explosion, smoke, leakage from fire protective equipment, theft, riot, vandalism or malicious acts.
 - Flood.

Additional Coverage: New coverage for property insured is provided when caused by wind, hail, rain or snow entering a building through an opening under both the flood and earthquake forms.

The **Definition Section** is a new section, this is where:

- The number of hours that we consider to be either a 'flood' or an 'earthquake' occurrence is shown.
- Both endorsements now stipulate a time period of 168 hours. Previously the flood endorsement stipulated 72 hours. Example: we consider a 'flood occurrence' to be all flooding that occurs within 168 consecutive hours to be one 'flood'.

Should you have any questions regarding any of these changes or wish to add flood or earthquake to your policy, please contact your broker or your Intact Public Entities Inc. marketing representative.

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

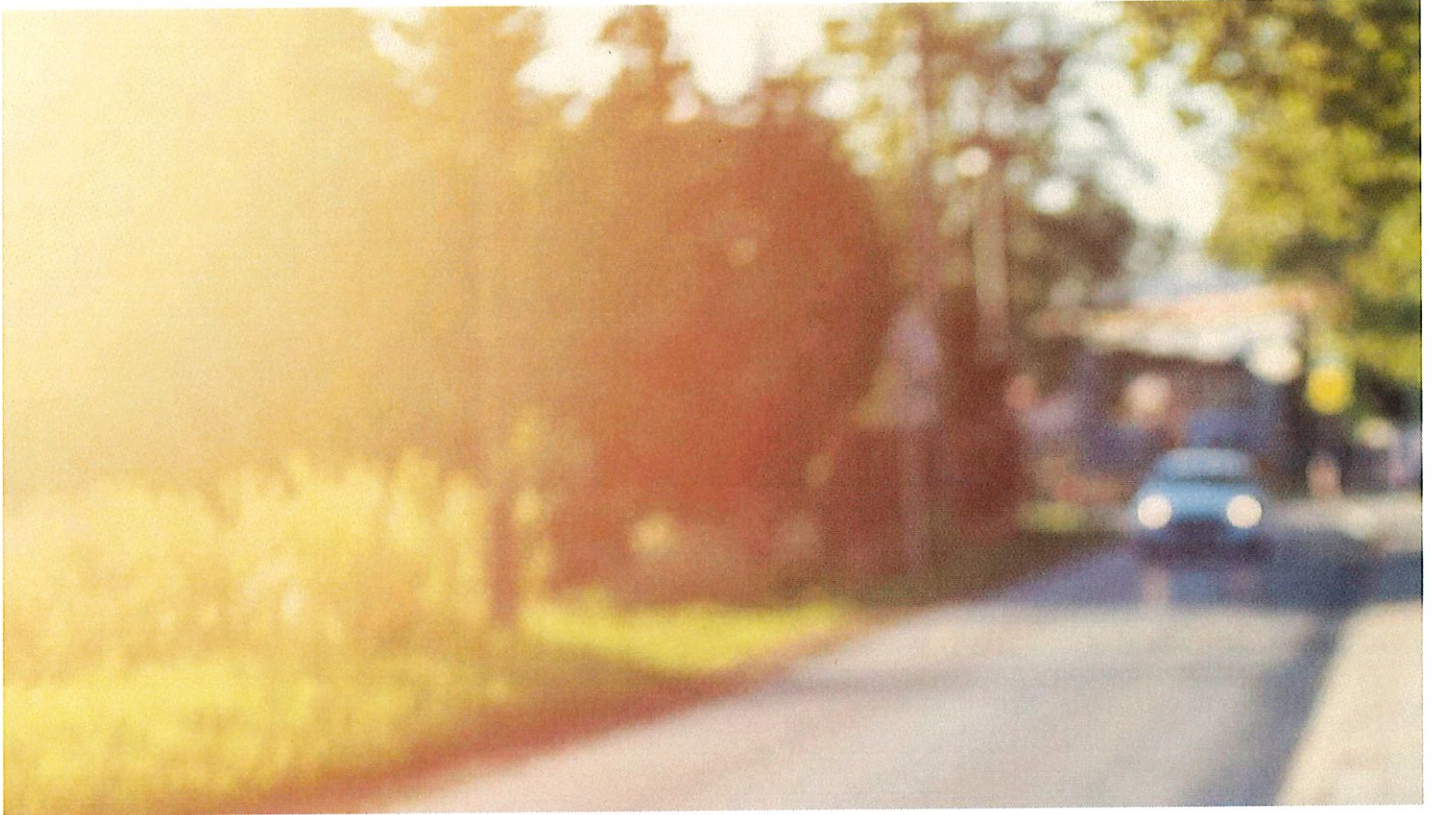
- Fraudulently Induced Transfer Coverage is now available. Covers a loss when an Insured under the policy has been intentionally misled by someone claiming to be a vendor, client or another employee of the company and the Insured has transferred, paid or delivered money or securities to this third party.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



Description of Coverage

Intact Public Entities 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 description of optional coverages.

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Municipal Liability Coverage Highlights

Overview

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

- 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

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

- 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.

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Municipal & Public Administration Errors and Omissions Liability Coverage Highlights

Municipal & Public Administration Errors and Omissions Insurance

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. Errors and Omissions 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

Limits	Typically limits follow that of our Liability. We have the availability to offer up to \$50,000,000.
Defence Costs	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.
No Annual Aggregate	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.
Claims Made Policy	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.
Claims Definition	The definition of claim also includes arbitration, mediation or alternative dispute resolution proceedings.
Insured Definition	Includes Councilors, Statutory Officers, Council Committees, Firefighters, Employees and Volunteers.

Coverage Is Provided For Unique Exposures

Insurance	No exclusion for failure to procure or maintain adequate insurance bonds or coverage (e.g. construction projects).
Benefit Plans	Errors or Omissions in administering Employee Benefit Plans are covered.
Misrepresentations	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
Other Specialists and Services	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.

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Non-Owned Automobile Coverage Highlights

Overview

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

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

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.

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Environmental Coverage Highlights

Overview

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

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

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.

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Crime Coverage Highlights

Overview

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

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.

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

D&D and Paralysis Limits	Option 1	Option 2
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		

Weekly Indemnity	Option 1	Option 2
Total Loss of Time	\$300	\$500
Partial Loss of Time	\$150	\$300

Accident Reimbursement - \$15,000

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

[†]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 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	Dislocation	
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
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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.

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Firefighters' Accidental Death and Dismemberment Coverage Highlights

Overview

This coverage applies to injury while the insured Person is on duty as a firefighter on behalf of the Insured. On duty means: actually on duty as a firefighter, ambulance driver or attendant, including responding directly to and returning directly from a fire, an emergency alarm or request; participating in rescue operations, emergency medical activities, training, drills, parades, fund-raising events, approved meetings and conventions, and tests or trials of firefighting or ambulance equipment, including while travelling directly to or returning directly from any of the activities specified.

AD&D and Paralysis Limits

Accidental Death or Dismemberment (including loss of life and heart attack coverage)	Option of:
Paralysis Coverage – 200% of Accidental Death and Dismemberment Limit	\$100,000
Permanent Total Disability - Accidental Death and Dismemberment Limit	\$200,000

Weekly Indemnity

Total Loss of Time	\$400
Partial Loss of Time	\$200

Accident Reimbursement - \$10,000

Various expenses (e.g. private hospital room, services of Chiropractor, Physiotherapist, prescription drugs etc.).

Additional Coverage

Dental Expenses	\$1,000
Rehabilitation	\$10,000
Repatriation	\$10,000
Dependent Children's Education	\$7,500 Per Child
Dependent Children's Day Care	\$7,500 Per Child
Spousal Occupational Training	\$10,000
Transportation/Accommodation	\$10,000
Home Alteration/Vehicle Modification	\$10,000
Seatbelt Dividend	\$10,000
Funeral Expenses	\$10,000
Eyeglasses, contact lenses and hearing aids	\$2,000

Heart or Circulatory Malfunctions

If an Insured person suffers from heart or circulatory malfunctions while on duty weekly indemnity coverage or loss of life coverage is payable.	\$100,000
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Infectious Disease, HIV Benefit, Permanent Disfigurement from Burns

If an Insured person sustains any of the above while on duty coverage is extended to pay a benefit.	\$100,000
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Additional Information

- Coverage is applicable when an accident occurs when an Insured is on duty as a firefighter.
- Loss of life payments up to 365 days from date of Accident.
- No Age Restriction.
- Coverage extends to automatically replace new volunteer firefighters without being specifically named on the policy.

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Conflict of Interest Coverage Highlights

Overview

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

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

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

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).

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Legal Expense Coverage Highlights

Coverage Features

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

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

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

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

Exclusions

- 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

- 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

- 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.).

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Property Coverage Highlights

Overview

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 Intact Public Entities 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

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.
- No margins clause and no statement of values 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 Intact Public Entities)
- Worldwide Coverage
- Unlicensed Equipment (e.g. Contractors Equipment): Automatically includes Replacement Cost as the basis of settlement regardless of age. This can be amended to an 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

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

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

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Equipment Breakdown Techadvantage Highlights

Overview

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 (called "objects" in the policy). Coverage also extends to electronic equipment for 'electronic circuitry impairment'. Coverage typically extends to production machinery unless specifically excluded.

Features

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 1000 metres of the location.

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

Demolition: Building demolition and rebuilding required by building laws.

Ordinance or law: The additional costs (other than demolition) to comply with building laws or codes.

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

Coverage Automatically Includes:

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.

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

Cloud Computing – Data Restoration: Pays for data restoration for data lost when stored and managed by a cloud computing service provider that experiences an equipment breakdown.

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

Anchor Location: (when business income coverage is purchased) expands Business Income coverage resulting from a covered accident at an anchor location that attracts customers to an insured location.

Environmental Efficiency and Green Coverage: Pays for upgrades to more energy efficient or environmentally friendly equipment.

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

Other Benefits

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.

Optional Coverage

The coverage is included only if specified limits of insurance are shown on the Schedule of Coverage. A quote may be available (a completed application may be required).

Data Compromise Coverage: Up to \$50,000 (Annual Aggregate) for an Insured affected by a data breach. When a data breach occurs involving personal identifying information (information not typically available to the public) coverage includes expenses you incur for:

- Legal Counsel: to determine how you should best respond to the breach.
- Forensic Services: to help assess the nature and extent of the compromise.
- Regulatory Notification: to provide notification to the Office of the Privacy Commissioner of Canada.
- Notification and Services to Affected Individuals: a packet of customer support information, access to a helpline, fraud alert for the affected individuals, identity restoration case management for victims of identity theft caused by the breach.
- Public Relations Services: to assist in restoring your reputation.

Identity Recovery Coverage: Up to \$15,000 (Annual Aggregate) for an Insured affected by identity theft. Coverage applies to an Insured that is a sole proprietor, a partner if the Insured is a partnership, a chief executive in a corporation or a senior ministerial employee for religious institutions. Coverage is provided for various additional and unexpected expenses an individual will sustain due to an identity theft such as: costs for credit reports, lost wages, costs for the supervision of children, elderly or infirm dependents.

Additional Information

BI&I automatically provide inspection services for boilers and pressure vessels to satisfy the provincial inspection requirements on our behalf.

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Owned Automobile Coverage Highlights

Overview

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

Features

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

Blanket Fleet Endorsement:

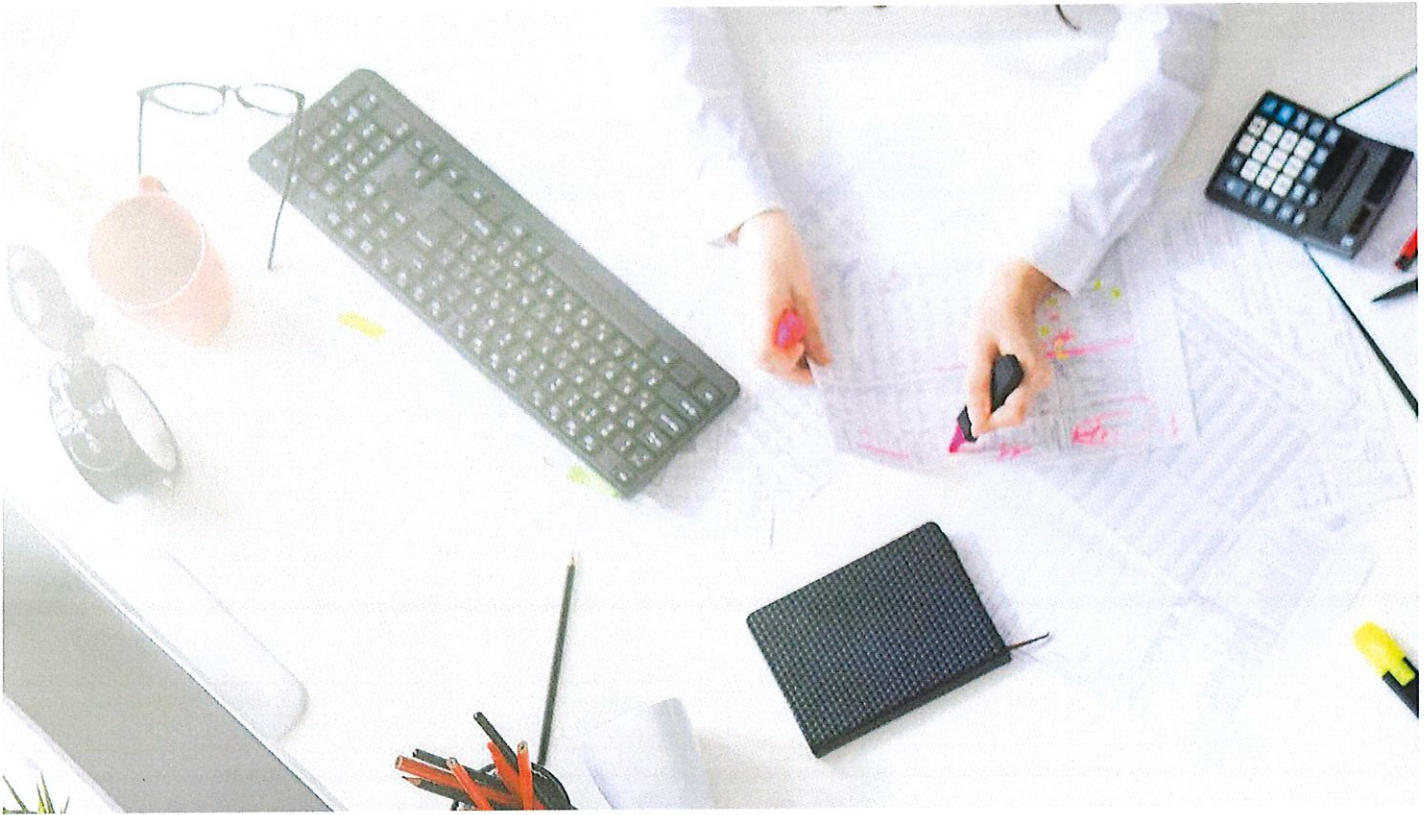
- Coverage may be provided on a blanket basis under the 21B – Blanket Fleet Endorsement. When this endorsement is attached to the policy, premium adjustment is done on renewal. Adjustment is made on a 50/50 or pro rata basis as specified in the endorsement. Mid-term endorsements are not processed on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

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Program Options Highlights of Coverage

Intact Public Entities 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 description of optional coverages.

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Crime Coverage Options

Extortion Coverage (Threats to Persons and Threats to Property)

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)

- 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

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)

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

Fraudulently Induced Transfer Coverage

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.

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Fraudulently Induced Transfer Endorsement Coverage Highlights (Social Engineering)

Overview

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

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

- 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

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.

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Remotely Piloted Aircraft Systems (UAV) Coverage Highlights

Overview

- 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 (Unmanned Aerial Vehicles). Regulations regarding operator licensing has also changed.
- Liability or property policies can be enhanced with endorsements to cover Remotely Piloted Aircraft Systems (RPAS) or UAV's. 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 Remotely Piloted Aircraft Systems (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 Remotely Piloted Aircraft Systems - RPAS (UAV) 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.).
- Remotely Piloted Aircraft Systems - RPAS (UAV's) must not exceed 500 meters in altitude or the range of 1km from the operator.
- Hijacking or unauthorized control of the Remotely Piloted Aircraft Systems -RPAS (UAV) or Equipment.
- Failure to comply with any statute, permit, rule, regulation or any requirement for qualification to operate the Remotely Piloted Aircraft Systems - RPAS (UAV) or the equipment.

Liability Coverage

- 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 Remotely Piloted Aircraft Systems (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

While our endorsements are primarily designed to offer coverage for Remotely Piloted Aircraft Systems - RPAS (UAV's) 25kg or less, we may be able to offer coverage for those falling outside of these parameters through our general aviation market.

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Claims Exhibit

IMPORTANT: This claims report is prepared by Intact Public Entities for the sole and exclusive use of Intact Public Entities, the Insured and, where applicable, their broker and may not be relied upon by any other party. By receipt of this information the Insured and their broker acknowledge their responsibility for keeping this information *strictly confidential*. Neither Intact Public Entities nor its representatives shall be liable, either directly or indirectly, for any loss, damage, injury or costs suffered or incurred by the Insured or any other party arising or alleged to have arisen by the reliance on this report, outside of Intact Public Entities. Intact Public Entities is not responsible for any changes or alterations to this report from its original form or content. For further information, please refer to your policy.

WARNING: Claim reserves by their nature are estimates only and are subject to change. Casualty claims can be complex and can take many years to reach resolution. Over that time it is not unusual for claims costs to escalate, sometimes dramatically, from current estimates. Further, for many reasons liability claims are often reported after a policy year has ended - sometimes years later. Therefore, this report is likely not a complete or final view of the ultimate incurred claims for this Insured.

Classification of Claim	Year	Number	Incurred Amount *
1. Liability			
	2012-2013	2	\$ 17,198
	2013-2014	0	0
	2014-2015	0	0
	2015-2016	0	0
	2016-2017	1	129,694
	2017-2018	0	0
	2018-2019	0	0
	2019-2020	1	0
	2020-2021	0	0
	2021-2022	0	0
	TOTAL	4	\$ 146,892
2. Automobile			
	2012-2013	0	\$ 0
	2013-2014	0	0
	2014-2015	0	0
	2015-2016	0	0
	2016-2017	0	0
	2017-2018	0	0
	2018-2019	1	12,749
	2019-2020	0	0
	2020-2021	0	0
	2021-2022	0	0
	TOTAL	1	\$ 12,749

* INCURRED AMOUNT - Includes all payments plus outstanding reserves plus expenses, less any deductible applying.

EXHIBIT “A”

Estimate of Values

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 & © 2022 Intact Public Entities Inc. and/or its affiliates. All Rights Reserved.



Response to RFP for General Insurance Services for The Township of McKellar

August 9, 2022

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Title: Partner, President

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Executive Summary

This proposal is for the supply of a comprehensive municipal insurance program and is being submitted jointly by MIS Municipal Insurance Services (MIS) and Marsh Canada Limited (Marsh).

MIS is the largest municipal insurance broker in Northern Ontario and the only northern brokerage specifically focused on municipal insurance. Our ability to effectively manage complex and large-scale risks has earned us the trust and confidence of a diverse and growing list of high-profile clients.

Highlights of our qualifications and strengths to Partner with the Township include:

- We understand the environment in which the Township operates. Our proven success with municipal insurance and risk management programs has given us valuable insight to proactively identify and meet the needs of the municipality in a clear and consistent manner.
- Being a local insurance broker we have a unique familiarity with the communities in which we operate and therefore have an understanding of the local culture, the geopolitical landscape and dynamics that can influence the needs of McKellar.
- The municipality will continue to benefit from the professionalism and tenure of our brokers. In particular, the municipality will benefit from our team-based approach, in which your client service team would provide insurance consulting expertise, consistency and an overall high level of service.
- MIS is committed to fostering long-term relationships with our clients, based on the quality of our personal service and our integrity.

Through an exclusive partnership with Marsh, MIS is able to offer a comprehensive municipal insurance package which has and is being used by hundreds of municipalities across the country. We bring cost efficiency, municipal insurance expertise, and risk management services to all of our municipal clients.

Our programs are designed specifically for public entity clients. Marsh has Managing General Agent (MGA) status with a number of large insurers and as a result, we can write policy wordings, develop new insurance products, underwrite and manage claims. We can tailor our program to meet your needs including enhanced coverage options, higher liability limits and various deductible limits. Liability coverage for our municipal clients is provided by Certain Lloyd's Underwriters in a primary and excess basis which offers comfort and security. Further, we ensure our insurance partners are financially stable and monitor their financial strength on a continuing basis.

Providing an exceptional level of service with response times positively exceeding expectations is our commitment. Daily communication, claims management and insurance requests will be accurately and efficiently handled in a timely manner. At your request, and with short notice, we will be onsite to listen actively, provide guidance and participate in planning sessions. Additionally, we offer a suite of value added services to further complement your efforts around continuous improvement.

MIS has the unique resources, capability and passion necessary to provide an effective insurance and risk management plan tailored to meet the specific needs of The Township of McKellar.

Section 1 – Company Overview

Our Partnership

Marsh and MIS have been in partnership providing clients with risk and insurance solutions for over 20 years. Their strong working relationship ensures MIS clients have the best product, the best service and financial stability. With the recent acquisition of JLT Global by Marsh & McLennan, we are the leading broker in the world. Our insurance partners include QBE Insurance Group Limited – one of the largest municipal insurers in the world, Aviva Canada – the second largest insurer in Canada and many other strong insurance partners.

MIS Municipal Insurance Services

For more than 40 years, we have challenged the antiquated notion that one must venture to major metropolitan markets to access expertise and capability. Diverse and internationally recognized clients rely on our northern owned and operated brokerage to provide exceptional service and tailored risk management.

Headquartered in North Bay, MIS is part of the privately held McDougall Insurance Brokers based in Belleville, Ontario. McDougall Insurance Brokers includes about 40 other independent brokerage office locations throughout Ontario. Our North Bay office specializes in insuring unique risks and we are the largest municipal, film & entertainment and mining insurer in Northern Ontario.

MIS professionally serves hundreds of municipalities and First Nations communities throughout Ontario—stretching as far north as Hudson Bay. Collaborating on risk mitigation strategies has earned our team the trust and confidence of chiefs, elders, mayors, councils, administrators and indirectly, the public.

In all we do, we endeavor to protect clients from traditional and emerging risks by leveraging relationships with world-class domestic and international insurers. With pride we provide informed recommendations and create programs designed for the client's environment.

We enhance the value proposition by further reducing costs and encouraging practices which promote organizational growth and success. Our ability to deliver on this key tenet is evidenced by high retention rates and a significant number of longstanding clients.

Importantly, we are an organization committed to people, clients, communities and our talented team of more than 40 professionals who live, play and work in the North. The success of our brokerage is attributed to the values of accountability, loyalty and integrity internalized by the MIS team.

MIS Value Proposition

► Advocacy

- MIS is an advocate for The Township of McKellar and will fight to ensure that ALL insurance partners are providing the most competitive coverage terms, premiums, and services available.

▶ **Stability**

- As one of the largest private insurance brokers in the province with around \$500 million in annual premium volume, we have access to a variety of insurance solutions to meet your needs.

▶ **Service**

- MIS is known for our extremely high levels of services throughout Northern Ontario. Response times for inquiries are same day, usually within the hour. We are local and available for face to face meetings as needed and without a week's notice.

▶ **Added value**

- Through our long-standing partnership with Marsh, MIS is able to offer clients all the benefits that Marsh has to offer along with the added benefits of knowledgeable, local service.

McDougall Insurance Brokers Ltd.

McDougall Insurance Brokers Ltd. has been in business for over 75 years, starting operations as a three person office in Belleville in 1946. We are now one of Ontario's largest privately owned insurance brokerage with over 440 employees in 38 communities throughout Ontario.

We represent over 50 insurance companies and managing general agents and have access to many more insurers through our strategic partnerships. We pride ourselves in our longstanding relationships with many of the most reputable insurers in Canada, companies that have been doing business with us and in our area for a long period of time, the oldest since 1937.

Our many years' experience providing insurance broker services to eastern Ontario municipalities along with our expertise in coverage, claims settlement and risk management practices specific to municipal insurance, make our firm eminently qualified to continue to act as the local insurance broker for the Corporation of the Municipality of North Grenville.

One of our corporate goals is to be a financially strong and contributing corporate citizen. We strongly believe in investing in the communities in which we serve. We are tireless proponents and participants of "shop local" initiatives such as our McDougall Days of Summer to support the continued wellbeing and viability of local businesses and our local economy.

In 2013 our parent company started the McDougall Family Fund Contest where we donate \$5,000 to a local charity, non-profit organization or community project. The idea behind the project is that we have always been passionate about our communities, so each year we contribute money that will directly give back to our communities. We promote the contest on social media so it also indirectly increases the exposure of the contest participants vying for the funds.

We also invest in our communities through volunteering and sponsorship.

Our core business values are to:

- Demonstrate integrity in the way we do business;
- Promote open and honest communication;

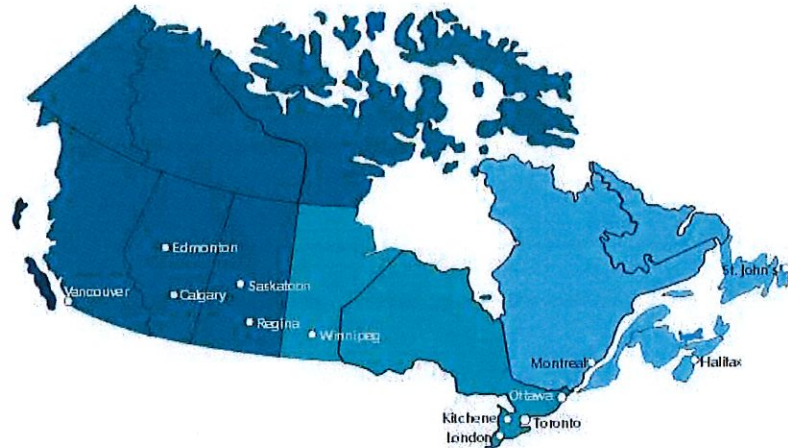
- Utilize teamwork to bring the greatest value to our clients and to one another;
- Treat one another with mutual trust and respect; and
- Provide superior service to our clients through operational excellence.

MIS stands above other brokers because of our stability and length of service to the community. Hand in hand with our insurance company partners, our service is unmatched by that provided through other insurance brokers in our area.

Marsh (Formerly JLT)

Marsh is the largest unit within Marsh & McLennan Companies, a global professional services firm with 60,000 employees and \$13 billion USD in annual revenue. Marsh & McLennan Companies' four operating entities include Marsh, Guy Carpenter, Mercer, and Oliver Wyman and provide a range of various financial services, from insurance broking and risk consulting to investment services and human resource management. Marsh's company structure allows any of our operating companies to develop unique solutions for you, your investors, clients, and employees.

More than 30,000 Marsh colleagues in 130+ countries provide professional placement, risk advice, and claims consulting services that help our clients manage their risks in order to strengthen their balance sheets and their relationships with their insurers and clients.



With offices from coast-to-coast supported by over 1,100 colleagues, we are the leading brokerage and consulting firm in Canada with CAD \$2.6 billion in annual premium placed on behalf of our clients in 2014. Since opening our first office in Montreal in 1914, we have expanded our operations to 13 servicing offices across the country and built a strong reputation for stability and excellence in client service. Our clients benefit from a strong strategic foundation of constant research and innovation through specialty risk practices and centers of excellence that develop thought leadership on the most complex risk issues facing clients in every region of the country.

The combined municipal experience of JLT and Marsh make us the largest, most experienced specialist brokers in the world. Clients will benefit from JLT's strong municipal portfolio along with Marsh's large city and government clients – this gives us even more clout in the marketplace. In times of insurance market turmoil and premium increases, our clients are at a strategic advantage.

Target Industry and Specialization

Our clients come from a range of industries and include public, private, and not-for-profit organizations that face a variety of risk issues. We have actively responded to the growth of commerce in Canada and

the changing risk profiles of our clients by developing a specialized set of placement and consultative services in every major industry and line of risk.

By integrating our industry specialization and risk practices, we can offer technical, customized resources to help clients mitigate and manage their risks at every level of operation. This framework results in a stronger understanding of issues that affect our clients' business and a more in-depth menu of service offerings for our clients to choose from and help streamline their insurance and risk management processes.

Municipal Experience

MIS has been providing risk and insurance solutions to Northern municipalities for more than 40 years. Our reputation was built not only on our expertise but more importantly on our dedication to our clients. Our team is intimately familiar with the risks and exposures Ontario municipalities face on a day to day basis and we continue to assist municipalities in the management of these risks.

Our team has a wealth of experience having specialized in managing and mitigating municipal risks throughout their respective careers. We have a proven track record of working with clients of similar size and scope as The Township of McKellar. Some of the services provided to these clients include:

- ▶ Development, placement and management of Insurance Programs including liability, directors & officers, medical malpractice, errors & omissions, environmental impairment liability, automobile, property, equipment breakdown, crime, and cyber
- ▶ Review and provide recommendations for all lines of insurance policies
- ▶ Assist in compiling required underwriting information including applications, property schedules etc.
- ▶ Placement and management of Owner Controlled Insurance Program for construction projects
- ▶ Facility loss control inspections
- ▶ Optimal deductible analysis
- ▶ Claims analysis and targeted Risk Management Plan
- ▶ Participation in client Risk Management Committees
- ▶ Council / Board reports and presentations
- ▶ Advocate with respect to claims to ensure they are being handled in a timely fashion and reserved properly

MIS can also leverage Marsh's experience as they currently insured almost 300 municipal clients around Canada. Like MIS, Marsh focus on building long term relationships with their municipal with several clients working with them for over 20 years. We take pride in having the capabilities to service both upper and lower tier municipalities and their respective exposures.

MIS is driven by the ability to deliver on promises and meet client expectations.

- ▶ We listen and learn about your specific operations and the issues and challenges of your risks and exposures.
- ▶ We provide you with expert consultative advice on all types of municipal exposures and recommend practical risk and insurance solutions. However, we are also not afraid to 'think outside the box' and provide creative and customized solutions.

- ▶ We work with you to develop and enhance a long-term partnership with the insurance market in the successful placement of your entire risk portfolio. The design and ease of administration of versatile, innovative insurance programs as well as assisting in your self-insurance products is a cornerstone of our approach.

All members of our team are well versed in the application of our insurance policies. Further, our team members have extensive experience delivering risk manager services to our clients relating to the Municipal Act, environmental issues and drainage/water system claims.

MIS and Marsh participate in numerous Municipal Associations and often present at conferences around Ontario and throughout Canada. Our team has presented at The Canadian Procurement Council, The Risk Management Society (RIMS) Canadian Conference and the Annual Provincial/Municipal Government Liability Conference, and The Society of Public Insurance Administrators of Ontario (SPIAO) to name a few. Our team has also sponsored and participated in the Federation of Northern Ontario Municipalities conference (FONOM) and the Association of Municipal Clerks and Treasurers of Ontario conference (AMCTO).

MIS and Marsh also host Professional Development Days around the region. The Municipal Professional Development and Risk Management Conference is structured to encourage shared knowledge and learning. This translates into the use of practical, real life learning examples and promotes open discussions and debate amongst the delegates. In tailoring our courses, we concentrate on building the specific skills our delegates require to better tackle their day-to-day roles. This will allow delegates to achieve not only their own career goals but helps in achieving the goals of their organization.

Legislation & Impact on Municipalities

We take pride in our demonstrated participation in public sector issues, trends and legislation. The following is only a sample of such municipal exposures and issues that we have encountered:

- ▶ Increased awareness and responsibility to staff mental health (for example, PTSD, #metoo).
- ▶ Reliance on volunteers – Volunteers are a must in terms of municipalities and healthcare organizations. There should be strict protocols around police checks for all volunteers and for those possibly working with a vulnerable demographic – further investigation to the individual, along with special training is required.
- ▶ Increased demand for services due to aging population and economic factors.
- ▶ Legislation such as Joint and Several Liability, Contract Law, Statute Law, Municipal Act and Building Code Act.
- ▶ Reputation Risk – Damage to your image and/or public perception impacts your ability to retain political support, key avenues or funding and/or key personnel necessary for operational requirements.
- ▶ Cyber / Data Protection Risk – Unauthorized IT access from personnel, hackers or viruses expose the organization to operational interruptions, e-liabilities, confidential data loss and resultant liabilities & reputational harm.
- ▶ Funding Risk – Economic factors impact public, private or Government spending resulting in reduced investment, charitable donations and/or funding.
- ▶ Slip and fall (visitors to the long-term care facility).
- ▶ Pandemic, epidemic or outbreak of infectious disease.

- ▶ Contracted essential services.
- ▶ Food contamination or spoilage – resulting in illness and/or additional cost to resupply.

Sample of Current Municipal Clients

MIS has been providing insurance and risk management solutions to northern Municipalities for almost 40 years from our strategically located office in North Bay, Ontario. We have consistently been the “Municipal Insurance and Risk Management Provider” of choice for a host of Northern and Eastern Ontario Municipalities.

Here is a selection of municipalities we service in our region:

- ▶ The Corporation of the City of Timmins
- ▶ The Corporation of the County of Renfrew
- ▶ The Corporation of the Municipality of Calvin
- ▶ The Corporation of the Municipality of Killarney
- ▶ The Corporation of the Municipality of Larder Lake
- ▶ The Corporation of the Municipality of Magnetawan
- ▶ The Corporation of the Municipality of Powassan
- ▶ The Corporation of the Municipality of Whitestone
- ▶ The Corporation of the Town of Cobalt
- ▶ The Corporation of the Town of Espanola
- ▶ The Corporation of the Town of Laurentian Hills
- ▶ The Corporation of the Town of Northeastern Manitoulin and the Islands
- ▶ The Corporation of the Town of Renfrew
- ▶ The Corporation of the Township of Armour
- ▶ The Corporation of the Township of Armstrong
- ▶ The Corporation of the Township of Billings
- ▶ The Corporation of the Township of Brudenell, Lyndoch and Raglan
- ▶ The Corporation of the Township of Chisholm
- ▶ The Corporation of the Township of Horton
- ▶ The Corporation of the Township of North Algona Wilberforce
- ▶ The Corporation of the Village of Sundridge

Outside of northern Ontario our brokerage group insures dozens more municipalities, including:

- ▶ The Corporation of the City of Belleville
- ▶ The Corporation of the County of Frontenac
- ▶ The Corporation of the County of Hastings
- ▶ The Corporation of the County of Lennox and Addington
- ▶ The Corporation of the Municipality of Centre Hastings
- ▶ The Corporation of the Municipality of Hastings Highlands
- ▶ The Corporation of the Municipality of Tweed
- ▶ The Corporation of the Town of Carleton Place
- ▶ The Corporations of the Township of Beckwith
- ▶ The Corporation of the Township of Carlow Mayo

- ▶ The Corporation of the Township of Elizabethtown-Kitley
- ▶ The Corporation of the Township of Faraday
- ▶ The Corporation of the Township of Frontenac Islands
- ▶ The Corporation of the Township of Limerick
- ▶ The Corporation of the Township of North Frontenac

Market Share - Ontario

Marsh has 155 (34%) of the province's municipalities insured through our Municipal Insurance Program. This number does not include the various stand-alone policies we place for Ontario municipalities that are not in our insurance program. We also did not include in this count, the numerous municipal commissions, foundations or service boards that we insure.

Financial Stability of Insurers

Your Municipal Insurance Program is in place to protect the Municipality's budget and your community. It is essential for your insurer partners to not only understand your risk but have the proven track record of being there when your Municipality needs them the most, when a claim arises. It is important to understand how long your insurance companies have been insuring municipalities in Canada and do they have the understanding, infrastructure and ability to pay municipal claims.

When selecting Insurers, MIS and Marsh Canada apply our performance standard criteria and ensure our key benchmarks are met and/or exceeded. Our goal is to have Insurers participating on our Programs who provide our clients with superior products and service. The following are the minimum criteria an insurer must meet: Well versed in Public Sector risk

The financial strength of an insurance market is critical as it can affect the market's ability to properly service clients and claims. As a result, we strive to deal with only the most secure insurance markets. We monitor the financial strength of our insurance partners on a quarterly basis and assess their stability using the AM Best rating services.

- ▶ AM Best reports
 - Provide an annual statement of each insurer outlining balance sheets, assets, liabilities, profitability ratios, re-insurance activity and solvency ratings. As well, industry leaders also consider the corporate nature of these large companies and monitor annual profits, underwriting losses, investment income, major mergers and acquisitions

Our office monitors the AM Best rating for every insurance market we represent. If there is a change in a rating, we will advise the insured of the change and conduct a thorough investigation into the driving factors behind the change. Once we have determined the cause for the change, we will then determine if the insurance company meets our stability requirements and will implement corrective action where necessary.

In regards to Lloyd's syndicates, MIS and Marsh Canada review the financial stability of the entities providing the financial backing to the individual syndicate. We want to ensure those entities have an AM Best Rating of A- or higher to provide our municipal clients with the most financially secure insurer partners in the marketplace.

Our key insurance companies, for whom Marsh has Managing General Agent responsibilities, are Certain Lloyd's Underwriters, Aviva Insurance Company of Canada, Sovereign General Insurance Company, AIG Insurance Company and Western Life Assurance Company. Their respective AM Best ratings and links to their financial statements are listed below.

- ▶ Certain Underwriters at Lloyds has an AM Best rating of A (Excellent)
 - <https://www.group.gbe.com/investor-centre/reports-presentations>
- ▶ Aviva Insurance Company of Canada has an AM Best rating of A (Excellent).
 - <https://www.aviva.com/investor-relations/reports/>
- ▶ Zurich Insurance Company has an AM Best rating of A(Excellent).
 - <https://www.zurich.com/en/investor-relations/results-and-reports>
- ▶ AIG Insurance Company has an AM Best rating of A (Excellent).
 - <http://www.aig.com/investor-relations/annual-report-and-proxy-statements>
- ▶ Sutton Special Risks has an AM Best rating of A-(Excellent).
 - <https://www.suttonspecialrisk.com/about>

Current Insurance Market Conditions

The catastrophic losses of the late 2010's have translated into a "hard" insurance market beginning in 2020 that continues to affect us today. While we do continue to see difficulty in the insurance market in 2022, we anticipate the insurance market will begin to soften in the near future.

Although we have seen premium rates increase as a result of the current hard insurance market, based on the feedback we have received from our clients, we believe the MIS/Marsh clients fared better than others during this hard market cycle. We are confident that our long term partnerships with our insurer panel, our in depth understanding of municipal risk cultivated over 40 years in the municipal insurance market place and our global Public Sector strength has provided stability for our clients.

Section 2 – Client Relationship Manager, Project Manager & Key Personnel

MIS has built our name on service – we are there for our clients whenever they need us. As a result, we ensure you will have access to all member of the lead team via email, telephone or for in person meetings, as requested. Emails are delivered to our team members who have access on their smartphone devices. Telephone access is via direct extension numbers. The cell phone number for the lead contact will also be provided and they can be reached 24/7 in the event of an emergency. Also, given our close proximity, our team is available for in person meetings as requested.

Lead Team – Based in North Bay, Ontario

Timothy Hutchison – B.Comm (Hons.), MBA, LLQP, CAIB, RIB (Ont.)

Risk Management Team / Claims Team

Timothy is the President of MIS Municipal Insurance Services and a Partner with our parent company, McDougall Insurance Brokers Limited. He started in the insurance industry in 2010 and transitioned to property and casualty in 2013. Timothy specializes in municipal and commercial insurance and is a second-generation insurance broker with a diverse background in corporate finance. Currently, Timothy manages the insurance program for more than 40 municipalities throughout Northern Ontario. Previously he worked in private wealth advisory in Canada and as a Senior Financial Analyst at a Fortune 250 company in the United States. Timothy is a lecturer at Nipissing University where he delivers courses in finance, insurance and risk management. He is active on various boards and is a Kiwanian. Timothy completed the CAIB (Canadian Accredited Insurance Broker) program with honours and holds a B.Comm (Hons.) from the University of Windsor and an MBA from Baylor University.

- ▶ Timothy will be the primary contact for your account and his role includes:
 - Oversee the implementation and execution of the insurance and risk management strategy
 - Coordinate renewal strategy with the Township and the Insurers
 - Review and provide commentary on insurance certificates and contracts
 - Attend management meeting/council meetings as requested
 - Provide educations seminars/webinars on various topics as requested
 - Act as the initial point of contact for establishing new claims and will provide updated on existing claims, as needed

Cheryl Hughes-Robbins – CIP, CAIB, RIB (Ont.)

Risk Management Team

Cheryl is a Senior Account Manager at MIS. She has been active in the insurance industry for more than 30 years. She was an underwriter for Lloyds of London and AXA Insurance Company before joining MIS Insurance. Her specialties include municipal and general commercial risk management. She is the pipeline program underwriter for Lloyd's of London. Cheryl has a keen eye for detail and accuracy, and is

timely and responsive to client needs. She completed the CAIB (Canadian Accredited Insurance Broker) program with honours and earned her Chartered Insurance Professional designation from the Canadian Insurance Institute.

- ▶ Cheryl will provide assistance in managing your account and her role includes:
 - Managing all renewal documents include assistance with underwriting applications and updated the various schedules on an ongoing basis.
 - Issuing certificates of insurance as required
 - Issuing confirmation of coverage letters as needed
 - Processing vehicle/property/driver changes

Samuel Aubut – BBA, RIB (Ont.)

Samuel is an Account Manager at MIS. He provides administrative services to clients including the fulfilment of certificate, proof of insurance requests and the preparation and delivery of liability cards. Sam is a graduate of Nipissing University.

- ▶ Samuel will provide support and assistance to Timothy and Cheryl as needed.

Joan Knox – CAIB, CRM, RIB (Ont.)

Risk Management Team

Joan Knox is a Senior Account Executive with Knox Hutchison/MIS Municipal Insurance Services. She is a second-generation insurance broker with a 25-year track record of excellence in the industry. Under Joan's leadership, Knox Insurance grew considerably while maintaining exceptional client retention. A passion of Joan's is serving First Nations communities; inside and outside these communities Joan is regarded as a trusted friend and advisor. Prior to her insurance career, Joan pursued entrepreneurial ventures as the owner of a successful executive search firm. She is active on various boards and is a graduate of Canadore College.

Marsh Team - Insurance Placement

Greg Fisk – RIB (Ont.)

Greg is Senior Vice President, Public Entity Group Leader and has been in the industry for 19 years with 11 of them in the public entity insurance sector. Greg leads strategic initiatives for the public entity group working closely with the Client Executives to ensure that all service commitments and priorities are being met. Greg also assists with the placement and negotiations with insurers. He is responsible for coordinating Marsh public entity resources in support of agreed upon service and timelines.

Gwen Tassone - CIP, CRM, RIB (Ont.)

Risk Management Team

Gwen is the Senior Vice President, Account Executive for the Public Sector. Gwen started her career in 1997 with a focus in Public Sector. Prior to joining Marsh, Gwen worked for a Public Sector insurer as an

Account Executive responsible for servicing large clients including provincial and municipal governments, post-secondary institutions, not-for-profit organizations, and clients with Reciprocal Insurance programs. As a municipal Risk Manager, she developed and implemented their risk and insurance program which included risk analysis and recommendations, placement of insurance, internal training, claims handling, claims analysis, contract reviews, creation of internal policies, just to name a few. She brings with her extensive knowledge on the needs and challenges facing municipalities, and commits herself to finding optimal solutions. Gwen is a Canadian Risk Manager and Chartered Insurance Professional, and was recently published in Municipal World magazine.

Nikita Ghotgalkar – BMS, RIB (Ont.)

Nikita Ghotgalkar joined Marsh Canada in 2019 as a Client Representative for the Public Sector group. She has experience in a variety of sectors, including Healthcare, Architecture, and Engineering and most recently with Public Entities. Nikita is dedicated to servicing municipal clients with a high level of enthusiasm and has a passion for learning. She is currently working towards earning her CIP designation.

John Angkaw – MS, MBA

Risk Management Team

John is the vice president, risk management advisor with Marsh Canada. John joined the Public Entity Practice at Marsh Canada in 2022. In his role, John collaborates with our municipal clients to tailor and provide risk management solutions and services.

Prior to joining Marsh Canada, John spent 15 years in the public sector where he held several leadership appointments in large multi-divisional organizations in the municipal and healthcare sectors. In these roles, he collaborated with executive leadership to administer risk management programs and tailor risk management solutions appropriate to the size and complexity of the organization.

John's specialty are in the areas of enterprise risk management, strategic risk management, and operational risk management, with sub-specialty in compliance, emergency management, and business continuity.

Rupert Flury – BSc (Hons.) ACII, CDipAF

Over the past 27 years Rupert has worked in many different areas of insurance and reinsurance at JLT/Marsh but predominantly in property, casualty and alternative risk finance. He has had exposure to a wide range of clients in both the private and public sectors.

Rupert's experience has been varied from account servicing and program design, to placement in to the global marketplace and managing key insurer relationships, to production of new business through to the day to day managing a broking and technical team.

He has been involved with the Australian and New Zealand Local Government mutual liability program since it was first placed in London back in 1998 and is currently the Account Executive. This program is the largest of its kind covering 95% of all of the councils in Australia and New Zealand for their public liability, professional indemnity, environmental impairment liability and terrorism exposures.

Rupert has also worked alongside a number JLT's other public sector teams in Canada, US and the UK. He helps manage the Public Sector knowledge hub which drives collaboration across Marsh on existing or new business opportunities.

Kira Pashkovsky – CRM, CIP, RIB (Ont.)

Claims Team

Kira is a claims coordinator for Marsh Canada. She has been in the insurance industry since 2004. She started her career at Marsh in 2005 in the Mining, Power & Utilities Practice where she provided a significant focus on property and casualty insurance and international placements. In 2011 Kira moved to FM Global to manage Client Processing Department, which administered all divisions: Engineering, Underwriting and Client Services. In 2013, Kira returned to Marsh and until March 2021 she was a key member of Healthcare and Public Entities team, leading the Ontario Senior Care Practice and also playing a fundamental role in Lottery, Gaming and Hospitality Specialty Practice in Marsh Toronto as the Client Executive and later focusing on Placement strategy and marketing special segments. Since March 2021 Kira has specialized in Claims analysis, support and advocacy for the Municipal Sector.

Nicole Ng - CIP, RIB (Ont.)

Claims Team

Nicole is the National Claims Manager for Marsh Canada. Nicole joined Marsh Canada in 2015. With over 12 years of claims management and advocacy experience, Nicole's claims understanding spans a number of industries with a focus on global, large and risk managed accounts. In addition to claims advocacy, Nicole is also responsible for national claims operations. Nicole specializes in commercial losses that have broad exposures due to the nature of risk, leading and development of claims strategy on large, complex or potentially contentious claims, and claims advocacy.

Section 3 – General Insurance Program

Insurance Program

Please review the details coverage summary included in Appendix #1 which outlines the policies, coverages, limits and deductibles recommended for the Township of McKellar. We have aligned our coverages to match those included in the RFP document. MIS and Marsh offer a comprehensive municipal insurance program which has been designed, using manuscript wording, to meet the vast variety of needs a municipality could face.

Service Standards

We commit to servicing all of our municipal clients on a timely basis, which includes attending meetings to discuss insurance or risk management issues, call back response on the same day and financial breakdown by department as designated by the Municipality.

Our partner, Marsh, is part of an international operation which will enable us to place specialized insurance coverage that may be required by the Municipality. One such coverage is Marsh Canada's unique program for covering special events, parades and high-risk activities called the Local Community Insurance Service (LCIS).

MIS Service Standards

Service Requirement	Expectation	MIS Commitment
Prepare Certificates of Insurance	24 hours	Within two hours following receipt of request
Automobile Change	24 hours	Confirmation within two hours following receipt of request
Return Phone Call	Same day	Same day; cellular numbers for primary contact provided
Return Email Inquiries	Same day	Same day; primary contact has email access on mobile devices
Contract Review	24 hours	Within eight hours of receipt
Certificate Review	24 hours	Within eight hours of receipt
Claims Reporting – Initial Report	Immediate	Process started immediately; adjuster contacted
Claims Follow – Initial Report	24 hours	Within 12 hours the adjuster is appointed and initial contact or survey conducted with Municipal staff or third party
Financial Breakdown by Department	30 days	Within one (1) week of request

We commit to providing the Township at least annually and thirty (30) days prior to renewal a report including, additions and deletions and detailed claims including reserves on outstanding claims. Renewal premium including changes in pricing, coverage and terms as well as a proposed renewal strategy and recommendations, will be provided subject to all required information from the municipality is available to us.

Addition and Return Premium Charges in Term

Working with Marsh, we have structured our program to maintain a simple mid-term change process, minimizing paperwork and invoicing in term. Any property additions less than \$1M in value will be completed without any charge in the current term. The addition of the property is reflected in your coverage right away, but there is no additional premium associated with the addition until the renewal term. Similarly, there is no premium charged for vehicle additions in term. Any additions or deletions outside of the items mentioned above would be invoiced as per the change.

MIS Renewal Service Standards

Service Requirement	MIS Commitment
Claims Information - Loss Run	At least 60 days prior to renewal
Updated Property/Automobile Schedules	At least 60 days prior to renewal
Proposed Changes/Enhancements to Policies	At least 45 days prior to renewal
Renewal Premium	At least 30 days prior to renewal
Automobile Liability Cards	At least 30 days prior to renewal
Updated Certificates of Insurance	At least 30 days prior to renewal
Financial Breakdown by Department	Upon Renewal

Annual Client Service Plan

This Plan will be customized to encompass your comfort level in relation to the frequency of meetings, delivering information such as loss runs, your internal deadlines for renewal documents, risk management deliverables, etc. It provides structure and allows you the opportunity to measure our success and provide feedback.

Strategic Planning Meeting includes the following: (held 6 months in advance of renewal)

- ▶ Set your preferred annual schedule of service and claims review meetings (ex. quarterly, monthly, etc.)
- ▶ A detailed review of current insurance programs including overviews of each line of insurance, coverage limits, key policy terms & conditions, deductibles/ retentions, and other critical program elements

- ▶ Updates and commentary on the state of the overall market, noting key underwriter movements, claims trends, carrier appetites, significant claims, and other industry developments
- ▶ Strategic discussions around your desired outcomes for the upcoming renewal.
- ▶ Establishment of a customized timeline around key renewal events and deliverables. Dates to be discussed and mutually agreed upon for the gathering of renewal exposure information, carrier meetings, renewal submission to the market, regimented calls to discuss marketing updates with you, carrier quote deadlines, proposal delivery, certificate issuance, and other critical administrative deliverables.
- ▶ Establish claims needs and create custom Claims Protocol.
- ▶ Identify Risk Management and loss control needs – set date for customized Risk Management Plan meeting.
- ▶ Establish KPI's (key performance indicators) that align with your own strategies.
- ▶ Garner additional feedback from you as it related to carrier relationships, claims handling, risk control visits, operational changes, safety initiatives, servicing issues, and most importantly Marsh's performance to date.

Renewal discussion to include (held 90 days in advance of renewal)

- ▶ A recap of initial planning meeting and Service Calendar. (The Service Calendar tracks all your tasks and requests, the task owner, the due date, status update, completed date, etc. A copy is provided to you on a regular basis to ensure accuracy.)
- ▶ Continued updates and commentary on the state of the overall market, benchmarked and expected pricing, as well as key coverage issues being seen in the energy space.
- ▶ Discussion regarding updated underwriter feedback concerning appetite and specific pricing for your risk.
- ▶ Discussion and engagement around a final go to market strategy. Would include final pricing targets, key deliverables, and stretch goals to accomplish with the markets.
- ▶ Alignment on renewal outcome and timeline.

Post Renewal Discussion and Long Range Planning (60-90 days' post renewal)

- ▶ The core goal of this discussion is to provide you with a final comprehensive overview and repository of critical Insurance Program information over the course of the coming year.
- ▶ Reporting and discussion to include a recap of final insurance renewal outcomes outlining premiums bound, coverage overviews, key coverage enhancements, strategic successes, and additional marketing commentary.
- ▶ During this meeting we especially look to foster honest dialogue around what has gone well over the past 12 months and identify areas requiring improvement. The service continuum is a living and breathing journey, and being successful in the eyes of our clients is our top priority. Whether administrative or strategic, your feedback and goals drive our engagement.
- ▶ This meeting is not only a chance to look back at a narrative of the recent renewal, but also to set the stage for future strategy. It is our belief that we must work together to establish a set of stated long and short term priorities to help positively affect your operational and financial performance.

Claims Meeting (meeting frequency determined by client)

- ▶ Initial meeting is to obtain information for customized Claims Protocol.
- ▶ Establish Claims Meeting frequency and standard agenda items. Items can include a detailed discussion on open claims. Meetings can include your Public Sector Client Executive, Claims Manager, Third Party Claims Administrator and respective insurer's claims representative.
- ▶ Participate in quarterly internal meetings or as required.

Annual Risk Management Planning Session

Whether it is your facilities and programs, implementing ways to better protect the environment, the delivery of social and community services, or creating programs that can benefit all residents, we believe through our Canada wide and global network we would be a strong partner able to assist you in achieving your risk management goals - now and well into the future.

Stewardship Report

In addition to the above we can provide an annual stewardship report. The information in the report is intended to showcase our deliverables and the initiatives and projects the Municipality has undertaken during the year. We include information that impacts your insurance program; such as the state of the market (globally, nationally and provincial), the Municipality's claims, risk management program etc. In addition to providing you with a summary of the year's activities, this information can be used for the Municipality's reports to senior administration and Council.

Section 4 - Risk Management Services

As part of our mandate, MIS and Marsh provide a comprehensive Risk Management/Loss Control Programs which includes but is not limited to identifying risk, crafting loss control initiatives, inspecting assets and reviewing current programs.

As an extension of your team, MIS and Marsh ensure we deliver bespoke risk management services to support your objectives. Through a collaborative and trusted partnership we work with you to set and execute a risk management plan tailored to your municipality's risk profile and requirements. Seminars and webinars will be offered based on The Township's past lost experience in the hopes of preventing similar claims.

The risk management team is comprised of Timothy Hutchison, Cheryl Hughes and Joan Knox based out of the North Bay Office. Gwen Tassone and John Angkaw from the Toronto Marsh office will provide additional support. A profile for each person is provided on page 13 of this proposal.

Seminars & Webinars

MIS and Marsh work closely to provide a variety of learning opportunities for our Municipal clients. Prior to the onset of COVID-19 we hosted annual events located throughout the province including North Bay, Barrie and Blue Mountain. We have adapted our model and added more web based training solution over the past 18 months, but we look forward to eventually getting back to our in person events as soon as it is deemed safe to do so.

We have included a summary on the seminars, webinars and value added services below. While the list is very comprehensive, we can always adapt the training session to meet the needs of The Township of McKellar.

Municipal Seminars

On an annual basis, we will offer to the Municipality and surrounding municipalities half day workshops on topics of interest. This can include:

- ▶ Changes in legislation e.g. proposed changes to the Minimum Maintenance Standards
- ▶ The shared economy e.g. Uber and Air B&B
- ▶ Advancements in technology e.g. Artificial Intelligence, Driverless Cars
- ▶ Dissecting losses potentially creating a negative impact for municipalities on a move forward basis e.g. Occupiers Liability and the Bruce County and their mountain bike park loss
- ▶ Long term effects of Post-Traumatic Stress Disorder

Tailored Risk and Claim Management Seminars for The Township of McKellar

It is important that we can support each municipality's risk and claim management goals. This is achieved by first meeting with the designated staff member who is responsible for risk and insurance for the Municipality or senior management. We will discuss your challenges and successes and how best to implement an educational program that meets the needs of your senior staff and their departments. Once we have had an opportunity to complete this initial task an educational program with negotiated timelines will be agreed to and then implemented.

Webinars

At a minimum, on a quarterly basis, we will be offering webinars on topics that are applicable to all municipal departments or to a specific department e.g. best practices for building inspections. We will also be focusing on such topics as changes in legislation, losses that could potentially have a negative impact on future court decisions and what is trending as it relates to best practices in managing your workforce

For example, your plan can include seminars/webinars/training on the following topics:

- ▶ Overview of Risk Management including the many challenges that municipalities are faced with each day such as:
 - Plaintiff's counsel
 - Joint and several liability
 - Municipalities being viewed as having "deep pockets"
 - Expectations of members of council in conjunction with meeting the needs of the general public
 - Special events that include high risk activities
 - Skateboard and BMX parks

- ▶ Risk Transfer Mechanisms including but not limited to
 - Insurance
 - Contracts, lease agreements, tenders, easements and third party contracts
 - Certificates of insurance
 - Additional insured language
 - Participant waivers including an informed consent
 - Facility user's programs

- ▶ Claims: Role of the Insured, Insurer, Broker and Claims Adjuster

- ▶ Special events including but not limited to
 - Insurance requirements including the importance of requesting/receiving confirmation of insurance from vendors and the organizer of the event
 - Identify each party's role including ensuring EMS services are available during the event and setting up road closures
 - How best to partner with other organizations including defining each party's role. For example, the Lions Club or Kinsmen
 - Managing each group's expectations, including municipalities within your Municipality as it relates to activities such as fireworks and parades

- ▶ The importance of volunteerism in your community and understanding the Municipality's role including the duty of care owed to your volunteers and the general public.

- ▶ Information technology and cyber liability

- ▶ Construction Projects: Contract Wording, OCIP Programs, On-Site Safety

- Communications including
- Freedom of Information Requests
- Use of personal devices
- Best practices when communicating to the general public
- Use of personal log books

- ▶ Importance of documentation including:
 - What role your manuals, any studies, creation of policies and procedures, training documents, policy decisions can play in conjunction with municipal litigation.
 - The completion of incident reports and the importance of “sticking to the facts”.
 - The Municipality’s record retention policies.

- ▶ Setting inspection and maintenance standards including road and sidewalk liability in conjunction with the minimum maintenance standards.

- ▶ Homes for the Aged & Emergency Medical Services including:
 - Best practices for Paramedics, RN and RPN staff pertaining to claims mitigation and the delivery of their duties.
 - Administration of Homes for the Aged and Emergency Medical Services as it pertains to claims mitigation and the delivery of their duties.
 - Specifically, for your paramedics regularly scheduled access to our iDrive program

- ▶ Human resources including:
 - What specific insurance coverages are available to the Municipality
 - What is your responsibility in managing your staff taking into consideration the Disability Act and understanding the law associated with Workplace Violence and Harassment
 - Recognizing the signs of stress and how this can have a negative impact on your operations

- ▶ Building, Planning and By-law enforcement. Looking at each department’s individual challenges, the importance of working together, the Importance of documentation and knowing what the Municipality’s contractual obligations are.

- ▶ Best practices when identifying and managing the hazards associated with municipally owned recreation trails and playgrounds.

- ▶ Importance of signage including placement, what is your obligation to the public, do they meet the MTO standards, is it best to have a written sign vs a pictorial sign or both and how signage can be used as an effective loss mitigation tool.

- ▶ Roads/Public Works: Road and sidewalk maintenance including the application of the Minimum Maintenance Standards

Risk Inspection Services

Our municipal clients are involved in a wide range of activities and operations designed to service the needs of their constituents. The diverse nature of these activities leads to various potential public liability situations. We will assist the Municipality through specific hazard identification and analysis of these exposures, suggest corrective action and work with your staff to develop internal systems of inspection.

Our team is ready and willing to conduct site visits to help identify potential hazards and present risk management solutions designed to prevent new claims. Further, given our close proximity, we can offer these services throughout the year as needed. Also, we are able to provide commentary relating to replacement values and can provide guideline estimates, insight and documentation for comparable replacement costs depending on structure and location.

Loss Control Assessment (Aviva Canada)

At Aviva, their risk consultants have a broad understanding of municipal operational risks and trends associated with it. They can provide customized preventative solutions that will reduce losses – ultimately leading to less unexpected consequences for your organization.

From a property standpoint, their consultants can review building construction, operations, protection and exposures to stock and equipment - helping your organization avoid losses to assets from exposures such as fire, theft and vandalism.

For fleet operations, their consultants can provide fleet management expertise to ensure the Municipality can stay on the road, keeping your organization moving. Aviva's Risk Management team is ready to help the Municipality with end-to-end risk consulting tailored to your operations. Aviva has a wealth of experience in helping municipalities protect their businesses.

Risk Assessment Workshops

Our hands-on workshops are available to staff working together to build the Municipality's "Risk Matrix" which can be used, based on your operations, to define the level of risk associated with each of your operations and then categorizing the probability or likelihood of a loss against the category of consequence severity. Once completed the "Risk Matrix" can be used to: increase the visibility of your risks; and staff can then work towards putting in place plans to mitigate those identified risks; and in turn the "Risk Matrix" can assist management and members of council when making decisions on how best to use municipal resources to mitigate the identified risks based on the severity of a potential loss or frequency.

Pre-Loss Inspections

Our team will inspect locations to determine if there is a potential for loss present and will make recommendations on how to deal with potential losses. Our restoration team will inspect locations and prepare a plan of action to be used in case of a loss. By preparing this plan in advance, our restoration team can be on site ready to stop the loss from continuing and beginning the remediation process earlier thereby reducing restoration costs and decreasing downtime.

Contract & Certificate of Insurance Reviews

We will assist the Municipality to manage contractual liability exposures by reviewing and suggesting appropriate language dealing with various insurance, indemnity and hold harmless provisions contained within agreements proposed to or suggested by our clients. In addition, our office will also review any certificates of insurance the Township receives to confirm the required coverages and terms are included.

Our experience contributes insight in the suitability and effectiveness of liability transfers and appropriate insurance and indemnity clauses within your various contracts. As per our service standards mentioned earlier, all contracts will be reviewed and we will provide comments within 8 hours of receipt.

Other Risk Management Services

Cyber Risk Evaluation

Marsh's cyber and technology specialists have prepared a comprehensive cyber risk evaluation tool which can be used to identify all categories of cyber data, where the data is located and who is responsible for the security of the data. Using the information collected, we can help determine where losses are likely to occur and recommend strategies to prevent loss and to insure against loss.

Systems and Processes

We will work with the Municipality's management team to develop systems and processes for consistency within your operations, and can specifically focus on documentation, reporting and investigation of claims and accidents. We will work with your staff to promote loss control strategies within all departments and operating centres.

Disaster Recovery Programs

Marsh has access to several Disaster Recovery providers which include access to equipment at the time of a loss or emergency. Marsh would work closely with the Municipality to identify which program would complement the extensive business continuity plan in place at the Municipality. The offerings provided by these companies have evolved over the past few years. Marsh would welcome the opportunity to review the existing program and determine the best fit for the Municipality.

This product is not included in our premium. Fee to be negotiated between the Municipality, MIS, Marsh Canada and the third party provider.

Marsh Risk Academy

The Township will have access to Marsh Risk Academy – a resource center dedicated to advancing risk management acumen through knowledge transfer and professional learning and development. Items included are:

- ▶ Risk News
 - Newsletters that highlights industry updates, services, and resources, as well provides overview of upcoming events.
- ▶ Risk Insight

- Bulletins that spotlights operational risks and recommended risk controls and treatments.
- ▶ White Papers
 - Thought leadership on risk management matters that offers unique guidance and consideration for public entities.
- ▶ Peer Forums
 - Peer-to-peer knowledge sharing platform for public entities with guidance from industry subject matter experts.
- ▶ Webinars
 - Knowledge transfer platform that focuses on in-depth coverage of selected risk management topics and solutions.
- ▶ Resource Toolkit
 - Standardized resource documents that can be adapted to fit the needs of your organization.
- ▶ Training Workshops
 - Tailored training delivery to provide in-depth focus on specific risk management topics.
- ▶ Training Modules
 - Tailored training modules that covers specific risk management topics.
- ▶ Tabletop Exercises
 - Tailored table top exercise delivery to focus on specific risk scenarios.

Section 5 - Claims Management Services

MIS and Marsh Canada act in the best interest of our municipal clientele to ensure the full value of your policies are realized. We monitor a claim's status, provide assistance and advice on claims issues and liaise directly with the Insurer on your behalf. Each reserve change triggers a note sent to your Marsh Advocate so he/she can review in real time.

Our vast experience in municipal business provides our clients with valuable knowledge and claims management assistance. In addition to this, we arrange quarterly reviews with the carrier, monitor the service levels of the Third Party Adjuster and our carriers, and arrange for training, education and seminars as required.

A sample of our claims management and advocacy services are noted below:

- ▶ Provide advice and guidance as it relates to claims and the claim process;
- ▶ Assist in the completion of a schedule of loss or proof of loss;
- ▶ Liaise with insurers and adjusters to pro-actively manage, monitor and settle claims;
- ▶ Advocate for the Municipality with respect to claims to assure they are being handled in a timely fashion and reserved properly;
- ▶ Review claim reserves set by the insurers and advocate if they seem unfair or excessive;
- ▶ Provide an up-dated claims report to the Municipality quarterly on all lines of coverage;
- ▶ Assist with annual reports to Council regarding the Municipality's claims, industry trends etc.;
- ▶ Attend claims review meetings to review and discuss claims plus provide financial reporting;
- ▶ Provide subrogation reviews and recovery analysis; and,
- ▶ Assist the Municipality in reviewing and possibly changing their claims procedures.

Claims Reporting

All new claims are to be reported to THutchison@mcdougallinsurance.com. MIS/Marsh will track all claims as they are reported. Claims over the Municipality's deductible are funneled through a Third Party Administrator, IPG. The MIS/Marsh Claims Management Team closely monitors all claims through our shared access electronic system. We monitor a claim's status; provide assistance and advice on claims issues, and liaise directly with the Insurers on your behalf.

Marsh Canada has a dedicated Public Sector claims team that consists of three people to assist the Municipality with managing its own claims within the deductible. We assign our Senior Claims Broker, Nicole Ng, to your account and he would be tasked with the day to day oversight on the program; which includes implementing an established workflow for claims.

Upon receipt or notification of a new claim, Nicole will review and will discuss with the Municipality's representative on the necessary next steps. Should an adjuster or lawyer be necessary, Marsh can appoint one on your behalf if the Municipality does not have a preferred vendor list.

Emergency claims can also be reported using the toll free 24 hour reporting number: 1-877-374-6043.

- ▶ Property Damage Liability:
 - Claims that fall below the deductible should be handled internally or by the local adjuster.

- If assistance is required for claims below the deductible, it will be provided.
- ▶ **Bodily Injury, Errors and Omissions and Environmental Impairment Liability:**
 - All claims should be reported and the following claims must be reported immediately:
 - Statement of Claim
 - Fatality
 - Spinal Injury
 - Fractured skull and/or brain injury
 - Injuries causing paraplegia or quadriplegia
 - Claims involving media and sensitive issues
- ▶ **Property and automobile:**
 - Claims that fall below the deductible should be handled internally or by the local adjuster
 - If assistance is required for claims below the deductible, it will be provided.

Claims within Deductible

We take a pro-active part in assisting advocating on behalf of our clients during the claims process. MIS can also provide assistance in managing claims within the limit of the deductible by providing guidance and assistance designed to help the Township navigate smaller claims and also, to help keep these claims from growing beyond the deductible. For claims below the deductible, we will connect with the required adjusters or lawyer as necessary, help with claims denial letters, monitor and track the progress and provide assistance as needed. These claims will be tracked by our office and updates will be provided quarterly basis (or upon request).

Claims Adjusters and Legal Council

Marsh understands the importance of continuity and relationships built between the Township and your claims adjusters/legal counsel. We encourage our clients to manage their claims within their deductible. Many of our clients utilize their own adjusting services and we encourage those relationships to continue. We work with your preferred adjuster to ensure that the underwriter's claims reporting requirements are met and have implemented procedures to ensure such reporting is accomplished.

We work with your selected adjusting firm in complying with Marsh's claims reporting procedures; providing policy wordings analysis and interpretation; and assisting in negotiations between The Township of McKellar and the insurer on any and all claims. MIS and Marsh will work on behalf of the Municipality to determine the best strategy to use in negotiating settlement between The Township of McKellar and the Insurer. Our role also extends to assisting in developing strategies with respect to interpreting difficult claims, where background and legal knowledge with respect to the circumstances are required.

In regards to legal Counsel, MIS and Marsh will work with The Township of McKellar and the insurer to ensure a mutually agreed upon solicitor is assigned to the Township's claims.

Claims Team

All claims will be reported to Tim Hutchison who is the primary contact for The Township of McKellar. From there MIS will engage the Marsh claims team and members of the insurer's claims team. Kira Pashkovsky will monitor and coordinate claims directly with IPG/SCM while Nicole Ng will provide claims support and expertise as part of the Marsh national claims team. Direct access to the claims team is always available. Further, the claims team will be in direct contact with the Municipality when needed. The claims team profile is included on page 13 of this proposal.

Section 6 – Financial Proposal

We pride ourselves on being able to provide consistent premium pricing for our municipal clients. Our partnership with Marsh ensures extensive municipal insurance knowledge is afforded to our clients. This allows us to properly price our policies – giving clients the best possible rate without large swings in premiums.

Throughout the “hard” insurance market that stretched from 2020-2022, our office saw typical rate increases in the 10-15% range, while other insurers were consistently delivering 20%+ increases to their clients. Prior to the onset of the “hard” market, our office was happily delivering increases in the 3-4% range for the majority of our clients.

We are pleased to present our premium breakdown below for a 12 month term:

12 Month Premium Summary	Cost
Comprehensive Municipal Insurance Program (Annual Cost)	\$107,340.00
HST	\$7,099.44
Grand Total	\$114,439.44

Appendix #1 – Summary of Coverages



Township of McKellar

Insurance Proposal

Policy Period

September 8, 2022 - September 8, 2023

August 9, 2022

1

Important – Please Note The Following

Duty of Disclosure

In addition to providing all basic information necessary to enable us to place the risk, you must ensure that you are complying with your legal duty of disclosure of all material matters relating to the risk. In particular, you must satisfy yourself as to the accuracy and completeness of the information you provide to insurers. In this respect, you must provide all information relating to the risk, whether favourable or not, which would influence the judgement of a prudent insurer in determining whether he will take the risk, and, if so, for what premium and on what terms. If all such information is not disclosed by you, insurers have the right to void the policy from its inception which may lead to claims not being paid.

Payment Terms

Premiums are due and payable on receipt of a Marsh invoice. Payment should be made immediately to avoid any possible cancellation for non-payment of premium.

Period of Validity of Quote

This offer remains open for acceptance by the Insured until the expiry of the current Municipal Insurance program policy (ies).

Breach of Warranty or Subjectivity

If any of the terms and conditions contained in this proposal are identified as a “warranty” or as a subjectivity to binding or continuing cover, you should be aware that if the terms of the warranty as stated are breached or the subjectivity is not met, insurers may have the right to void the applicable coverage and deny any resulting or subsequent losses as a result.

Underinsurance

It is important that all policy limits and amounts insured be reviewed carefully and at least annually to be certain they are adequate to provide full recovery in event of a loss.

Underwriting / Binding Authority

Certain portions of this quotation of cover have been provided by Marsh Canada Limited acting in an underwriting capacity on behalf of the Insurer who, under a binding authority agreement, has given us authority to quote and confirm insuring terms, conditions and premiums. Marsh Canada Limited is not acting as an insurance broker in this instance and is not providing alternative terms or markets for the cover other than as quoted. For covers where Marsh

Canada Limited does not act in an underwriting capacity nor has a binding authority agreement with the Insurer, coverage cannot be bound with those Insurers unless a request is made to the Insurer and confirmation of coverage is subsequently received by Marsh Canada Limited from the Insurer.

Material Changes From Expiring Policy

You should carefully note any items identified in the "Changes from Expiry" section under each coverage as they represent material changes in cover from your previous policy.

RISK AND CLAIMS INFORMATION

This proposal has been based on the risk and claims information provided and/or verified by you to Marsh Canada Limited. If any of this information is not correct or has changed in the interim, you must advise us immediately as the terms quoted may therefore be invalid and cover cannot be bound as quoted.

TAXES PAYABLE BY INSUREDS

The following taxes as prescribed by federal and/or local laws and regulations will apply to all or certain portions of the premiums quoted and will be charged by Marsh Canada Limited in addition to the premiums quoted:

Provincial Sales Tax

Canadian Councils Liability

Limits of Liability:	\$	5,000,000	General Liability, including Sudden and Accidental Pollution any one Occurrence
	\$	5,000,000	and in the Annual Aggregate for Products and Completed Operations during the Policy Period
Extensions of Coverages:	\$	5,000,000	Employers' Liability; any one Claim
	\$	5,000,000	Tenant Legal Liability; any one Occurrence
	\$	5,000,000	Employee Benefit Liability; any one Claim
	\$	5,000,000	Incidental Medical Malpractice; any one Claim Retroactive Date: November 15, 1993
	\$	50,000	Voluntary Medical Payments; any one Claim and in the Annual Aggregate during the Policy Period
	\$	2,000,000	Forest Fire Fighting Expense; any one Occurrence and in the Annual Aggregate during the Policy Period
	\$	50,000	Voluntary Payment for Property Damage; any one Occurrence and in the Annual Aggregate during the Policy Period
	\$	250,000	Incidental Garage Operations; any one Occurrence and in the Annual Aggregate during the Policy Period
	\$	100,000	Municipal Marina Legal Liability; any one Pleasure Craft
	\$	1,000,000	Municipal Marina Legal Liability; in the Annual Aggregate for Legal Liability for Property Damage during the Policy Period
	\$	500,000	Wrongful Dismissal (Legal Expense); any one Claim and in the Annual Aggregate during the Policy Period
	\$	100,000	Conflict of Interest Reimbursement Expenses; any one Claim
	\$	100,000	Legal Expense, Reimbursement Expenses; any one Claim and
	\$	500,000	Legal Expense, Reimbursement Expenses; in the Annual Aggregate during the Policy Period
	\$	5,000,000	Non-Owned Automobile (including Contractual Liability for Hired Automobiles); any one Occurrence
	\$	250,000	Legal Liability for Damage to Hired Automobiles; any one Occurrence
	\$	5,000	Wrap-Up Liability – Difference in Conditions and Difference in Limits; any one Occurrence
Endorsements:	\$	5,000,000	Municipal Errors and Omissions Liability; any one Claim and in the Annual Aggregate during the Policy Period Retroactive Date: To Be Determined
	\$	2,500,000	Environmental Impairment Liability; any one Claim and
	\$	5,000,000	Environmental Impairment Liability; in the Annual Aggregate during the Policy Period Retroactive Date: To Be Determined

	\$	250,000	Abuse / Molestation Liability; any one Claim and
	\$	500,000	Abuse / Molestation Liability; in the Annual Aggregate during the Policy Period Retroactive Date: August 8, 2022
			Voluntary Compensation; As per Endorsement No. 4 – Schedule of Benefits
	\$	5,000,000	Police Officer Assault; any one Occurrence
Deductible(s):	\$	10,000	Public Entity General Liability; any one Occurrence and in the Annual Aggregate for Products and Completed Operations during the Policy Period, per Claimant in respect of Sewer Back-up
	\$	10,000	Extensions of Coverage; per Occurrence / per Claimant for all Extensions of Coverage except;
		NIL	Extensions of Coverage; any one Occurrence with respect to Non-Owned Automobile Liability, Conflict of Interest and Legal Expense Reimbursement As per Endorsement No. 4 – Schedule of Benefits for Voluntary Compensation
	\$	1,000	Extensions of Coverage; with respect to Legal Liability for Damage to Hired Autos
	\$	10,000	Extensions of Coverage; with respect to Wrongful Dismissal (Legal Expense)
	\$	10,000	Municipal Errors and Omissions Liability; any one Occurrence
	\$	10,000	Environmental Impairment Liability; any one Claim
	\$	10,000	Abuse / Molestation Liability; any one Claim
	\$	10,000	Police Officer Assault; any one Occurrence
Endorsements:			1. Excluding Cyber, as per LMA5529
			2. Excluding Communicable disease in excess of \$1,000,000, Retention of \$25,000 Any one claimant; however, exclusion to apply absolutely in respect of;
			i. child services or child care, long term care, senior care or care home operations
			ii. all medical facilities, hospitals, medical centres or clinics whether permanent, semi-permanent or temporary
			iii. any current or future testing, treatment, vaccination or other centres related to the coronavirus pandemic, SARS, SARS Cov-2 or any variation or subsequent variation thereof
			iv. homeless shelters
			v. prisons, jails, detention centres, holding cells, correctional services, juvenile correctional facilities
			vi. any supply of PPE, medical equipment, ventilators, testing equipment or beds related to or intended for use in i. through to iv. Above
Policy Form:			EK2004502 B0509BOWCI2151416
Insurer(s) and Proportion of Participation(s):			Certain Lloyd's Underwriters (Syndicate 1886) – 100%
Subject To:			1. Environmental Impairment Liability -
			a) Excluding ASTs >25 years or where not double walled/skinned or has no secondary containment
			b) Excluding USTs (underground tanks) which are either >20 years old or single skinned
			c) Subject to schedule of tanks to be held on file and tanks not seen are not covered
			d) Excluding closed landfill operations, unless ongoing/ active monitoring is in place & there is no known leachate
			2. Review & Approval of Municipal Casualty Questionnaire and QBE's COVID Healthcare Questionnaire
			3. Confirmation of 10 Year Loss Run

	<p>4. Terms will remain as indicated subject to no claims deterioration as of September 8, 2022</p> <p>5. Excluding for-profit entities or commercial subsidiaries unless disclosed</p>
Enhancements and Deviations:	<p>A full audit of current policies is required in order to outline all enhancements and deviations; however, below are ones we have identified:</p> <ul style="list-style-type: none"> • General Deductible increased from \$5,000 to \$10,000 including Wrongful Dismissal, Errors & Omissions and Environmental Impairment Liability • Includes a limit for General Liability and Errors & Omissions in the Annual Aggregate for Products and Completed Operations during the Policy Period • Limit for Wrongful Dismissal increased from \$250,000 to \$500,000 Any one claim and in the Annual Aggregate • Limit for Forest Fire Expense increased from \$1,000,000 to \$2,000,000 Any one claim and in the Annual Aggregate Limit for Environmental Impairment Liability reduced from \$3,000,000 to \$2,500,000 any one liability claim • Environmental Impairment Liability exclusions are as follows: <ul style="list-style-type: none"> a) Excluding ASTs >25 years or where not double walled/skinned or has no secondary containment b) Excluding USTs (underground tanks) which are either >20 years old or single skinned c) Subject to schedule of tanks to be held on file and tanks not seen are not covered d) Excluding closed landfill operations, unless ongoing/ active monitoring is in place & there is no known leachate

Canadian Councils Umbrella Liability (1st Layer)

Limit of Coverage:	\$ 20,000,000	any one Occurrence
	\$ 20,000,000	any one Occurrence in the Annual Aggregate in respect of Products & Completed Operations
	\$ 20,000,000	any one Occurrence in the Annual Aggregate in respect of Municipal Errors and Omissions Liability
	\$ 20,000,000	any one Occurrence in the Annual Aggregate in respect of Employee Benefits Liability
Excess of Underlying Coverage(s) and Limit(s):	\$ 5,000,000	General Liability; any one Occurrence including Sudden and Accidental Pollution and Police Officer Assault Endorsement
	\$ 5,000,000	any one Occurrence and in the Aggregate in respect of Products and Completed Operations during the Policy Period
	\$ 5,000,000	Incidental Medical Malpractice; any one Claim
	\$ 5,000,000	Municipal Errors and Omissions; in the Annual Aggregate
	\$ 5,000,000	Employer's Liability and Tenant's Legal Liability; any one Occurrence
	\$ 5,000,000	Employee Benefits Liability; any one Claim
	\$ 5,000,000	Non-Owned Automobile Liability including Contractual Liability for Hired Automobiles; any one Occurrence
	\$ 5,000,000	Owned Automobile Liability (Aviva Insurance Company of Canada); any one Occurrence
Retained Limit:	\$	NIL
Endorsements:	<ol style="list-style-type: none"> Standard Excess Automobile Liability Policy Follow Form Named Insured, SPF No. 7 Excluding Communicable Disease absolutely 	
Policy Form:	EK2004498, B0509BOWCI2151417	
Insurer(s) and Proportion of Participations(s):	Certain Lloyd's Underwriters (Syndicate 1886) – 100%	
Subject To:	<ol style="list-style-type: none"> Terms will remain as indicated subject to no claims deterioration as of September 8, 2022 Excluding coverage sub-limited within the primary 	
Enhancements and Deviations:	<p>A full audit of current policies is required in order to outline all enhancements and deviations; however, below is one we have identified:</p> <ul style="list-style-type: none"> Total Limit of Liability (\$) increased from \$25,000,000 to \$50,000,000; Marsh structures the policies with a \$5,000,000 Primary, \$20,000,000 First Umbrella Layer and \$25,000,000 Second Umbrella 	

Canadian Councils Umbrella Liability (2nd Layer)

Limit of Coverage:	\$ 25,000,000	any one Occurrence General Liability including Sudden and Accidental Pollution and Police Officer Assault Endorsement
	\$ 25,000,000	any one Occurrence in the Annual Aggregate in respect of Products & Completed Operations
	\$ 25,000,000	any one Occurrence in the Annual Aggregate in respect of Municipal Errors and Omissions Liability
	\$ 25,000,000	any one Occurrence in the Annual Aggregate in respect of Employee Benefits Liability
Excess of Underlying Coverage(s) and Limit(s):	\$ 25,000,000	any one Occurrence General Liability including Sudden and Accidental Pollution and Police Officer Assault Endorsement
	\$ 25,000,000	any one Occurrence and in the Aggregate in respect of Products and Completed Operations during the Policy Period
	\$ 25,000,000	Incidental Medical Malpractice; any one Claim
	\$ 25,000,000	Municipal Errors and Omissions; in the Annual Aggregate
	\$ 25,000,000	Employer's Liability and Tenant's Legal Liability; any one Occurrence
	\$ 25,000,000	Employee Benefits Liability; any one Claim
	\$ 25,000,000	Non-Owned Automobile Liability including Contractual Liability for Hired Automobiles; any one Occurrence
	\$ 25,000,000	Owned Automobile Liability (Aviva Insurance Company of Canada); any one Occurrence
Retained Limit:	\$	NIL
Endorsements:	<ol style="list-style-type: none"> 1. Standard Excess Automobile Liability Policy Follow Form Named Insured, SPF No. 7 2. Excluding Communicable Disease absolutely 	
Policy Form:	EK2004498 B0509BOWCI2151418	
Insurer(s) and Proportion of Participations(s):	Certain Lloyd's Underwriters (Syndicate 1886) – 100%	
Subject To:	<ol style="list-style-type: none"> 1. Terms will remain as indicated subject to no claims deterioration as of September 8, 2022 2. Excluding Coverage sub-limited within the Primary 	
Enhancements and Deviations:	<p>A full audit of current policies is required in order to outline all enhancements and deviations; however, below is one we have identified:</p> <ul style="list-style-type: none"> • Total Limit of Liability (\$) increased from \$25,000,000 to \$50,000,000; Marsh structures the policies with a \$5,000,000 Primary, \$20,000,000 First Umbrella Layer and \$25,000,000 Second Umbrella 	

Combined Physical Damage & Machinery Breakdown

Coverage:	Property Of Every Description – All Risks of Direct Physical Loss or Direct Physical Damage (Subject to Policy Exclusions)																																																		
Limits of Liability:	<table> <tr> <td>\$ 11,022,800</td> <td>Blanket Limit of Loss on Blanket Property of Every Description</td> </tr> <tr> <td>\$ 25,000</td> <td>Computer/Electronic Data Processing (Included in Blanket Limit)</td> </tr> </table>	\$ 11,022,800	Blanket Limit of Loss on Blanket Property of Every Description	\$ 25,000	Computer/Electronic Data Processing (Included in Blanket Limit)																																														
\$ 11,022,800	Blanket Limit of Loss on Blanket Property of Every Description																																																		
\$ 25,000	Computer/Electronic Data Processing (Included in Blanket Limit)																																																		
Extensions of Coverage:	<p>The Limits shown below are included in the Blanket Limit shown above:</p> <table> <tr> <td>\$ 500,000</td> <td>Valuable Papers</td> </tr> <tr> <td>\$ 500,000</td> <td>Extra Expense</td> </tr> <tr> <td>\$ 500,000</td> <td>Accounts Receivable</td> </tr> <tr> <td>\$ 500,000</td> <td>Gross Rentals</td> </tr> <tr> <td>\$ 500,000</td> <td>Computer Media</td> </tr> <tr> <td>\$ 25,000</td> <td>Fine Arts (Agreed Value)</td> </tr> </table> <p>The Limits shown below are in addition to the Blanket Limit shown above:</p> <table> <tr> <td>\$ 1,000,000</td> <td>Newly Acquired Property</td> </tr> <tr> <td>\$ 1,000,000</td> <td>Buildings in the Course of Construction</td> </tr> <tr> <td>\$ 500,000</td> <td>Property in Transit</td> </tr> <tr> <td>\$ 1,000,000</td> <td>Unnamed Locations</td> </tr> <tr> <td>\$ 500,000</td> <td>Expediting Expense</td> </tr> <tr> <td>\$ 300,000</td> <td>Business Interruption – Profits Subject to maximum of \$25,000 per month</td> </tr> <tr> <td>\$ 1,000,000</td> <td>Contingent Business Interruption</td> </tr> <tr> <td>\$ 100,000</td> <td>Fire Extinguishing Materials and Fire Fighting Expense</td> </tr> <tr> <td>\$ 500,000</td> <td>Professional Fees</td> </tr> <tr> <td>\$ 10,000</td> <td>Master Key</td> </tr> <tr> <td>\$ 100,000</td> <td>Land and Water Pollution Clean Up Expense</td> </tr> <tr> <td>\$ 100,000</td> <td>Stock Spoilage</td> </tr> <tr> <td>\$ 100,000</td> <td>Consequential Damage</td> </tr> <tr> <td>\$ 1,000,000</td> <td>Off Premises Service Interruption</td> </tr> <tr> <td>\$ 100,000</td> <td>Exhibition Floater</td> </tr> <tr> <td>\$ 500,000</td> <td>Hazardous Substance</td> </tr> <tr> <td>\$ 500,000</td> <td>Ammonia Contamination</td> </tr> <tr> <td>\$ 500,000</td> <td>Water Escape</td> </tr> <tr> <td>\$ 5,000</td> <td>Property of Councillors', Board Members' and Employees'; any one loss (\$25,000 maximum annual policy limit)</td> </tr> </table>	\$ 500,000	Valuable Papers	\$ 500,000	Extra Expense	\$ 500,000	Accounts Receivable	\$ 500,000	Gross Rentals	\$ 500,000	Computer Media	\$ 25,000	Fine Arts (Agreed Value)	\$ 1,000,000	Newly Acquired Property	\$ 1,000,000	Buildings in the Course of Construction	\$ 500,000	Property in Transit	\$ 1,000,000	Unnamed Locations	\$ 500,000	Expediting Expense	\$ 300,000	Business Interruption – Profits Subject to maximum of \$25,000 per month	\$ 1,000,000	Contingent Business Interruption	\$ 100,000	Fire Extinguishing Materials and Fire Fighting Expense	\$ 500,000	Professional Fees	\$ 10,000	Master Key	\$ 100,000	Land and Water Pollution Clean Up Expense	\$ 100,000	Stock Spoilage	\$ 100,000	Consequential Damage	\$ 1,000,000	Off Premises Service Interruption	\$ 100,000	Exhibition Floater	\$ 500,000	Hazardous Substance	\$ 500,000	Ammonia Contamination	\$ 500,000	Water Escape	\$ 5,000	Property of Councillors', Board Members' and Employees'; any one loss (\$25,000 maximum annual policy limit)
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Endorsements:	Automobile Replacement Cost Deficiency Endorsement																																																		
Deductible(s):	\$ 10,000 each Occurrence for All Losses																																																		

Insurance Proposal

	<p>\$ 1,000 each Computer/Electronic Data Processing loss</p> <p>\$ 1,000 each Fine Arts loss</p> <p>5% of total loss or 100,000 minimum, whichever is greater, each Earthquake occurrence</p> <p>\$ 100,000 each Flood Loss Except \$ 250,000 for property in 100 year flood zone</p>
Policy Form:	Municipal Insurance Program - Master Policy (January 1, 2022)
Insurer(s) and Proportion of Participations(s):	<p>Physical Damage: Aviva Insurance Company of Canada - 100%</p> <p>Machinery Breakdown: Aviva Insurance Company of Canada - 100%</p>
Subject To:	<ol style="list-style-type: none"> 1. A Schedule of Property including Construction, Occupancy, Protection, Exposure, civic address including postal codes for all locations. 2. Schedule of Miscellaneous Tools and Contractors Unlicensed Equipment. 3. All cooking facilities are ULC wet chemical compliant with semi-annual maintenance contract and Class K portable extinguisher. 4. Unless specifically agreed, all heritage properties are covered for Replacement Cost only. For Heritage Replacement Cost, a professional appraisal must be provided for approval by the insurer. 5. All locations may be subject to Engineering Inspection. 6. Terms will remain as indicated subject to no claims deterioration as of September 8, 2022. 7. Terms may change once the updated Schedule of Values with limits is provided with Contractor's Equipment and Bridge/Culverts separated out and all is reviewed by Insurer 8. Excluding coverage for the Vacant Church or Old School - Coverage may be added once updated SOV and completed Vacant application is received
Enhancements and Deviations:	<p>A full audit of current policies is required in order to outline all enhancements and deviations; however, below are ones we have identified:</p> <ul style="list-style-type: none"> • Deductible increased from \$2,500 to \$10,000; except Computer and Fine Arts where deductible is \$1,000 • Limit for Master Key reduced from \$25,000 to \$10,000 • Earthquake Deductible increase from 3%/\$10,000 to 5%/\$100,000 • Flood Deductible increased from \$25,000 to \$100,000 program standard • Vacant Property is excluded – subject to updated SOV and completed Vacant Application

Comprehensive Crime

Limits:	\$ 1,000,000	Employee Dishonesty – Form A
	\$ 200,000	Broad Form Loss of Money (Inside Premises)
	\$ 200,000	Broad Form Loss of Money (Outside Premises)
	\$ 200,000	Money Orders & Counterfeit Paper Currency
	\$ 1,000,000	Depositors Forgery
	\$ 200,000	Professional Fees / Audit Expenses
	\$ 200,000	Computer Fraud or Funds Transfer Fraud
Deductible(s):	\$ NIL per Loss	
Policy Form:	Master Crime Wording (April 2012)	
Insurer(s) and Proportion of Participations(s):	Aviva Insurance Company of Canada – 100%	
Subject To:	<ol style="list-style-type: none"> 1. Bank Accounts NOT being reconciled by the same person(s) authorized to deposit and withdraw funds. 2. All cheque requisitions and issued cheques containing dual signatures. If the above is not part of your internal Financial controls, please provide explanation(s). 3. Terms will remain as indicated subject to no claims deterioration as of September 8, 2022 4. Receipt of an updated Crime Application 	
Enhancements and Deviations:	A full audit of current policies is required in order to outline all enhancements and deviations.	

Automobile Insurance (Ontario)

Limits:	\$ 5,000,000 Liability – Bodily Injury / Property Damage Accident Benefits – Basic Benefits; Limits as stated in Policy Accident Benefits – Options; None Selected; Limits as stated in Policy Uninsured Automobile; Limits as stated in Policy Direct Compensation – Property Damage; Limits as stated in Policy Loss or Damage – All Perils; Limits as stated in Policy
Deductible(s):	\$ 2,500 Liability – Loss or Damage – All Perils
Endorsements:	<p>OPCF 3 Drive Government Automobiles Endorsement OPCF 4A Permission to Carry Explosives OPCF 4B Permission to Carry Radioactive Material OPCF 5 Permission to Rent or Lease OPCF 6C Public Passenger Vehicles Endorsement</p> <p>Additional Endorsements OPCF 9 Marine use Excluded (Amphibious Automobiles) OPCF 19A Agreed Value of Automobile(s) Endorsement OPCF 20 Loss of Use Endorsement - Applicable to Light Units per occurrence (Applicable only to Private Passenger Vehicles and Light Commercial Vehicles) OPCF 21B Blanket Fleet Endorsement – No Annual Adjustment OPCF 31 Non-Owned Equipment OPCF 32 Use of Recreational Vehicles by Unlicensed Drivers OPCF 43R Removing Depreciation Deduction – 24 Months New OPCF 44 Family Protection Endorsement Applicable to Private Passenger Vehicles, Light Commercial Vehicles, Skidoos and All Terrain Vehicles, and Police Vehicles</p> <p>Notice of Cancellation Ninety (90) Days Tarmac Exclusion</p>
Policy Form:	Provincial Statutory Owners Policy
Insurer(s) and Proportion of Participations(s):	Aviva Insurance Company of Canada – 100%
Subject To:	<ol style="list-style-type: none"> 1. Terms will remain as indicated subject to no claims deterioration as of September 8, 2022 2. Provision of updated Vehicles Schedule List to insurer 3. Provision of updated Drivers List to insurer 4. Subject to Drivers having satisfactory MVRs and minimum 3 year accident free experience 5. Updated prior carrier claims experience 6. OPCF 19A to apply subject to current appraisals (within the last 3 years)
Enhancements and Deviations:	A full audit of current policies is required in order to outline all enhancements and deviations.

Councillors' Accident Coverage

Limits of Coverage:	\$250,000 Principal Sum
Included Coverage:	<p>Number of Councillors: Five (5)</p> <p>24 Hour Coverage</p> <hr/> <p>Based on Five (5) Members</p> <p>Out of Province Emergency Medical Coverage for 30 day's including Spouse's Coverage</p>
Policy Form:	Insurers Standard Form
Insurer(s) and Proportion of Participations(s):	AIG Insurance Company of Canada – 100%
Subject To:	<ol style="list-style-type: none"> \$2,500,000 Aggregate Limit of Indemnity Per Accident Terms will remain as indicated subject to no claims deterioration as of September 8, 2022
Enhancements and Deviations:	A full audit of current policies is required in order to outline all enhancements and deviations.

Volunteer Fire Fighters' Accident Coverage

Limits of Coverage:	\$ 100,000	Principal Sum
	\$ 300	Disability Benefit 1st 4 weeks
	\$ 700	Disability Benefit after 4 weeks
	While on Duty Only Coverage	
Policy Form:	Insurers Standard Form	
Insurer(s) and Proportion of Participations(s):	AIG Insurance Company of Canada – 100%	
Subject To:	Terms will remain as indicated subject to no claims deterioration as of September 8, 2022	
Enhancements and Deviations:	A full audit of current policies is required in order to outline all enhancements and deviations.	

Municipal Volunteers' Accident Coverage

Limits of Coverage:	\$ 100,000	Principal Sum – Volunteers of the Policyholder while on Duty Only under the age of 80
	\$ 1,000,000	Aggregate Limit of Indemnity Per Accident
Policy Form:	Insurers Standard Form	
Insurer(s) and Proportion of Participations(s):	AIG Insurance Company of Canada – 100%	
Subject To:	Terms will remain as indicated subject to no claims deterioration as of September 8, 2022	
Enhancements and Deviations:	A full audit of current policies is required in order to outline all enhancements and deviations. Option to remove age restriction.	

Public Entity Recovery Assistance Plan (Critical Illness)

Sum Insured:	\$10,000 Limit for Insured(s) who are age 69 or less Five (5) Persons
Policy Form:	Insurers Standard Form
Insurer(s) and Proportion of Participations(s):	Sutton Special Risk – 100%
Subject To:	Terms will remain as indicated subject to no claims deterioration as of September 8, 2022
Enhancements and Deviations:	A full audit of current policies is required in order to outline all enhancements and deviations.

Premium Indication

Total Annual Premium: (Options Not Included)	\$ 107,340 plus any applicable provincial sales tax
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Municipal Options

Automobile Insurance:	To Increase deductible from \$2,500 to \$5,000 – Annual Premium Savings of \$1,921
Public Entity Recovery Assistance Plan: (Critical Illness)	Based on Five (5) Members – age 69 or less To increase the limit to \$15,000 – Annual Additional Premium \$275
Volunteer Fire Fighters' Accident:	Quotation for 24 Hour Coverage available upon request
Annual Low Risk Events Liability:	To Add Annual Low Risk Event Liability – Annual Additional Premium \$825 To Include Vendors & Liquor Liability – Annual Additional Premium \$413 Completed application required.
Cyber Liability:	Quotation available upon completed application

Acceptance of Municipal Insurance Program Proposal

To: Marsh Canada Limited
Public Sector Division
120 Bremner Boulevard, Suite 800
Toronto, Ontario Canada M5J 0A8
Telephone: 416 868 2600

Policy Term (mm/dd/yy): September 8, 2022 to September 8, 2023

We agree with the underwriting and claims information submitted and to the terms quoted in the Municipal Insurance Program proposal. This is your authority to proceed with binding cover(s) as outlined in the Municipal Insurance Proposal effective the date(s) noted above. We have also noted below our choice of any optional items in the Insurance Proposal as well as any specific instructions.

Indicated below are our instructions regarding any optional coverages shown in the insurance proposal.

Optional Coverages / Specific Instructions:

Signed on Behalf of Corporation of the Township of McKellar

Authorized Signature

Date

Please print the name of the person signing above

Implementation of Limit of Liability:
In no event shall either party be liable for any indirect, special, incidental, consequential or punitive damages or for any lost profits arising out of or relating to any services provided by Marsh or its affiliates. The aggregate liability of Marsh, its affiliates and its and their employees to you or your affiliates arising out of or relating to the provision of services by Marsh or its affiliates shall not exceed \$10 million. This provision applies to the fullest extent permitted by applicable law.



Marsh Canada Limited
120 Bremner Boulevard, Suite 800
Toronto, Ontario M5J 0A8
+1 416 868 2600

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Township of McKellar Staff Report

CONFIDENTIAL

Prepared for: Council

Department: Fire Department

Agenda Date: September 13, 2022

Report No: FD-2022-03

Subject: Status Update for August 2022

For the month of August 2022, the Township of McKellar Fire Department responded to a total of 16 calls consisting of:

14 Medical calls
2 Fire calls
0 Assistance calls (mutual/automatic/ or inter agency aid)
0 Motor Vehicle Collisions

Our new Instagram account, @mckellarfire, has been well received and slowly, but surely is gaining followers and traction in the community. Those members of the public whom I have spoken to are encouraging its continued use and believe it is a good form of communication for the department within the community. Its use for public education and recruitment is proving to be effective.

Apparatus and equipment status is consistent with previous months and the age and capability of Rescue 1 remains of some concern. Currently, the unit is closing in on 285,000 kms of use and the reliability of it is being closely watched. Cummins recalls on Pumper 1 and Tanker 1 were taken care of via Freightliner in North Bay in the early part of the month.

Our purchase and implementation of our new (used) breathing apparatus is complete. All units were flow and pressure tested and passed without issue.

The subject of bunker gear and fire protection clothing is an ongoing project. We were very grateful to receive 3 sets of used, but good gear from the City of Brampton Fire Department. This allowed us to meet most of our immediate needs, along with the purchase of a single new set, 4 pairs of boots, and 4 helmets. Should any budgetary room be left at the end of the calendar year we will purchase more new sets, as we have 4 in need of replacement in 2023. With a resolution to the immediate bunker gear need reached, we will proceed with the necessary coverall purchase in September in order to help meet our requirements for wildfire and rescue protection.

Our Market from the August long weekend was quite good. The presence of Sparky the fire safety dog and Smokey the Bear made for some great pictures with both young and old. The information from the Hawkins-Gignac foundation and the detectors we were given by them to give away were great for getting our fire safety message out to our public. McKellar Fire contributed to the giveaways with the purchase of a few new style fire extinguishers.

On August 16 we hosted a very successful evening of education for our members, as well as over 40 others from surrounding fire departments. Gary Jarret spoke with us for 2 hours on the subject of Fire Behaviour and Evidence Preservation and could have continued on for several more. Reaction from our local fire community was very positive and the desire to have him back to continue with these teachings and other subjects is strong.

Lastly, with the involvement of the McKellar Firefighters Association, the groundwork for a Health and Safety team has begun. The expressed mission of this group is to bridge the gap between our responders and administration to provide effective communication about concerns. At this point there are no outstanding issues, which is what made it the optimal opportunity to form such a group. Going forward we are going to be working together to introduce exposure identification, reporting, and tracking which is fundamental for the use of presumptive legislation should one of our responders ever fall ill in the future due to the exposures they encounter responding for the township.

Respectfully submitted by:

Robert Morrison

Robert Morrison, CEMC/Fire Chief

Reviewed by:



Ina Watkinson, Clerk

Attachments:

This agreement made this 13th day of September 2022

BETWEEN:

Cogeco Cable Canada LP

acting by its the sole general partner

Cogeco Cable Canada GP Inc.

Having its principle place of business being

950 Syscon Rd PO Box 5076 LCD1

Burlington, ON L7R 4S6

Attention: Senior Agreements Administrator, Rebecca Borsellino

Hereinafter called "Cogeco"

-and-

Township of McKellar

A Municipal Corporation

P.O. Box 69 McKellar, ON P0G 1C0

Attention: Clerk/Administrator, Ina Watkinson

Hereinafter called "McKellar"

Whereas the parties herein share the common intention of providing cable television services to the residents of McKellar and;

Whereas in order to render such services it is necessary that a self-support tower, satellite dishes and any instrument building be installed and constructed and;

Whereas McKellar has the facilities and lands available at a nominal rental prices to accommodate the use by Cogeco.

Now therefore witnesseth that the parties hereto agree as follows:

1. Cogeco is hereby granted permission and authority to maintain a self-support tower, two satellite dishes and a 10ft x 10ft building on the Municipal property described in Schedule 'A' appended hereto.
2. Cogeco shall be solely responsible for the maintaining the works and improvements described in paragraph 1 above, including all supplies and costs of installation, construction and maintenance and McKellar is hereby released and absolved of any and all obligations beyond that created by paragraph 1 above for such works and improvements which shall at all times be and remain the sole property and responsibility of Cogeco.
3. Cogeco shall maintain public liability insurance coverage to a minimum of \$2,000,000.00 coverage and further covenants to indemnify and save harmless McKellar relating to any damages, claims or actions resulting from the works and improvements installed on said properties.

- 3.1 This agreement shall be for a term of 10 years commencing on September 13, 2022 and may be renewed by mutual agreement as the parties hereto shall see fit.
4. Cogeco shall pay to McKellar annually the sum of \$1.00 on the 1st day of February each year during the term of this agreement.
 5. As a further consideration, Cogeco covenants that during the tenure of this agreement, the Community Centre located at 701 Highway 124 shall be provided with cable and/or data services at no expense to the Municipality.
 6. Upon termination of this agreement, Cogeco shall be at liberty to remove its works and improvements restoring the property of McKellar to its original condition, usual wear and tear excepted.
 7. This agreement may be terminated by either party given 12 months written notice upon which Cogeco shall have an additional 12 months from the expiry of such written notice to relocate. In such event, the removal and dismantle of equipment shall include that the grounds to be restored to pre-built condition at the expense of Cogeco. Such rental shall continue to be paid while and until the equipment is completely removed and restoration is complete.

This agreement was executed by the duly authorized signing officers of each party and sealed.

Signed, Sealed and Dated:

The Corporation of the Township of McKellar

Signature: _____

Signature: _____

Date: _____

Signed, Sealed and Dated:

Cogeco Cable Canada LP acting by its sole general partner
Being Cogeco Cable Canada GP Inc.

Signature: _____

Signature: _____

Date: _____

Schedule 'A'

To an agreement between Cogeco Cable Canada LP and the Corporation of the Township of McKellar
All and singular that certain parcel of tract of land and premises situate, lying and being in the Township
of McKellar in the District of Parry Sound and being Block C as shown on the Plan filed in the Office of
Land Titles in Parry Sound as Number M-426, Parcel 18884 S.S.



937907 Marsh Bay Road
RR #1 Coleman Township, ON
P0J 1C0
Tel: 705-679-8833
Fax: 705-679-8300
toc@colemantownship.ca

**CERTIFIED TRUE COPY OF
RESOLUTION NO. 22-08-31-02 PASSED AT A
SPECIAL COUNCIL MEETING HELD AUGUST 31, 2022**

Resolution No. 22-08-31-02

Moved by: Councillor Lois Perry
Seconded by: Councillor Susan Cote

Whereas the Township of Coleman has been represented by the Member of Parliament for Nipissing-Timiskaming since 2003; and

Whereas the Federal Electoral Boundaries Commission for Ontario has proposed the elimination of one Riding in Northern Ontario and a redistribution of the remaining Electoral Ridings; and

Whereas the Township of Coleman and other municipalities in the South Temiskaming area would be part of a newly created Electoral Riding known as Cochrane-Timmins-Timiskaming; and

Whereas the population of the existing Riding of Nipissing-Timiskaming meets the population requirements to maintain the Federal Riding; and

Whereas the communities that comprise the current Electoral Riding of Nipissing-Timiskaming form a geopolitical entity that would be fragmented by the Federal Electoral Boundaries Commission for Ontario's proposal; and

Whereas this fragmentation would diminish and reduce access to Federal representation for the residents of the Township of Coleman; and

Whereas there is potential for the Province of Ontario to adopt the Federal electoral boundaries to establish Provincial electoral boundaries, which would repeat the negative effects on Provincial representation for the people and communities in Northern Ontario; and

Whereas the ability to effectively represent diverse, small, rural communities continues to be eroded with the loss of Electoral Ridings in Northern Ontario.

Over 2 Billion Square Feet of Opportunity

www.colemantownship.ca

Now therefore be it resolved that the Corporation of the Township of Coleman hereby petitions the Federal Electoral Boundaries Commission to withdraw the proposal to eliminate a Federal Riding in Northern Ontario; and

Further that the Township of Coleman petitions the Federal Government to introduce legislation that would provide for a minimum number of guaranteed Ridings for Northern Ontario to ensure the voices of Northern and Rural Communities is not stifled; and

Further that a copy of this resolution be forwarded to the Temiskaming Municipal Association, the Federation of Northern Ontario Municipalities, the Honourable Anthony Rota MP for Nipissing-Timiskaming, and the Association of Municipalities of Ontario.

CARRIED

I hereby certify this to be a true copy of Resolution No. 22-08-31-02

A handwritten signature in blue ink, appearing to read 'C. Oslund', is written over the printed name.

Christopher W. Oslund
Chief Administrative Officer/Clerk-Treasurer



September 5, 2022

Federal Electoral Districts Redistribution – Ontario Commission
PO Box 37018 Southdale
London, Ontario, N6E 3T3
SENT BY EMAIL: ON@redcoupage-federal-redistribution.ca

To Whom It May Concern;

The Federation of Northern Ontario Municipalities (FONOM) is the unified voice of Northeastern Ontario, representing and advocating on behalf of 110 cities, towns and municipalities. Our mission is to improve the economic and social quality of life for all northerners and to ensure the future of our youth.

As President of FONOM, I want to commend the Commission for adding Indigenous Representation to the Redistribution Plan for Northern Ontario. But I want to share some of my concerns about the Redistribution plan's negative impacts on Northern Ontario. Currently, Northern Ontario has ten Electoral Districts, with the proposed plan reducing that number to eight. ***FONOM would ask that the Commission retain the current ten Electoral Districts as they are today, plus the planned Indigenous Representation!***

Geographically Northern Ontario is quite large. The distance from North Bay to the Manitoba border is 1623 kilometres (the distance from North Bay to Charlottetown is 1693 Kilometres). Your research shows you that the existing ridings are large already. Currently, the Members have a difficult job fairly representing their constituents. The MPs do an admirable job and represent Canada well, but we believe the new alignments will make their efforts even more difficult. ***FONOM would ask that the Commission retain the current ten Electoral Districts as they are today! Especially in the Northeast as any redistribution will divide our established First Nations, Francophone, and Municipal Associations.***

We are also concerned that the planned consultation for Northern Ontario is only in Timmins and virtual. I have real concerns with only one in-person consultation session for a region of the province this realignment covers. This vital consultation is also coinciding with a Municipal Election. As a Municipal Politician running for re-election, I believe that very few individuals will take the time away from campaigning to drive to Timmins for the session on October 11th. The Northern Ontario session is also happening in the middle of the Hunting Season. The timing of the Commission's consultation highlights a further lack of understanding for our part of Ontario. ***FONOM recommends you increase and extend the consultation in Northern Ontario until January 2023!***

FONOM

Federation of Northern Ontario Municipalities

Also, I want to mention the Redistribution website is very hard to navigate. We believe anyone using the site to find the impacts on their community would be hard-pressed to get the information they seek. For your information, several web design firms are using focus groups of fifty- and sixty-year olds to beta test interactive websites to ensure their product is user-friendly. ***FONOM would recommend to the Commission that they ensure they improve upon this platform for the next realignment in 2032.***

Thank you.

A handwritten signature in black ink, appearing to read "Danny Whalen". The signature is fluid and cursive, with a large initial "D" and "W".

Danny Whalen
President, FONOM

TOWNSHIP OF MCKELLAR

DATE: September 13, 2022

RESOLUTION No. 22-

Moved by: Morley Haskim
Mike Kekkonen
Reg Moore
Nick Ryeland

Seconded by: Morley Haskim
Mike Kekkonen
Reg Moore
Nick Ryeland

WHEREAS the Council of the Township of McKellar has applied for a grant from the Northern Ontario Heritage Fund Corporation (NOHFC) to aid in the renovation of St. Stephen's Church located in Broadbent; and

WHEREAS, further to information dated August 11, 2022, as feedback related to the NOHFC project file No. 7500075, one of the requirements for the grant to be considered is a Resolution from Council supporting the project financially; and

WHEREAS the Council of the Township of McKellar deems it appropriate to proceed with this worthwhile project as a budgeted item; Allocating \$50,000 in the 2022 approved capital budget, with an additional \$89,750 available in the cultural reserve fund to cover any legitimate cost overruns

NOW THEREFORE BE IT RESOLVED that the Council of the Township of McKellar does hereby agree to financially support this renovation project moving forward in a timely manner; and

FURTHER BE IT RESOLVED that the Council of the Township of McKellar does hereby assure the NOHFC that the Township of McKellar will aid in the funding of this renovation project and will cover any legitimate cost overruns, beyond those costs funded by the NOHFC grant, that might occur as a result of the completion of this project.

Carried _____ Defeated _____ Deferred _____

Peter Hopkins, Mayor

DIVISION VOTE

	YEA	NAY	ABSTAIN
Councillor Morley Haskim	_____	_____	_____
Councillor Mike Kekkonen	_____	_____	_____
Councillor Reg Moore	_____	_____	_____
Councillor Nick Ryeland	_____	_____	_____
Mayor Peter Hopkins	_____	_____	_____

Terms of Reference for the Ad hoc Committee on Rental Properties

Purpose:

1. To itemize all current and historical evidence relating to rental properties in McKellar (BLO-June 18, and CBO reports Moore 2015, By Law 95-12)
2. To review other municipalities solutions to rental properties (Seguin Whitestone, Kawartha Lakes, Muskoka region and Oliver)
3. To review FOCA's position on rental properties
4. To review the study on rentals by the MCA-Jan. 19
5. To engage the public at large through a variety of means-surveys, public meetings, written submission, McKellar Facebook page
6. To gather and review all relevant Municipal documents, by laws, resolutions, reports relating to rentals
7. To define "short term rentals"
8. To make recommendations to Council on matters pertaining to resolving rental properties issues and concerns within 1 year.
9. To develop a standardized education package for all rental properties
10. To determine any and all changes to By Law regulations regarding rental properties.
- 11.

Composition:

1. 7-11 members who are McKellar ratepayers to include 1 representative of the Environmental and Lake Stewardship ad hoc committee and the Business and Economic Development ad hoc committee, 2 members of the MLCA, one member of council (non-voting), up to six volunteers through an application process approved by council. The BLO and CBO are ex officio members who will act as resources to the committee.
2. Quorum- 50% of the membership
3. Officers: chair, vice chair, and secretary-chosen from membership. The officers shall be elected by ballot, except in the case of acclamation and shall hold office until their successors have been elected.
4. Council shall appoint member(s) to the Committee for the present term of Council or until Committees mandate has been fulfilled.
5. Council has the power to remove any member (s) of the Committee at any time.
6. All members have one vote except the chair) council rep). The chair can break a tie.
7. Meet monthly or at the call of the chair.
8. Public meetings determined by the Committee with 21 days notice and follow councils procedural by laws.
9. Minutes shall be kept of the proceedings and decisions of each meeting and shall be provided to the Clerk in a timely manner for distribution to the Reeve and Council.
10. Robert's Rules of Order, latest edition, shall be the parliamentary guide for all business sessions.

Duties of Officers:

1. The Chair shall preside at all meetings of the Committee. If the Chair is absent, the Vice-Chair shall assume his/her duties. The Chair, in discussion with the Secretary, shall prepare the Agenda for each regularly scheduled meeting, copies of which will be available prior to each meeting.
2. The Secretary shall record minutes of each meeting of the Committee and shall distribute said minutes to each Committee member prior to the next meeting of the Committee.
3. The Chair shall only vote in the case of a tie.

Budget:

It is not anticipate that the Committee will incur any financial costs. The Committee may have access to the Township facilities and assistance to the Township staff for Council approved meetings and projects. Requests for staff assistance shall be made in the form of a recommendation to Council for approval. The use of such is to be considered and "in kind" contribution from the Township.

The Committee:

1. Shall set a specific list of realistic goals, objectives and overall plan.
2. Involve interested expertise.
3. Shall provide council with written reports, resolutions in a timely manner.
4. Shall recognize that Council will only act on recommendations in the form of a report adopted by resolution from the committee and forwarded to Council through the CAO/Clerk
5. Shall recognize that Council ultimately has the discretion of approving, amending or defeating a committee resolution.
6. The committee may ask Council for a legal opinion on Rental matters.

Items to be addressed:

1. To define short term rentals, related problems and issues
2. Provide accurate evidenced-based information on rental property issues and concern
3. To review the positive and negative aspects of By Law 95-12 and related municipal documents.
4. Look at the benefits and concerns with rental properties.
5. To improve By Laws that related to rental properties.
6. Review a variety of alternatives to rental issues in other similar municipalities, organizations
7. To develop an educational package for all rental properties outlining a checklist of owners and renters responsibilities and market it through websites and social media.
8. Consider options to enhance/support/control rental properties
9. Other

NOTES:

The Short Term Rental Adhoc Committee shall, by resolution of Council, exist and operates as a Committee of the Council of the Township of McKellar.

The Short Term Rental Adhoc Committee members shall be appointed by resolution of Council.

CORPORATION OF THE TOWNSHIP OF MCKELLAR

BY-LAW NO. 2022-46

Being a By-law to appoint a Deputy Clerk

WHEREAS under the provisions of Section 228(2) of the Municipal Act, S.O 2001, C. 25, a municipality may appoint a Deputy Clerk who shall have all the powers and duties of the Clerk;

AND WHEREAS the Council of the Corporation of the Township of McKellar deems it desirable to appoint a Deputy Clerk;

NOW THEREFORE the Council of the Corporation of the Township of McKellar hereby enacts as a By-law of the Corporation as follows:

1. That Karlee Britton be appointed a Deputy Clerk for the Corporation of the Township of McKellar.

READ a **FIRST** and **SECOND** time this 13th day of September 2022.

Peter Hopkins, Mayor

Ina Watkinson, Clerk/Administrator

READ a **THIRD** time and **PASSED** in **OPEN COUNCIL** this 13th day of September 2022.

Peter Hopkins, Mayor

Ina Watkinson, Clerk Administrator

WPS Heads of Council Concerns Going Forward: Respectfully; Peter Hopkins - August 22

I want to wish those running again great success in the fall election. As well, I want to thank you all of you for my last twelve years as Mayor of McKellar. Having the opportunity to work with you was critical to my learning experience. Together, we are stronger and more effective than not. Even though we do not always agree, we continued to listen to and respect individual differences. Eventually, through on-going dialogue, common sense would prevail. Simply - thank you is not enough but thank you.

I would like to share my parting concerns that you may want to collectively consider going forward:

1. HEADS GATHERINGS: To hold regular bi – monthly Heads gatherings to discuss issues of mutual concern and share expertise
2. NEW MPP: need to hold an immediate meeting the new MPP – Dec 22
3. AMALGAMATION: Beware of Amalgamation. It is no secret that our new MPP has been given a mandate to amalgamate WPS. Some of you might agree but most of us do not. Collaboration and cooperation works well. As an option, you may want to investigate a Tier 2 area board to deal with key common area services. In my opinion, various studies have confirmed no one has saved any money from amalgamation and many forced municipalities still do not trust each other. Please focus on a collective response.
4. THE POOL: Depending on who is elected in McKellar, 2 of 3 candidates are against the pool and will do everything they can to opt out. Other pool issues are:
 - i- Operating Costs: Based on my experience, and on the Y's templates the operating cost estimates are way too low. Need to be upfront, realistic and reassess.
 - ii- Absolutely need to CONTROL building costs and STAY within budget- no overruns and extra assessments, Need to build in contingencies, incentives and controls to ensure the project STAYS within budget. Some municipalities will not be able to or agree with increasing their funding envelopes
 - iii- Forget 6 lanes: The Y has all the evidence on the capital and operating costs of a 6 lane pool and are not in favour of building one. You do not build a facility to hold one meet a year. You need to raise money to build an operating endowment fund of 5 million to have the interest offset operating costs ad infinitum.
 - iv- work with Whitestone to include them as a full partner
5. AREA REPRESENTATION: Need to develop a fair, equal and rotational representative membership on area organizations: EMS, DSSAB and Belvedere
Presently a few municipalities control the appointment of shared members on these organizations even though each municipality contributes annually over \$200,000 or more to each of them without any direct representation or voice. Worse, that the appointed representatives do NOT inform, communicate and follow up with those municipalities they supposedly represent. Sincerely hope this current method can be re- looked at to a fairer system of a 20 year rotational membership and that proper steps be taken to train and inform those representative to ensure open and on- going communication with the municipalities they represent and make regular reports to their councils.- especially on any budget deliberations

BEFOREHAND NOT AFTER THE FACT – The current system is totally unacceptable and needs serious review

6. EMS: There needs to be an immediate and independent operational and financial review of EMS to improve openness and transparency while creating a five or more longer term plan of action. This has nothing to do with the current quality of service of EMS. But the on going lack of transparency or consultation with contributing councils is of major concern. To hear third hand re large budget increase without explanation or input is simply- UNACCEPTABLE .There is no plan for the future that has been shared and there is no documentation of the costs per call by individual municipalities who are paying for this service. This documentation is critical going forward. Their Board needs to involve ALL participating municipalities in the preparation of the budget and along term plan
 7. MUNICIPAL ELECTION EXPENSES: AMO should support the request that all three levels of government should be able to: raise elections funds; issues tax receipts; and claim election expenses. Presently only the federal and provincial candidates are allowed to do so. Over 5000 municipal candidates in 440 provincial municipalities are being discriminated against in this unfair practice. Jamie should bring this forward now – see attached.
 8. FONOM 2023: hosted by Parry Sound: see attached ideas to involve the delegates in open discussions and priorities for AMO 's action
 9. MEGA SCHOOL: It is critical for all the reasons presented to build only a 7-12 school and retain a k-6 school in McDougall.
 10. HOUSING: There is an urgent need to seriously address this crisis together and come up with individual and collective actions for not only any housing in WPS but affordable ones. This shortage affects many aspects of the quality of life in WPS
 11. WPSEDC and Tourism: Tourism is our #1 business and economic multiplier. Yet we collectively do not embrace Tourism and plan for its success, which in turn is our success. Need to seriously consider Tourism as critical to our future well – being and be a key part of the WPSEDC. Seriously need to look at a HUB of related services to better serve future clients- see attached
 12. CAO's: Our CAO's/Clerk's meet regularly. Councils are not informed of these meetings; do not see an agenda, have no input on items discussed and no report of these meetings come back to council. This needs to change and become more open and transparent. They are not above Council but report to Council
 13. PLANNING BOARD; For those remaining, it is time to review the need for and the effectiveness of the Planning Board. What options are available.? We should be prepared for the eventuality of when our long standing planner decides to retire, which is probably sooner than later,
 14. CONNECTIVITY: It is unfortunate that we lost the hard work of SMARTCO. Some of the smaller municipalities are struggling with capacity and connectivity issues and need to work together to find common cost effective solutions to the above
 15. SHARED SERVICES: The concept is great but the execution is poor. There is a tendency for area municipalities to steal staff from among ourselves instead of looking at how we can share areas of common concern like Planning, BLO, CBO etc.
- Again good luck in your future endeavours. Please feel free to share with those you hope will be your Head of Council in 2023.



MUNICIPALITY OF SHUNIAH

420 Leslie Avenue, Thunder Bay, Ontario P7A 1X8
Phone: (807) 683-4545 Fax: (807) 683-6982
Email: shuniah@shuniah.org www.shuniah.org

August 19th, 2022

The Right Honourable Justin Trudeau, P.C., M.P.
Prime Minister of Canada
80 Wellington St
Ottawa, ON K1A 0A2
Via Email: justin.trudeau@parl.gc.ca

The Honourable Karina Gould, P.C., M.P.
Minister of Families, Children, and Social Development
House of Commons
Ottawa, ON K1A 0A6
Via Email: Karina.Gould@parl.gc.ca

Dear Prime Minister Trudeau and Minister Gould:

RE: Letter of Support – The Town of Aurora – Bill C-233 “Keira’s Law”

Please be advised that at its meeting on August 9th, 2022, the Council of the Municipality of Shuniah resolved to support the resolution adopted May 24th, 2022 by the Town of Aurora.

A copy of the above noted resolution is enclosed for your reference and consideration.

Yours truly,

Kerry Bellamy
Clerk
KB/jk

Cc:

Hon. Candice Bergen, M.P., Interim Leader of the Conservative Party of Canada
Jagmeet Singh, M.P., Leader of the New Democratic Party of Canada
Yves-François Blanchet, M.P., Leader of the Bloc Québécois
Hon. Patty Hajdu, MP Thunder Bay Superior North
Marcus Powlowski, MP Thunder Bay Rainy River
Lise Vaugeois, MPP Thunder Bay Superior North
Kevin Holland, MPP Thunder Bay-Atikokan
Federation of Canadian Municipalities (FCM)
All Ontario Municipalities



MUNICIPALITY OF SHUNIAH

COUNCIL RESOLUTION

Date: Aug 9, 2022

Resolution No.: 272-22

Moved By: [Signature]

Seconded By: [Signature]

THAT Council receive and support the resolution from the Town of Aurora regarding supporting bill C-233 "Keira's Law";

AND THAT Council direct the Clerk to forward a copy of this resolution to The Right Honourable Justin Trudeau, Prime Minister of Canada; The Honourable Karina Gould, Minister of Families, Children and Social Development; The Honourable Candice Bergen, Interim Leader of the Conservative Party of Canada; Yves-Francois Blanchet, MP, Leader of the Bloc Quebecois; Jagmeet Singh, MP, Leader of the New Democratic Party; MP's Patty Hajdu and Marcus Polowski and MPP's Lise Vaugeois and Kevin Holland; and the Federation of Canadian Municipalities (FCM) and all Ontario Municipalities.

- Carried
- Defeated
- Amended
- Deferred

[Signature]
Signature

Municipality of Shuniah, 420 Leslie Avenue, Thunder Bay, Ontario, E7A 1X8



COUNCIL RESOLUTION

Date: Aug 9, 2022

Resolution No.: 272-22

Moved By: _____

Seconded By: _____

THAT Council receive and support the resolution from the Town of Aurora regarding supporting bill C-233 "Keira's Law";

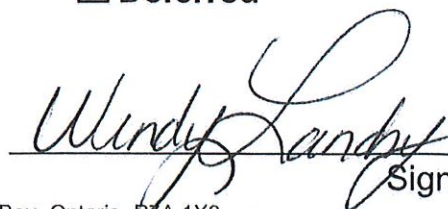
AND THAT Council direct the Clerk to forward a copy of this resolution to The Right Honourable Justin Trudeau, Prime Minister of Canada; The Honourable Karina Gould, Minister of Families, Children and Social Development; The Honourable Candice Bergen, Interim Leader of the Conservative Party of Canada; Yves-Francois Blanchet, MP, Leader of the Bloc Quebecois; Jagmeet Singh, MP, Leader of the New Democratic Party; MP's Patty Hajdu and Marcus Polowski and MPP's Lise Vaugeois and Kevin Holland; and the Federation of Canadian Municipalities (FCM) and all Ontario Municipalities.

Carried

Defeated

Amended

Deferred


Signature

Municipality of Shuniah, 420 Leslie Avenue, Thunder Bay, Ontario, P7A 1X8

OntarioSheep FARMERS

RECEIVED

AUG 15 2022

On behalf of Ontario's 2700 sheep farmers, I am reaching out to begin a dialogue with your municipality on the increasing challenge livestock farmers face in dealing with problem predators, and the role that Livestock Guardian Dogs (LGD) and your municipal dog control bylaws play in helping our farmers protect their sheep.

Problem predators are an increasing challenge and cost for Ontario livestock farmers requiring considerable effort and resources on the part of farmers and the Ontario Sheep Farmers (OSF). The financial cost of predation not only costs farmers, in terms of preventative measures, such as fencing and LGD; it also costs Ontario taxpayers, with the Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) paying farmers over \$717,000 in the 2021 FY for losses of livestock caused by wildlife. This cost does not include the cost borne by municipalities and OMAFRA in sending investigators out to farms and administering the program. Nor does this cover the costs of veterinarians to help those maimed by predators to recover, the production losses of animals who are stressed from predation and the mental health toll predation takes on the farmer. Without being able to properly protect livestock from predation, taxpayers should expect to see an increased incidence of predation and increased costs.

Livestock guardian animals are one of the most common forms of predation prevention control used by Ontario sheep producers. These include Livestock Guardian Dogs (LGDs), donkeys, and llamas, with LGD being the most popular choice. However, there are instances when municipal by-laws hinder the efficient use of LGDs on farming operations as the by-laws are intended primarily for dogs kept for companionship, breeding, or non-working purposes. We have reviewed work done by several Ontario municipalities where LGDs have been specifically addressed when creating or revising existing by-laws. Below are some of the primary areas of concern and suggested options for consideration by your municipality.

Add Definition of Livestock Guardian Dogs (LGDs) and Herding Dogs to by-laws

We propose that:

"Livestock Guardian Dog" (LGD) be defined as a dog that works and/or lives with domestic farm animals (e.g. cattle, sheep, poultry) to protect them while repelling predators and is used exclusively for that purpose.

"Herding Dog" means a dog that has been trained and is actively being used in a bona fide farming operation for the purposes of controlling livestock on the farm.

There are different breeds of LGDs of which the most popular breeds in Ontario include Great Pyrenees, Akbash, Kuvasz, Maremma and Anatolian Shepherd and crosses between these breeds. Although not an exhaustive list, dogs generally used for herding include Border Collies, Australian Shepherds, Blue & Red Heelers and Huntaways.



OntarioSheep.org

130 Malcolm Road, Guelph, Ontario N1K 1B1 T 519.836.0043 E admin@ontariosheep.org


Aggressive/ Dangerous Dog designation

LGD act aggressively and show aggression towards things they view as a threat to the livestock they are protecting. As such, an exemption, like that for police dogs should be considered.

OSF wishes to work cooperatively with you to ensure that municipal bylaws take into consideration the use of LGD when developing their bylaws. We would be pleased to communicate with the appropriate municipal officials to review with you Ontario sheep producers' needs and concerns in this area.

Thank you for your attention to this matter and we look forward to working with you.

Sincerely,



John Hemsted,
Chair



Livestock Guardian Dog use in Ontario

Predation is a significant cost and ongoing threat to sheep flocks in Ontario. Preventative measures are the first line of defense for producers. Livestock Guardian Dogs are one of the most effective preventative measures available because they are actively protecting the flock 24 hours a day, 7 days a week.

Livestock Guardian Dogs have been used in Ontario since the 1960's. Their use has increased in the past 40 years as the province's coyote population has increased and expanded throughout the entire province. Livestock Guardian Dog are now used by a great majority of sheep producers in Ontario to protect their flocks from predation by (primarily) coyotes, but also wolves, bears and other wildlife.

Livestock Guardian Dogs live with the sheep flock.

They provide protection to the flock by patrolling pastures, marking the perimeter of their territory. They also bark, run at, and try to intimidate any threats to the livestock they are protecting, which in this case is sheep.

Barking is one of the primary means by which livestock guardian dogs provide protection to the sheep flock. It is their way of communicating with other canines, and the guarding bark warns predators to avoid the area. Because dogs' sense of smell and hearing are many times more acute than that of humans, they often appear to be "barking" at nothing, when in fact, they hear, or smell something that humans are not able to.

Except perhaps for sheep flocks totally confined to barns with no access to outdoors, very few sheep flocks would survive predation attacks if it weren't for the effectiveness of livestock guardian dogs.

Ontario Sheep Farmers (OSF) considers the use of livestock guardian dogs to provide protection to livestock against predation as a normal farm practice.

The Farm and Food Production Protection Act (administered by Ontario Ministry of Agriculture, Food and Rural Affairs) defines normal farm practice as a farming practice which:

- is consistent with proper, acceptable customs and standards of similar operations; or
- uses innovative technology according to proper, advanced farm management practices.

The Farm and Food Production Protection Act was established to promote and protect agricultural uses and normal farm practices in agricultural areas, in a way that balances the needs of the agricultural community with provincial health, safety and environmental concerns.



Ina Watkinson

From: OntarioConnects.Onboarding
<OntarioConnects.Onboarding@infrastructureontario.ca>
Sent: August 8, 2022 5:03 PM
Subject: Accelerated High-Speed Internet Program Onboarding
Attachments: 1. AHSIP Onboarding - Checklist - Municipal - 8Aug22.pdf; 2. AHSIP Onboarding - Fact Sheet - Program Overview - 8Aug22.pdf; 3. AHSIP Onboarding - Fact Sheet - Legs Regs and Guideline Fact Sheet - 8Aug22.pdf; 4. AHSIP Onboarding - Fact Sheet - Broadband One Window - 8Aug22.pdf; 5. AHSIP Onboarding - Fact Sheet - Technical Assistance Team - 8Aug22.pdf

Greetings,

We are reaching out to you today to share information about the next milestone for the Accelerated High Speed Internet Program (AHSIP). The Government of Ontario recently provided an update on the Program (see details here: [EN](#) & [FR](#)). This program is an important initiative that will support the government's commitment of providing access to high-speed internet to every region of Ontario by the end of 2025. We're excited to partner with you to implement this Program.

The AHSIP has been created to ensure every household and business, in every Ontario community, has access to high-speed internet and the digital world. Supported by legislative and regulatory changes and backed by a nearly \$4 billion investment, the AHSIP seeks to solve the challenge of inadequate access to broadband by working closely with stakeholders and making legislative and regulatory changes to ensure that broadband connectivity can be achieved. This is an exciting step forward to support the objective of expanding the reach, quality, and connectivity of high-speed internet to all Ontarians.

Infrastructure Ontario will be working closely with the Ministry of Infrastructure to oversee and administer the program and work with stakeholders to accelerate broadband infrastructure deployment. Stakeholders involved in designated broadband projects, including AHSIP, will be required to work together to enable connectivity in an expedient way. This will require your participation and enrolment in the Broadband One Window (BOW) platform to ensure that information is shared quickly and any roadblocks that are foreseen can be addressed quickly.

Please see the attached onboarding package for your organization. The attachments provide further information to help guide your participation in the AHSIP. The package contains the following fact sheets:

- **AHSIP | Program Checklist**
List of actions for Municipalities and other stakeholders to undertake to get registered and participate in the AHSIP program.
- **AHSIP | Program Overview Fact Sheet**
High level overview of the AHSIP.
- **AHSIP | Guideline, Legislative and Regulatory Measures Fact Sheet**
Information about the legislative and regulatory changes that have been made to support the AHSIP program.
- **AHSIP | Broadband One Window Fact Sheet**
Information about the Broadband One Window (BOW) platform designed to address barriers and streamline coordination between stakeholder on high-speed internet projects.
- **AHSIP | Technical Assistance Team**
Information about the Technical Assistance Team from Infrastructure Ontario and the role they play in supporting the roll-out of the AHSIP.
- **AHSIP | Readiness Questionnaire**
Questions that will help our team prepare to serve you better throughout the course of the program.

Please review the attached materials and complete the [AHSIP Readiness Questionnaire](#), **no later than 19th August 2022**. This will ensure that you are registered with the AHSIP such that your organization can take advantage of the resources and support available.

We will be hosting two onboarding webinars for Municipalities on 25th and 29th August 2022 to familiarize you with the various components of the AHSIP program and address any queries that you may have. The webinar invitations will be sent to you separately and you may choose to attend either one per your convenience.

This is an exciting time for high-speed internet connectivity in Ontario and we look forward to working with you through this initiative!

For any questions, please contact us at OntarioConnects.Onboarding@infrastructureontario.ca.

Sincerely,

Accelerated High-Speed Internet Program Team



**Infrastructure
Ontario**

Stakeholder Onboarding Checklist

To help ensure that you understand the changes occurring through the Accelerated High Speed Internet Program (AHSIP), please go through the following checklist of activities. It is important to ensure you are ready to start working on the new projects coming to your area.



Checklist to prepare for AHSIP

- Familiarize yourself with the program and its features by reviewing this package of fact sheets:
 - AHSIP | Program Overview Fact Sheet:** Learn about the new program, highlights and objectives.
 - AHSIP | Guideline, Legislative and Regulatory Measures Fact Sheet:** Learn about the new legal requirements that support the roll-out of high-speed internet projects and the implications for your role and timing with new projects.
 - AHSIP | Broadband One Window Fact Sheet:** Information about the AHSIP online portal that provides an advanced space for stakeholders to collaborate and share information on designated high speed internet projects.
 - AHSIP | Technical Assistance Team Fact Sheet:** Learn about the role of the new Technical Assistance Team (TAT). This team will provide technical and administrative support to your organization in understanding the program and its requirements.
- Complete the AHSIP Readiness Questionnaire by **August 19th 2022**, to ensure that you are enrolled on the Broadband One Window platform and are on the mailing list for future updates about BOW training.
 - [Link to AHSIP Readiness Questionnaire for Municipalities](#)
- Review the [Building Broadband Faster Act Guideline](#) to familiarize yourself with the new processes and stakeholder requirements.
- Find out about training for Broadband One Window (launching summer 2022) and when it is available. Training will be an important part of ensuring that all stakeholders and participants are prepared for the roll out of the program. Training dates will be provided with the Broadband One Window launch.
- Review the province's recent AHSIP announcement ([News Release](#) & [Backgrounder](#)).
- Familiarize yourself with the information that you will need to share with other stakeholders in the execution of new designated high-speed internet projects.
- Let others in your organization know about the AHSIP program and how it is helping to connect Ontarians!

Stakeholder Onboarding Checklist



Additional Resources

- [Ontario Increasing Access to High-Speed Internet Across the Province](#)
- [Ontario Connects \(infrastructureontario.ca\)](#)
- [Up to Speed: Ontario's Broadband and Cellular Action Plan](#)
- [Building Broadband Faster Act Guideline](#)
- [Building Broadband Faster Act, 2021](#)
- [O. Reg. 410/22: Electricity Infrastructure - Designated Broadband Projects](#)



Learn more

For questions or feedback, please reach out to the AHSIP team at:

OntarioConnects.Onboarding@infrastructureontario.ca



Program Overview Fact Sheet



What is the Accelerated High-Speed Internet Program?

- The Government of Ontario has committed nearly \$4 billion to connect every region in Ontario to reliable, high-speed internet by the end of 2025. This is the largest single investment in high-speed internet, in any province, by any government in Canadian history.
- The Accelerated High-Speed Internet Program (AHSIP) has been created to ensure every region in Ontario has full access to the digital world.
- Infrastructure Ontario led a new, innovative and transparent procurement process that enabled Internet Service Providers (ISPs) to bid for provincial support through a series of reverse auction events for defined geographic areas and based on requirements for high-speed internet infrastructure deployment.
- On August 4, 2022, the province announced that it has signed agreements with [eight internet service providers](#) to bring access to municipalities across Ontario.
- Through AHSIP, up to 266,000 unserved and underserved homes and businesses will be connected to high-speed internet access¹.
- AHSIP will expedite the delivery of this essential service by targeting and addressing identified barriers in the planning and implementation process and by providing assistance to municipalities, internet service providers (ISPs), and local distribution companies (LDCs). AHSIP will also streamline and enhance coordination amongst stakeholders to ensure the rapid deployment of broadband infrastructure.



What are AHSIP's Objectives?



Facilitate speed of delivery of high-speed internet services (minimum service level of 50/10 Mbps) for unserved or underserved homes in every region of Ontario by the end of 2025.



Attract broad market participation of quality counterparties that is inclusive of smaller and local players.



Leverage existing utility infrastructure and rights of way to reduce required subsidies and compress delivery timelines.



Avoid additional cost to Ontarians by ensuring infrastructure is sustainable and can be upgraded as required.

1. Number of unserved and underserved homes and business are subject to change based on final agreements.



Program Overview Fact Sheet

+ What Makes AHSIP Different?

Innovative, Competitive and Transparent Procurement

A series of *Reverse Auctions* enabling ISPs to bid at the most reasonable price for provincial subsidies to connect service areas across the province.

New Guideline, Legislative and Regulatory Measures

A new [Building Broadband Faster Act Guideline](#) supported by legislative and regulatory measures to accelerate program deployment.

Innovative Technology Platform

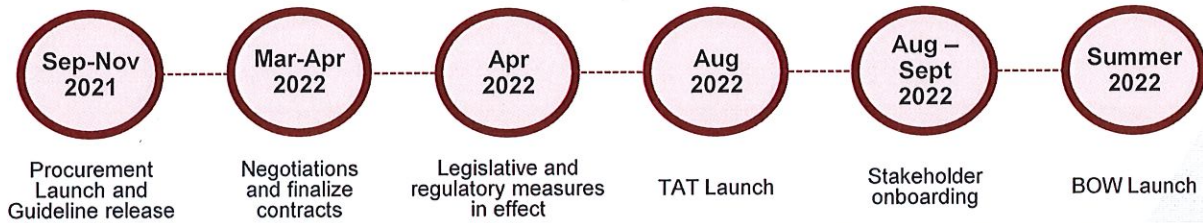
An innovative platform called *Broadband One Window (BOW)* enhancing information sharing, process coordination and monitoring.

New Dedicated and Collaborative Project Assistance

A dedicated *Technical Assistance Team (TAT)* to provide municipalities and LDCs with hands-on support throughout the program lifecycle.

📅 Key Program Milestones

The Ministry of Infrastructure and Infrastructure Ontario worked with its partners to develop processes and technologies to facilitate accelerated deployment of high-speed internet in Ontario, in line with legislative and regulatory direction in 2021. In 2022 and onward, the focus is on preparing ISPs and stakeholders for infrastructure deployment and supporting them through the implementation process.



📄 Learn more

For more information on the AHSIP program:

- [Ontario Connects \(infrastructureontario.ca\)](https://infrastructureontario.ca)
- [Up to Speed: Ontario's Broadband and Cellular Action Plan](#)
- [Building Broadband Faster Act Guideline](#)
- [Ontario Increasing Access to High-Speed Internet Across the Province](#)

For questions or feedback, please reach out to the AHSIP team at:

OntarioConnects.Onboarding@infrastructureontario.ca

Guideline, Legislative and Regulatory Measures

A new [Building Broadband Faster Act Guideline](#) and supporting legislative and regulatory measures have been developed to enable the successful delivery of the Accelerated High-Speed Internet Program (AHSIP) by reducing barriers and enhancing coordination amongst stakeholders. The Government's goal is to provide access to high-speed internet to every region of Ontario by the end of 2025.

Changes to Legislation and Regulation for AHSIP Stakeholders

It is important to know how legislative and regulatory changes will affect your organization and support efforts to implement high-speed internet services in your community. The following table provides an overview of how legislation and regulations will impact different stakeholders as key requirements are now in effect.

Legislative and Regulatory Changes Impacting AHSIP Stakeholders			
Stakeholder	Legislated and/or Regulated Timelines	Use of Broadband One Window (BOW)	Good Practice Measures
Municipalities	<ul style="list-style-type: none"> Review and respond to right of way permit applications within 10 days for projects ≤30 kms, 15 days if >30 kms Provisions to stop and restart timelines in case of material deficiency or material issue in the applications See Building Broadband Faster Act, 2021 for more details 	<ul style="list-style-type: none"> Approving permits Data sharing through BOW to support planning and review of applications Sharing of infrastructure data with eligible broadband proponents Use BOW in cases where ISPs elect to use BOW for their project 	<ul style="list-style-type: none"> Applications processed in a timely manner Material deficiencies identified early Expedient dispute resolution processes
Local Distribution Companies (LDCs)	<ul style="list-style-type: none"> Provisions to stop and restart timelines in case of material deficiency Complete make ready work within: <ul style="list-style-type: none"> ✓ 110 days for <30 poles ✓ 145 days for <60 poles ✓ 215 days for ≤200 poles Respond to data sharing requests within 15 days See O. Reg. 410/22: Electricity Infrastructure - Designated Broadband Projects for more details 	<ul style="list-style-type: none"> Sharing data on available infrastructure Use BOW in cases where ISPs elect to use BOW for their project Tracking pole attachments 	<ul style="list-style-type: none"> Guideline adopts One-Touch Make-Ready process as an option to enhance coordination Material deficiencies identified early Expedient dispute resolution processes

Guideline, Legislative and Regulatory Measures

Legislative and Regulatory Changes Impacting AHSIP Stakeholders			
Stakeholder	Legislated and/or Regulated Timelines	Use of Broadband One Window (BOW)	Good Practice Measures
Internet Service Providers (ISPs)	<ul style="list-style-type: none"> • Timelines identified in AHSIP Project Agreements • Ability to employ qualified person to undertake One-Touch Make-Ready (OTMR)/ make-ready work where permitted by LDC 	<ul style="list-style-type: none"> • Submitting permit applications and markup requests • Accessing geospatial data • Requesting pole attachments 	<ul style="list-style-type: none"> • Material deficiencies are addressed in a timely manner • Expedient dispute resolution processes
One Call Members	<ul style="list-style-type: none"> • 10 days to agree on dedicated locator and provide the dedicated locator mapping information • The locate is valid for 60 days unless the dedicated locator or One Call member allows for a longer time • One Call member must notify Corporation within 2 days of any change to information • See Ontario Underground Infrastructure Notification System Act, 2012 for more details 	<ul style="list-style-type: none"> • Sharing mapping data 	<ul style="list-style-type: none"> • Locates are completed within agreed upon timeframes

Guideline, Legislative and Regulatory Measures



Summary of Guideline, Legislation, and Regulation

Building Broadband Faster Act Guideline

Building Broadband Faster Act Guideline was developed through extensive collaboration with industry and government stakeholders. The guideline sets out new and best-practice processes and timelines in addition to the legislative and regulatory measures. The BBFA Guideline:

- Sets out required processes and timelines when internet service providers (ISPs) work with local distribution companies (LDCs), municipalities and other parties to deploy internet fibre. This includes third-party hydro pole attachments, accessing rights-of-way (ROW) to deploy fibre underground and use of dedicated locators to perform locates process.
- Introduces a new information and data gathering platform, Broadband One Window (BOW), an electronic system to support timely approvals, permitting and locate decisions related to high-speed internet projects.
- Establishes the role of a new Technical Assistance Team (TAT) that provides support, informal advice and assistance to municipalities, internet service providers and LDCs on the implementation of the guideline and implementation of provincial high-speed internet projects.

The Guideline has been updated to reflect new legislation and regulations. Guideline 2.0 is expected to be placed on the Ontario government website in coming weeks.

Building Broadband Faster Act (BBFA), 2021 (Amended in 2022)

The BBFA gives authority to the Minister of Infrastructure to remove barriers and streamline processes related to infrastructure that may result in delays to the timely completion of designated broadband projects. It also enhances co-ordination and engagement while being fair to public and private sector stakeholders. This Act was further updated by the *Getting Ontario Connected Act, 2022*. Further details are provided in the BBFA Guideline.

Relevant regulations:

- Nov 30, 2021 [O. Reg. 809/21: Designated broadband projects](#)
- Apr 26, 2022 [O. Reg. 436/22: Definitions and Prescribed Provisions](#)



Guideline, Legislative and Regulatory Measures



Updates to Ontario Energy Board Act, 1998

Regulations under the *Ontario Energy Board Act, 1998* complement regulations passed under the BBFA to reduce barriers to and accelerate the deployment of high-speed internet. Changes to the OEBA require LDCs to consider the needs of ISPs in their capital planning process. The regulation also prescribes the methodology the OEB must use in setting pole attachment charges.

Relevant regulations :

- Dec 10, 2021 O. Reg. 842/21: Electricity infrastructure
- Dec 16, 2021 Decision and order EB-2021-0302: Adjustments were made to reduce the wireline pole attachment charge
- Apr 21, 2022 O. Reg. 410/22: Electricity Infrastructure - Designated Broadband Projects
- If and when requested by a proponent to do so, the LDC shall use the BOW platform for the purposes of a designated broadband project.
- Where an LDC conducts make ready work, it shall do so within:
 - a. 110 days after receiving the notice, if the development, use or access involves fewer than 30 distribution poles;
 - b. 145 days after receiving the notice, if the development, use or access involves 30 to 59 distribution poles;
 - c. 215 days after receiving the notice, if the development, use or access involves 60 to 200 distribution poles; or
 - d. if the development, use or access involves more than 200 distribution poles, the period referred to in clause (c) plus two days for each additional pole.
- LDC shall record actual costs and revenues with respect to designated broadband projects in a deferral account.
- LDC charges the proponent for any power make-ready work done by the LDC in accordance with the regulation unless a different allocation of costs is agreed to between the proponent and the LDC.
- The OEB will resolve disputes between the ISP and LDC over material deficiency.



Guideline, Legislative and Regulatory Measures



Updates to Building Broadband Faster Act, 2021

Getting Ontario Connected Act, 2022 introduces amendments to the '**Building Broadband Faster Act 2021**'. The act makes it easier for ISPs to build designated high-speed internet projects and improves the processes and requirements related to determining the location of underground infrastructure. Below are key updates made.

Municipal Permits

- The service standard set out in the *Getting Ontario Connected Act, 2022* compels Municipalities to respond to right-of-way permits within 10 days for projects \leq 30 kms and 15 days if $>$ than 30 kms. This service standard:
 - Applies only to designated broadband projects
 - Does not alter existing municipal permit/approval processes already put in place by municipalities
- Municipalities to respond within 10 or 15 days of receiving an application by either:
 - Permitting the required access on such conditions as the municipality considers appropriate; or
 - Informing the proponent of the material deficiency or issue and provide the proponent with an opportunity to address it
- Timelines for service standards will stop once the applicant / proponent is informed of material deficiencies by the municipality and would restart at day 1 if the permit application is resubmitted.
- A 'no blanket rejections' approach is in place for municipalities; if deficiencies are identified by the municipality, an ISP would have the opportunity to address them.
- Municipalities will not be able to hold on to an application for an extended period with no reply/response.

Data Sharing

- Data on infrastructure can be requested regarding works, structures or appliances placed over, on or under land or water by a utility company. Requests can include:
 - Records of the utility infrastructure and associated rights of way
 - Data related to the location for all utility infrastructure that may be affected by a proposed excavation related to a designated broadband project
 - Records of communications and agreements related to the utility infrastructure
 - Any other information the Minister considers necessary for the purposes of the Act



Guideline, Legislative and Regulatory Measures



Updates to Ontario Underground Infrastructure Notification System Act, 2012

Getting Ontario Connected Act, 2022 introduces amendments to the **Ontario Underground Infrastructure Notification System Act, 2012** (the “One Call Act”). The amendments help One Call members in collaborating with proponents on broadband projects in a timely and efficient manner. A key amendment is that the use of a dedicated locator is now required for designated broadband projects.

- The proponent must notify One Call (Corporation) of the designated project at least 90 days before any excavation or dig is expected to commence, subject to a shorter timeline being stipulated by either One Call.
- The Corporation then has 3 business days to notify affected One Call members or such other time as may be prescribed by the Minister.
- One Call members have 10 days to agree on a dedicated locator and provide the dedicated locator mapping information, unless a different time period is agreed to.
- The dedicated locator has 10 days from the date the Corporation notifies it to provide the locate or within such different time limit agreed upon in writing by the Proponent and the dedicated locator.
- The locate is valid for 60 days unless the dedicated locator or One Call member allows for a longer time. Despite these requirements, if the markings on the ground that were provided are no longer visible, the validity period would be deemed to have expired and would need to be redone.
- There is a key exclusion from the use of the Dedicated Locator Model. Locate requests relating to transmission infrastructure must still be responded to by the relevant member, and not the dedicated locator.



Learn more

For questions or feedback, please reach out to the AHSIP team at:

OntarioConnects.Onboarding@infrastructureontario.ca



Broadband One Window (BOW) Fact Sheet

What is BOW?

- BOW is an integral part of the Accelerated High Speed Internet Program (AHSIP) from the Government of Ontario to facilitate high-speed internet access for every region of Ontario by 2025.
- A digital platform for all parties involved in the delivery of high-speed internet services in Ontario to design, procure, construct and manage provincially funded projects to facilitate broadband deployment.
- BOW expedites installation of high speed internet infrastructure by providing a secure facility for all stakeholders to collaborate, upload data, share information, and submit and approve applications for broadband service delivery.



How does it work?

- Integrates leading technologies such as geospatial mapping, analytics and cloud infrastructure to provide a modern platform for stakeholder collaboration.
- Enhances coordination and engagement with public and private sector stakeholders during the high-speed internet project lifecycle enabling stakeholders to work together.
- Employs predictive analytics to pre-empt project status issues. The platform will help identify and escalate any potential issues and delays involving the various stakeholders, helping them drive a resolution process.

Benefits of the BOW

- **Enhanced Data Sharing** – improves data access, collection and management and displays a visual relationship between assets and work
- **Real-time connectivity** – faster collaboration and request management enabling stakeholders to gain visibility on project status
- **Traceability** – Tracks and immortalizes project artefacts and approvals, request management and geospatial data
- **Time Savings** – Improved collaboration limits delays, accelerates approvals and projects are completed faster
- **Cost Savings** – Streamlined program management and execution reduces resource requirements resulting in cost savings for stakeholders
- **Improved Reporting** – Automates monitoring & reporting of KPIs to gather real-time project updates

- BOW is designed for use by all stakeholders involved in designated broadband projects**
- ISPs
 - LDCs
 - Municipalities
 - Technical Assistance Team
 - Infrastructure Ontario

Broadband One Window (BOW) Fact Sheet



What will it do?

The BOW has multiple capabilities and uses that make it powerful and unique in deploying high speed internet:

- All stakeholders involved in the development of high-speed internet projects can collaborate and share information to expedite the delivery of broadband services.
- Municipalities, LDCs and other One Call members, can receive and respond to permit applications for broadband projects.
- Stakeholders can request support from the Technical Assistance Team.
- The Ministry of Infrastructure may make requests for infrastructure data that concerns a designated broadband project; infrastructure owners can upload directly through the BOW.
- ISPs can request consent from municipalities before proceeding on an infrastructure project.
- All stakeholders can obtain a real-time status of designated broadband projects through a map-first view of specific geographic areas.
- Municipalities and other stakeholders can obtain real-time reports on project delivery, number of houses connected and other performance related information.



Data Security and Integrity

- The BOW platform is aligned with provincial regulation, GO-ITS 25.0 General Security Requirements.
- Proprietary information and data that is stored in the BOW is housed separately and limited to the user and organization to which the data belongs.
- Users will be registered on the BOW platform and will have secure access to the portal.



Registration and Training

- BOW registration and access will be available to all participants involved in the AHSIP program. Launch of the BOW is expected for the summer of 2022.
- Training will be provided ahead of launch. Please complete the AHSIP Readiness Questionnaire included with the Onboarding package to ensure your organization is registered for the BOW.
- All participants will receive further information and training on the BOW once it's available.



Learn more

For questions or feedback, please reach out to the AHSIP team at:

OntarioConnects.Onboarding@infrastructureontario.ca



Technical Assistance Team Fact Sheet



What is the Technical Assistance Team?

The Technical Assistance Team (TAT) has been established to assist stakeholders that need support in carrying out the work required by AHSIP.

The TAT will provide technical and administrative assistance to stakeholders as well as work to improve communications and coordination to support the implementation of designated high-speed internet projects.



What Core Services will the TAT Provide?

The Technical Assistance Team (TAT) has been established to assist stakeholders with the work required for designated broadband projects, including AHSIP, in the following areas:



Permits and Approvals Coordination

Provide technical support to designated broadband project stakeholders that need support to accelerate deployment, by applying leading practice Right of Way (RoW) and/or permitting processes.



Disputes and Resolution Coordination

Provide early and informal facilitation and/or administrative support for the resolution of disputes between any set of stakeholders and escalate any unresolved disputes.



Broadband Stakeholder Support

Provide technical support knowledge through FAQs, fact sheets, and other resources to assist with managing unexpected complexities in design or construction which may arise from the various diverse technologies and architectures.

Support other internal broadband program teams, through information and expertise, to deliver their objectives, make data-driven decisions, and better connect with stakeholders.



How do I request TAT support?

AHSIP stakeholders will be able to request TAT support through the Broadband One Window platform. The BOW will allow stakeholders to input a description of the support required. TAT can also be reached through email at TAT@infrastructureontario.ca.



Technical Assistance Team Fact Sheet



Types of Support for Core Services

The TAT will provide its core services in case the stakeholder organizations need support in carrying out the work required by designated broadband projects, including AHSIP.

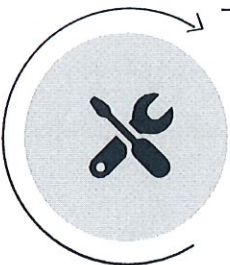


Permits and Approvals

- Assist with general questions and provide support related to permit applications.
- Provide support to stakeholders with reviewing applications for completeness and general coordination services.
- Provide quality assurance and application support to reduce errors and missing information in applications for authorizations and permits.

Disputes and Coordination

- Provide informal and early dispute resolution support on matters including, right-of-way access, 3rd party pole attachments, coordination of complex make ready work, etc.
- Provide a holistic view on all disputes through BOW and review its potential condition precedent (i.e., referring to previous disputes) on how and where similar challenges were resolved.
- Facilitate communication and coordination, and provide support for Guideline, legislative and regulatory compliance.
- Escalate unresolved technical disputes that require additional expertise beyond capabilities of TAT.



Broadband Stakeholder Support

- Necessary support on design and project plan review to assess tenability.
- Provide stakeholders with support necessary to help interpret legislation and guidelines.
- Advise on BBFA Guideline compliance during the design and delivery phase.
- Provide support on the use and navigation of Broadband One Window and data required to support its full set of capabilities.



Learn more

For questions or feedback, please reach out to the AHSIP team at:
OntarioConnects.Onboarding@infrastructureontario.ca



**Ministry of
Municipal Affairs
and Housing**

Office of the Minister

777 Bay Street, 17th Floor
Toronto ON M7A 2J3
Tel.: 416 585-7000

**Ministère des
Affaires municipales
et du Logement**

Bureau du ministre

777, rue Bay, 17^e étage
Toronto ON M7A 2J3
Tél. : 416 585-7000



234-2022-3540

August 10, 2022

Dear Head of Council:

As Ontarians face the rising cost of living and a shortage of homes, our government was re-elected with a strong mandate to help more Ontarians find a home that meets their needs.

Our government also made an election promise to build 1.5 million new homes for the people of Ontario over the next 10 years to address the housing supply crisis.

I am pleased to inform you that our government introduced the proposed Strong Mayors, Building Homes Act on August 10, 2022, that, if passed, would make changes to the *Municipal Act, 2001*, *City of Toronto Act, 2006*, and the *Municipal Conflict of Interest Act*. These amendments would empower mayors in the City of Toronto and City of Ottawa to deliver on shared provincial-municipal priorities and get more homes built faster.

If passed, the proposed changes impacting the City of Toronto and City of Ottawa are intended to take effect on November 15, 2022, which is the start of the new municipal council term. Other growing municipalities could follow at a later date.

If you have any comments or feedback regarding these proposed changes, you may submit them to the Ministry of Municipal Affairs and Housing at:

StrongMayors@ontario.ca.

Sincerely,

A handwritten signature in blue ink that reads "Steve Clark".

Steve Clark
Minister

Ina Watkinson

From: Peter Hopkins <peterhopkins1942@gmail.com>
Sent: July 28, 2022 2:21 PM
To: Clerk Administrator
Subject: Fwd: Belvedere Heights

fyi and correspondence

----- Forwarded message -----

From: **George Comrie** <g.r.comrie@sympatico.ca>
Date: Thu, Jul 28, 2022 at 2:11 PM
Subject: Belvedere Heights
To: <afriesen@mcmurrichteith.com>, <peterhopkins1942@gmail.com>

Hello, Angela and Peter.

I'm conscious of the fact that I owe both your Councils (and mine too) a report on what's happening (or not happening) at Belvedere Heights. Truth be told, I don't have a lot of information that hasn't been reported publicly, and we are still waiting on the Government of Ontario to respond to our initiatives of late last year. However, I am happy to summarize where we are at the moment, and to answer any questions.

The most recent round of publicity (and the letter you received from a resident) have to do with the "Life Lease" occupants of the facility. Unfortunately, I can only discuss this portion of the file in camera (in a closed session), as it deals with the acquisition or disposal of real property of the corporation (and indirectly of the owner municipalities). All I can say publicly is that we are working to address the needs and concerns of the life lease residents on an individual basis to deal with their holdings in a manner that is as fair and consistent as possible.

Please let me know if you would like to arrange for me to report to your Council at some point in the remainder of the current Council term, and whether it would be virtually or in person. I can then assemble some materials for distribution, and if you wish, prepare and deliver a short PowerPoint presentation summarizing our progress to date.

Thanks and best regards,

George

Mayor George Comrie

Municipality of Whitestone

Mobile: 705-773-8211

E-mail: mayor.comrie@whitestone.ca

CORPORATION OF THE TOWNSHIP OF MCKELLAR

BY-LAW NO. 2022-47

**Being a By-law to Confirm the Proceeding of Council
of the Township of McKellar**

WHEREAS Section 5 of the *Municipal Act, 2001, S.O. 2001, c.25 as amended*, provides that the powers of a municipality shall be exercised by its Council; and

WHEREAS Section 9 of the *Municipal Act, 2001, S.O. 2001, c.25 as amended*, provides that a municipality has the capacity, rights, powers and privileges of a natural person for the purposes of exercising its authority under the Municipal Act or any other Act; and

WHEREAS Section 5(3) of the *Municipal Act, 2001, S.O. 2001, c.25 as amended*, provides that a municipal power, including a municipality's capacity rights, powers and privileges under Section 9 of the Municipal Act, 2001, S.O. 2001, c 25 as amended, shall be exercised by by-law unless the municipality is specifically authorized to do otherwise; and

WHEREAS it is deemed expedient that the proceedings of the Council of the Corporation of the Township of McKellar at this Session be confirmed and adopted by By-law.

NOW THEREFORE the Council of the Corporation of the Township of McKellar hereby enacts as follows:

1. **THAT** the actions of the Council of the Corporation of the Township of McKellar at its meeting held on September 13, 2022 in respect to each resolution and each action passed and taken by Council at the meeting, are, except where the prior approval of the Ontario Municipal Board is required, hereby adopted, ratified and confirmed as if the same were expressly embodied in this By-law.
2. **THAT** the Mayor, or in his/her absence the Acting Mayor, and the proper officials of the Corporation of the Township of McKellar are hereby authorized and directed to do all things necessary to give effect to the said action of the Council of the Corporation of the Township of McKellar during the said meeting referred to in Section 1 of this By-law.
3. **THAT** the Mayor, or in his/her absence the Acting Mayor, and the proper officials of the Corporation of the Township of McKellar are hereby authorized and directed to execute all documents necessary to the action taken by this Council as described in Section 1 of this By-law and to affix the Corporate Seal of the Corporation of the Township of McKellar to all documents referred to in said Section 1.

READ a **FIRST** and **SECOND** time this 13th day of September, 2022.

Peter Hopkins, Mayor

Ina Watkinson, Clerk

READ a **THIRD** time and **PASSED** in **OPEN COUNCIL** this 13th day of September, 2022.

Peter Hopkins, Mayor

Ina Watkinson, Clerk