



Township of McKellar Staff Report

Prepared for: COUNCIL

Department: TREASURY

Agenda Date: September 5, 2023

Report No: T-2023-10

Subject: **Renewal of 2023-2024 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 insurance company offers an annual renewal based on various factors including our assets, market conditions, and liability claims. For the township of McKellar, the renewal premium is \$102,927 plus taxes, which is a 20.30% increase from the previous term. Insurance premiums are affected by several factors, including the "Hard Market" for insurance companies. This is a condition where demand for insurance products is high, but supply is low, even though the situation has improved compared to last year. Other factors that impact the policy include inflation, low return on investments, supply chain management issues, and catastrophic environmental losses. On page 16 of the enclosed Renewal report, there is a breakdown of of premium cost. The increase in premium (20.30%) from the last term is due to the following factors, as per the insurer:

- Liability 10-year loss ratio is at 72%
- Environmental Liability 10-year loss ratio is at 1,238%
- Property 10-year loss ratio is at 133%
- Property values increased by 9% inflation (Total Insured Values increased 13.9% to \$13,658,192)

Overall, it is important to note that insurance premiums are influenced by several factors, and it's crucial to review the renewal report to understand the reasons behind the increase in premium.

Budget Implication:

Budget will increase to \$99,000 from \$94,000 for this year.

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-2023-10 Municipal Insurance Renewal; and Further direct the Treasurer to renew the policy with Intact Public Entities in the amount of \$102,977 plus applicable taxes.

Respectfully submitted by:



Roshan Kantiya
Treasurer

Reviewed By:



Ina Watkinson
Clerk/Administrator



2023 Municipal Insurance Program

CORPORATION OF THE TOWNSHIP OF MCKELLAR

Renewal Report for the Policy Term September 19, 2023, to September 19, 2024

In Partnership with:

Jessica Stone R.I.B.O.

BROKERLINK

o/b Canada Brokerlink (Ontario) Inc.

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Ref 47575/df

30 August 2023





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

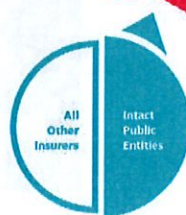
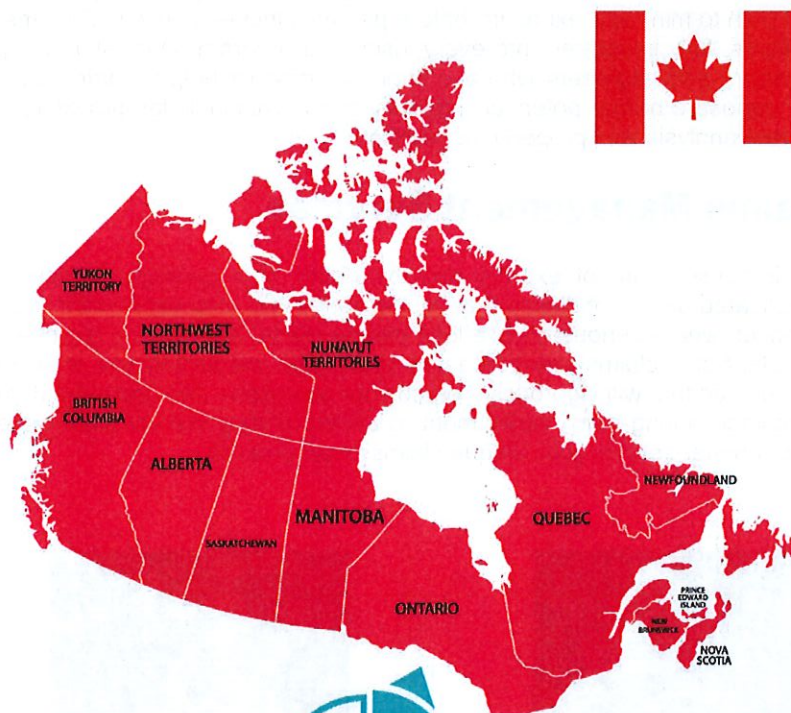
New Products & Services

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.

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

Wildfire and Flood Exposures

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

Quoting and Binding Coverage Restrictions

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

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

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

Schedule of Coverage

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

Casualty

Coverage Description	(\$)*Deductibles	(\$)*Limit of Insurance
General Liability (Occurrence Form) <i>Broad Definition of Insured</i>	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		15,000,000
Legal Liability for Damage to Hired Automobiles	1,000	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

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 Paralysis		250,000
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 Paralysis		100,000
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	Nil	100,000 Per Claim No Aggregate

Legal Expense (Claims Made)

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

Schedule of Coverage

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

Property

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

Coverage Description	(\$) Deductibles	Basis	(\$) Limit of Insurance
Property of Every Description - Blanket	10,000	RC	10,686,792
Scheduled Items	10,000		78,300
Coverage, Deductible and Basis of Settlement as per Schedule			
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	10,000		5,500,000
Building Damage by theft	10,000		Included
Debris Removal	10,000		Included
Electronic Computer Systems			
Electronic Computer Hardware and Media	10,000		Included
Electronic Computer Systems Breakdown			Not Insured
Electronic Computer Systems – Extra Expense			Not Insured
Extra Expense Period of Restoration	10,000		90 Days
Expediting Expense	10,000		Included
Fire or Police Department Service Charges	10,000		Included
First Party Pollution Clean-up	10,000		1,000,000
Fungi and Spores	10,000		10,000
Furs, Jewellery and Ceremonial Regalia			
Ceremonial Regalia	10,000		Included
Furs and Jewellery	10,000		25,000
Inflation Adjustment	10,000		Included
Live Animals Birds or Fish	10,000		25,000
Newly Acquired Property	10,000		1,000,000
Professional Fees	10,000		Included
Property and Unnamed Locations	10,000		Included
Property Temporarily Removed Including while on Exhibition and during Transit	10,000		Included
Recharge of Fire Protection Equipment Expense	10,000		Included

Sewer Backup and Overflow	10,000	Included
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Municipal & Public Administration Extension Endorsement

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

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

Additional Endorsements

Virus and Bacteria Exclusion

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".

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".

Other Endorsements

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

13,658,192

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

Schedule of Coverage

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

Equipment Breakdown (Advantage/BM31)

Coverage Description	(\$) Deductibles / Waiting Period	(\$) Limit of Insurance
Direct Damage	2,500	50,000,000 Per Accident
Gross Rents	24 Hours	500,000
Extra Expense	24 Hours	500,000
Consequential Damage	2,500	50,000
Expediting Expense		Included
Hazardous Substances		500,000
Ammonia Contamination		500,000
Water Damage		500,000
Professional Fees		500,000
Interruption by Civil Authority		30 days
Errors and Omissions		500,000
Loss of Data		100,000
Selling Price		Included
By-Law Cover		Included
Off Premises Mobile Object		25,000
Brands and Labels		250,000
Environmental "Green" Coverage		250,000
Service Interruption		Included Within 2500 metres
Contingent Business Interruption	24 Hours	25,000
Public Relations Coverage		10,000

Schedule of Coverage

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

Owned Automobile

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
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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. 2,500

Loss or Damage**

Specified Perils (excluding Collision or Upset)

Comprehensive (excluding Collision or Upset)

Collision or Upset

All Perils VRS

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)	\$ 85,561	Total Annual Premium (Excluding Taxes Payable)	\$ 102,927
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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	\$ 38,953	\$ 44,146
Errors and Omissions Liability	3,635	4,035
Non-Owned Automobile Liability	154	162
Environmental Liability	1,383	3,500
Crime	837	879
Board Members Accident	922	968
Firefighters' Accident	1,133	1,190
Conflict of Interest	309	324
Legal Expense	1,019	1,070
Property		
Property	14,900	21,206
Equipment Breakdown	1,128	1,244
Automobile		
Owned Automobile	18,855	21,683
Excess		
Follow Form	2,333	2,520
Total Annual Premium	\$ 85,561	\$ 102,927
(Excluding Taxes Payable)		

Changes to Your Insurance Program

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

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

PFAS Exclusion

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

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

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

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

Your renewal will reflect this change.

Liability and Errors and Omissions

- Intact Public Entities is applying a Communicable Disease Outbreak Exclusion to all operations.
- When this endorsement is shown on the policy there is no coverage (including defence costs) for any actual, alleged or threatened virus, bacterium or other micro-organism that induces or is capable of inducing a communicable disease **when** the communicable disease is determined to be, a pandemic, epidemic, outbreak, disaster or public health or other emergency by the World Health Organization, or any agency or authority tasked with overseeing international or global public health, or by the Canadian government, including any federal, provincial, territorial or local agency, authority or official.
- **Important Note:** The communicable disease exclusion has been amended to respond to claims for a communicable disease caused by contaminated drinking water unless a pandemic or epidemic has been declared, determined, or recognized to be caused by a pandemic or epidemic by the World Health Organization, or any agency or authority tasked with overseeing International or global health, or by the Canadian government, including any federal, provincial, or territorial agency authority or official.
- The Endorsement is attached to Liability and Errors and Omission Coverage

Commercial Follow Form Excess Liability

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

Property Policy

Please be advised, at Renewal following has been amended to Actual Cash Value of settlement due to the age of the equipment:

- 2001 New Holland TC29 Tractor,
- 2002 John Deere 310G Backhoe.

Building Values Increased

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

Building Bylaws and Newly Acquired Property Update

- Please be advised, we will no longer be showing "Included" for these coverages. A specific limit will now be shown.
- Newly Acquired Property will no longer be included in the Total Insured Value.

Property Deductible

At renewal the Property Deductible has been amended to \$10,000. Fine Arts Deductible will remain at \$2,500.

Equipment Breakdown

- Your **Equipment Breakdown Advantage Policy** is now provided by Intact Insurance Company as the Insurer. For additional information please refer to the document within this report entitled: Notice to Insureds Changes to your Equipment Breakdown Advantage Policy.

Form GNGX408 – Lloyd's Additional Conditions

- As per regulations, this new form has been amended to include a Service of Suit clause outlining the process for bringing suit against Underwriters and contains updated Lloyd's contact information. In addition, minor updates to the wording have been made however intent remains the same. Please review your wordings for full details.

NOTICE TO THE INSURED CHANGES TO YOUR EQUIPMENT BREAKDOWN ADVANTAGE POLICY

Your **Equipment Breakdown Advantage Policy** is now provided by Intact Insurance Company as the Insurer. The new policy aims to offer broad coverage for damage to electronic equipment, mechanical equipment, and production machinery. Due to changes in carriers, the structure of the wording, definitions, limitations and exclusions are different however we have endeavoured to make the change seamless and are providing a comparable product.

The information contained in this document provides general information only, for complete information refer to your Declarations, Summary of Coverages and all wordings forming part of your policy.

We strongly encourage you to review your policy with your broker.

COVERAGE ADDITIONS AND ENHANCEMENTS include:

- **Broad Buried Cable/Piping Coverage** - Is now covered through a return of coverage when such piping is in a conduit beneath the surface of the ground;
- **Errors or Omissions** - In the event of any unintentional error or omission in the statements of values that you file with us or in the description of the insured property, we shall indemnify you subject to a maximum recovery of **\$500,000** in respect of any one breakdown;
- **Loss of Data** - If data is lost or damaged, we will pay, up to the amount of **\$100,000** in respect of any one breakdown;
- **Service Interruption** - Coverage will apply if there is a breakdown of equipment not owned or operated which is situated on or within a **2500** metre radius of the premises which is increased from the previous 1000 metres;
- **Brands & Labels Limit Increase** - We shall indemnify you, subject to a maximum of **\$250,000** in respect to any one breakdown;
- **Selling Price** - Coverage for your finished manufactured products or your merchandise is Included where previously no coverage was available charges to which these manufactured products or merchandise would have been subject had no loss occurred;
- **Off-Premises Portable Objects Limit Increase** - We will pay, up to a maximum of **\$25,000** in respect of any one breakdown;
- **Public Relations** - We will pay, up to an amount of **\$10,000** in respect of any one breakdown;
- **Environmental "GREEN" Improvements** - If the equipment requires replacement due to a breakdown, we will pay you additional costs to replace your equipment with one that is better for the environment, and more efficient than the equipment being replaced. We will not pay more than **125% to a maximum amount of \$250,000** in respect of any one breakdown of what the cost would have been to replace with like kind, capacity, size, quality and function.

COVERAGE REDUCTION includes:

- **New Acquisitions** - This Extension of Coverage under your new Policy now extends for a period of **180 days only** (or to the date such location is added to your Policy by endorsement, or until the expiry date of your Policy, whichever occurs first). While there is a reduction in the time period, your new Policy provides up to the policy limit for **both Business Interruption and Property Damage**.
- **Data Compromise and Identity Recovery Coverage** are no longer coverages offered under the Equipment Breakdown policy offering.

ADDITIONAL QUESTIONS

We truly believe that you will appreciate the greater flexibility and solid protection your new **Equipment Breakdown Advantage** Form provides. The above is only an overview of the changes, please read your new policy wording carefully and keep it in a safe place, along with this notice and your insurance contract.

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

NOTICE TO THE INSURED

IMPORTANT CHANGES TO YOUR FOLLOW FORM EXCESS LIABILITY WITH THE NEW COMMERCIAL FOLLOW FORM EXCESS LIABILITY FORM

PLEASE READ YOUR POLICY CAREFULLY

Dear Policyholder,

We wish to inform you that we have replaced your **Follow Form Excess Liability** to make it even more beneficial for you. Your new **Commercial Follow Form Excess Liability** has been completely restructured and now includes modifications to clarify coverage intent, which may result in reductions in coverage. You will note that some of the definitions, limitations and exclusions have been completely revised or added.

The information contained in this document provides general information only, for complete information refer to your **Declarations, Summary of Coverage and all wordings forming part of your policy.**

Here are some of the coverage adjustments that result from these changes:

CLARIFICATION OF LANGUAGE IN THE INSURING AGREEMENT

The Insuring Agreement under your new **Commercial Follow Form Excess Liability** now clearly outlines that, following the exhaustion of applicable limits of insurance of your underlying policy, your new Excess Form will provide coverage for up to limits of insurance indicated in your **Declarations Page**.

We have also added language to clarify that your new **Commercial Follow Form Excess Liability** coverage relies heavily on the underlying insurance policies and is subject to all of the terms and conditions of such policies. Consequently, the coverage provided under your new Excess Form will not be broader than the coverage afforded under any of your underlying insurance policies.

COVERAGE AND EXCLUSIONS

In order to explain coverage under this policy we have tailored our new coverage, restrictions and exclusions to provide clarity of intent:

- Prior and Pending Litigation is now expressly excluded from this coverage
- Under the **Limits of Insurance** section, there is now a clause for an Aggregate Limit. Where an Aggregate Limit applies, the amount will be shown in the Declaration Pages. Please refer to **Section II – Limits of Insurance** for further detail.
- Under the **Special Conditions** section, we have included a **Maintenance of Underlying Insurance** provision, that provides that - any underlying insurance must be maintained in full effect during the policy period without reduction of coverage or limits, except for the exhaustion or reduction of such limits.
- Other **Special Conditions** have been modified and new ones added, that may be more restrictive than before. Please refer to **Section IV – Special Conditions** in the form wording for the complete listing.
- Definitions have been added to the policy to provide clarity. Incident is now clearly defined as an occurrence, accident, offence, act, or other event, to which the underlying insurance applies. Please refer to **Section IV – Definitions** in the form wording for the complete listing.
- The Schedule of Coverage has been amended and now clearly differentiates the layers of excess applies

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ADDITIONAL ENDORSEMENTS

You may see a number of additional stand-alone endorsements under your new Commercial Follow Form Excess Liability policy.

The following types of endorsements may now be shown to clarify coverage intent:

- Through the use of various endorsements, we have now clarified that **excess coverage does not apply when there are sub-limits shown on your underlying policies** unless otherwise endorsed. For example, some of the more common exclusions under excess would include Medical Payments, Voluntary Property Damage or Fire Fighting Expenses. These items have specific limits under the liability policy which are not intended to extend to the Commercial Follow Form Excess Liability policy.
- **Coverage may be expressly excluded for specific items by way of endorsements.** As an example, the Cyber and Data Limitation endorsement may provide limited coverage on the underlying Liability Policy but will now be expressly excluded by endorsement on the Commercial Follow Form Excess Liability.
- **Additional Limitation Endorsements may apply to the Commercial Follow Form Excess Liability.** A limitation endorsement may apply to your excess policy. An example of this would be Products Coverage or Products and Completed operations which may be subject to an aggregate limit under the liability policy. An endorsement would be applied to the Commercial Follow Form Excess Policy to implement an Aggregate under the excess policy as well.

LIBERALIZATION CLAUSE - 1 YEAR

To provide you with a seamless transition, a **liberalization clause** has been added to this renewal of your policy to address differences in coverages and ensure that you receive the most favourable coverage between your new and expiring policies (except as specifically noted in the liberalization endorsement attached to your policy).

ADDITIONAL QUESTIONS

The above is only an overview of the changes, please read your new policy wording carefully and keep it in a safe place, along with this notice and your insurance contract.

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

Rest assured that we will continue to provide specialized insurance programs for Municipal and Public Administration and Community Service organizations across Canada and we understand the unique nature of these operations.

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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

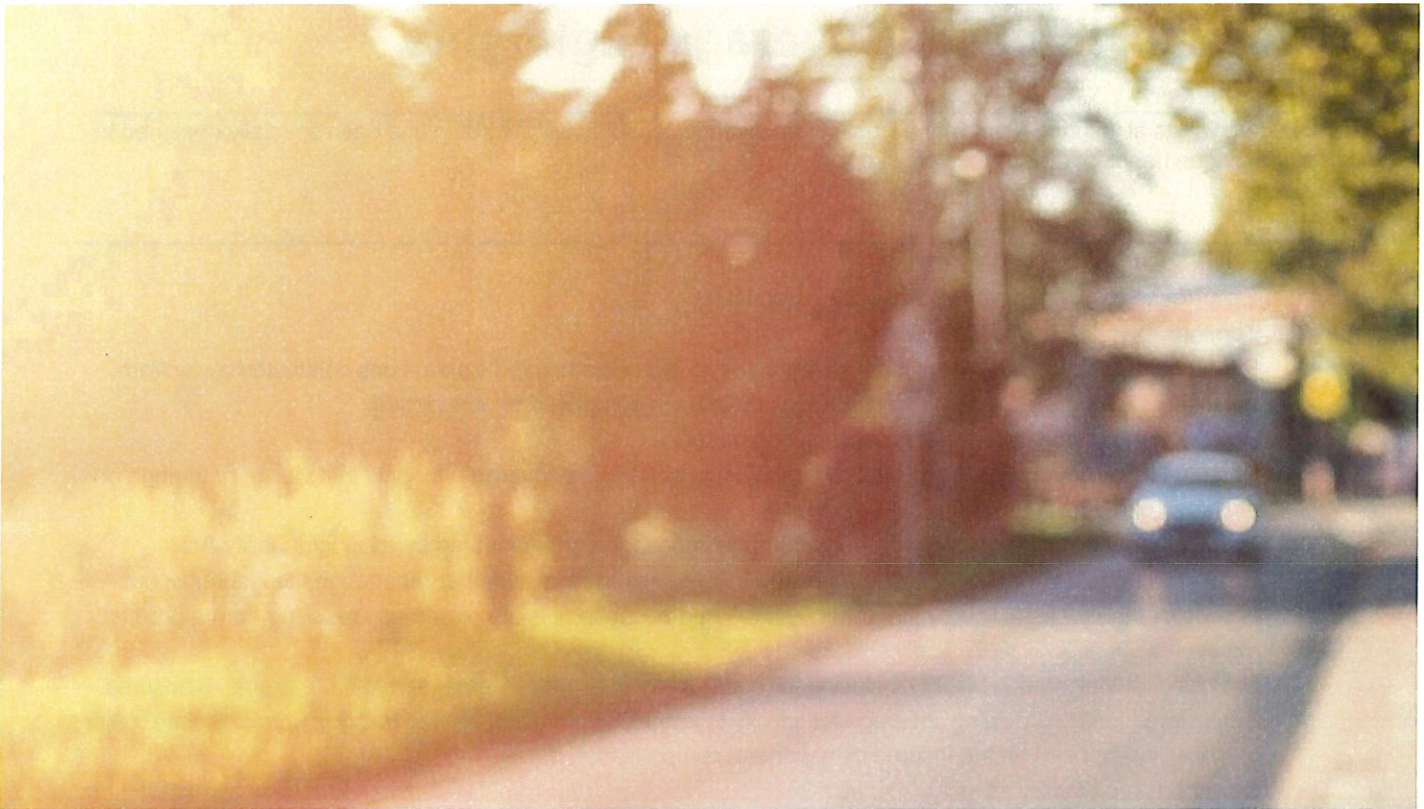
- Fraudulently Induced Transfer Coverage is now available. Covers a loss when an Insured under the policy has been intentionally misled by someone claiming to be a vendor, client or another employee of the company and the Insured has transferred, paid or delivered money or securities to this third party.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

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
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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

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.
- 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 | • Furs, Jewellery and Ceremonial Regalia |
| • Building Damage by Theft | • Inflation Adjustment |
| • Debris Removal Expense | • Live Animals, Birds or Fish |
| • Electronic Computer Systems | • Newly Acquired Property |
| • Expediting Expense | • Professional Fees |
| • Fire or Police Department Service Charges | • Property at Unnamed Locations |
| • First Party Pollution Clean-Up Coverage | • Property Temporarily Removed including while on Exhibition and during Transit |
| • Fungi (covers the expense for any testing, evaluating or monitoring for fungi or spores required due to loss) | • 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 Advantage 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. 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 2500 metres of the location.

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

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

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

Coverage Automatically Includes:

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

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

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

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

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

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

Other Benefits

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

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

Additional Information

Intact 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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Commercial Follow Form Excess Liability Coverage Highlights

Overview

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

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

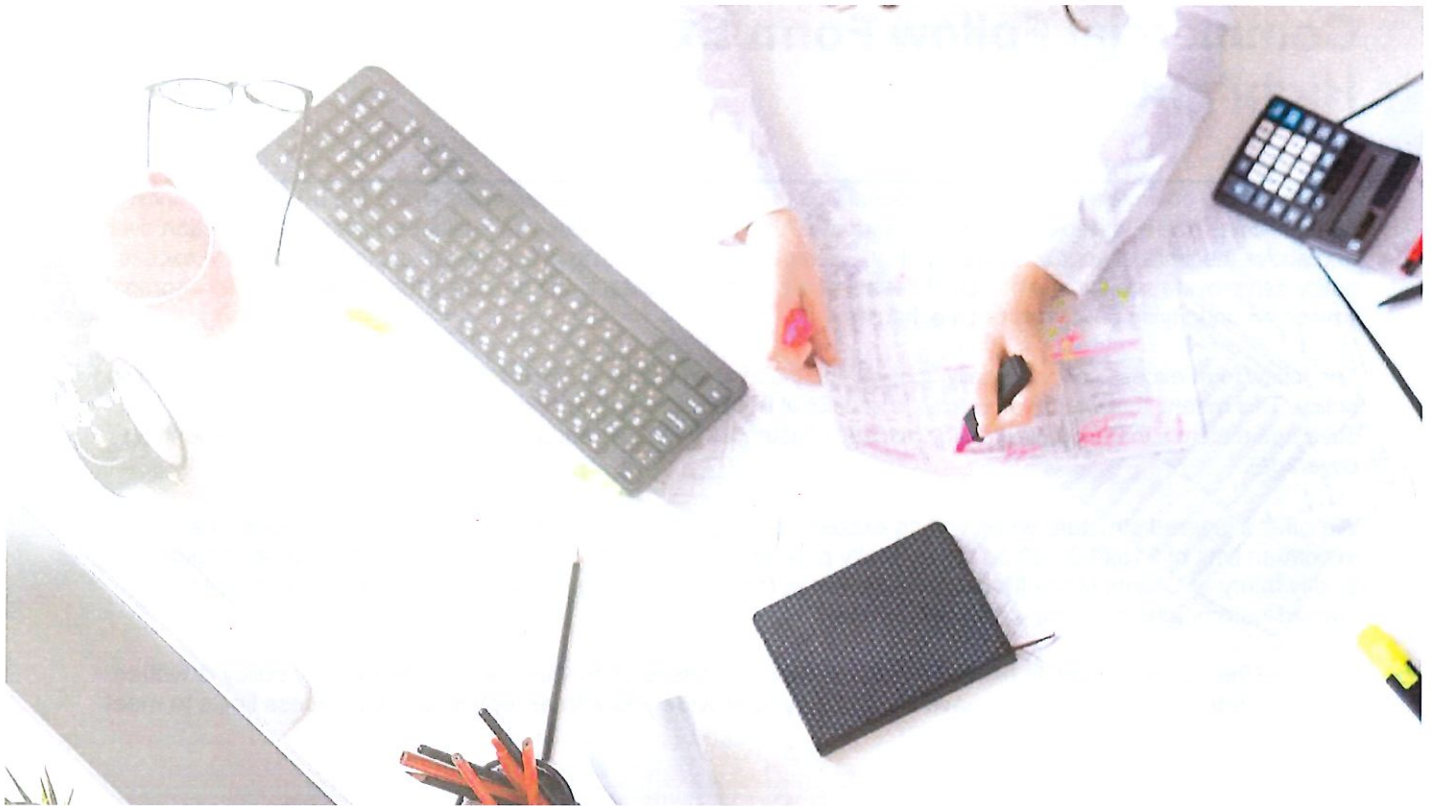
We offer a layered structure when writing excess coverage. We provide **primary** insurance policies to a maximum limit of \$15,000,000 on the casualty policies (Liability, E&O, Miscellaneous Professional Including Bodily Injury or Claims Made Malpractice coverage (depending on your policy), Non Owned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

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

Coverage Specifics

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

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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			
	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
	2022-2023	0	0
	TOTAL	2	\$ 129,694
2. Environmental Liability			
	2013-2014	0	\$ 0
	2014-2015	0	0
	2015-2016	0	0
	2016-2017	0	0
	2017-2018	0	0
	2018-2019	0	0
	2019-2020	0	0
	2020-2021	1	0
	2021-2022	0	0
	2022-2023	1	130,000
	TOTAL	2	\$ 130,000

Classification of Claim	Year	Number	Incurred Amount *
3. Automobile			
	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
	2022-2023	0	0
	TOTAL	1	\$ 12,749
4. Property Buildings/Contents			
	2013-2014	0	\$ 0
	2014-2015	0	0
	2015-2016	0	0
	2016-2017	0	0
	2017-2018	0	0
	2018-2019	0	0
	2019-2020	0	0
	2020-2021	0	0
	2021-2022	1	62,552
	2022-2023	1	55,000
	TOTAL	2	\$ 117,552

*** 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 & © 2023 Intact Public Entities Inc. and/or its affiliates. All Rights Reserved.



Township of McKellar

Report to Council

Prepared for: Mayor and Council

Department: By-law Enforcement

Date: September 5, 2023

Report No: BY-LAW-2023-07

Subject: Monthly By-law Report – August 2023

Recommendation:

That the Council of the Corporation of the Township of McKellar does hereby receive this report for information.

Summary:

Occurrences 13 reports.

1 Fireworks 8 Noise Nil Burning 5 Parking 1 Request for Information

Aug 01st, Working on Zoning issue at [REDACTED] Dock and Deck does not meet the 3 meter setback from neighbors property Line.

Aug 04th Call from resident to get information about his neighbor installing driveway referred him to Greg. About whether his neighbor had a building permit. Directed him to Chief Building Officer, Chris.

Aug 04th Occurrence B0757 Noise violation at [REDACTED] [REDACTED] Warning to Occupants.

Aug 04th Occurrence B0758 Noise Violation at [REDACTED] [REDACTED] Noise off so I gave them a copy of noise Bylaw ans a warning.

Aug 04th – Occurrence B0758 Noise on [REDACTED] – had noise shut down gave verbal warning.

Aug 05th 01:07 noise complaint on [REDACTED] would not give name, so I informed them I do not respond to anonymous complaint's.

Aug-05th Occurrence B0760 23:00 – Noise Complaint on [REDACTED] complainant on [REDACTED] Unable to locate any noise.

Aug-05th Occurrence B0761 23:07 Noise complaint on [REDACTED]
[REDACTED] explained I was responding to another complaint and would get to the one on [REDACTED] as soon as I was able.
00:00 arrived on scene of supposed noise complain on [REDACTED]
[REDACTED] No noise, not party, no outside lights, no lights on at house and only one vehicle parked in driveway.

Aug 06th 14:58 Occurrence B0762 Call from resident concerning two trucks and trailers parked on [REDACTED] in no parking area. Attended scene and wrote two Parking Tickets.

Aug 06th 15:21 Occurrence B0763 Noise and disturbance at cottage. Complainant had called me Aug 5th to complain about an incident that had happened the evening before. He was stating that the owners were at the cottage and wanted me to go talk to the owners about what was happening at his cottage when he was not there. I arrived and found the owners of the cottage were indeed there. They stated that they did not rent their cottage but had a lot of friends and family who used it when they were not there. The gentleman who complained had been an irritant from when he purchased the property so they had just decided to avoid him as he was always complaining about everything. I asked them if they could ask their guests and family to keep the noise down so the complainant would not have a reason to complain. They agreed to try but he would complain about everything.

Aug 06th 17:40 – 20:00 Occurrence B0764 Noise Complaint from [REDACTED] Attended complainant's property on [REDACTED] Proceeded to Property where violation was taking place, Spoke with wife, had music turned off, Issued notice of violation.

Aug 07th 08:52 received call from violator of parking infraction issued on [REDACTED] Sign was not upgraded and failed to have arrows pointing in both directions. Infraction cancelled spoke to Greg and had sign change that afternoon.

Aug 08th – 16:15 Call from resident re: car parked on [REDACTED] Attended scene determined the car was damaged and they were awaiting tow truck to pick it up. Assisted resident to move it into driveway. Gave warning and departed.

Aug 12th – 15:22 – 16:10 Occurrence B0765 Received text message from resident re: parking issue with vehicles at boat launch on [REDACTED] Attended scene and issued parking infraction.

Aug 15th – 16:00 – 17:20 Working on Information with our Prosecutor on Zoning Issue on [REDACTED].

Aug 15th – 19:00 – 20:00 attended Council Meeting

Aug 17th 11:10 – 14:20 Occurance B0766 Call from Clerk concerning trailer parked on [REDACTED] posing possible safety issue. Attended scene Float trailer parked on wrong side of street, facing in wrong direction. It took up the complete lane of the Road and did not have a license plate. Owner of property was not home, Tried to contact suspected owner of trailer telephone number no longer in service. Returned to Township Office, Spoke with Greg and Clerk, It was decided it was a hazard to Safety especially at night with poor visibility in dark. Called Constable Towing to come and Tow the trailer/float and Impound it. Ticketed the trailer and had it towed.

Informed OPP detachment in Parry Sound of my actions and where trailer had been taken. Incident #E231113579

Aug 19th – 10:42 – 11:56 Occurrence B0767 Call from resident re: Truck and trailer parked on [REDACTED] Attended scene and ticketed the offending truck.

Aug 19th 19:22 – 20:16 Occurrence B0768 Call from Resident about group of kids setting off fireworks at Bridge at [REDACTED] and [REDACTED] Attended scene but upon arrival found
No evidence of kids in area.

Aug 20th 14:00 – 15:00 Working on Information for Zoning violation at [REDACTED]

Aug 21st 10:00 – 10:56 To Office to drop off Paperwork.

Aug 23rd 08:55 – 13:00 Taking Information to have Justice of the Peace and having her attesting to my swearing of Information and Sign Information and Summons to be served on defendant. Delivered summons to defendant's wife, signed Affidavit of Service of Summons and deliver all documents to Provincial Court Office at Town of Parry Sound Office.

Aug 24th 09:00 – 12:30 Working on Final Invoice, Report to Clerk of Activities for month of August and Report to Council for month of August.

Aug 24th 09:00 – 11:00 working on new Parking Infraction Ticket Book to go to printer reflecting changes passed in By-law 2020- 28 and 2023-14.

Aug 25th 09:00 – 13:00 Working on Prosecutor's Brief for Sept. 19th Appearance at POA Court – Zoning Bylaw Violation [REDACTED]

Aug 26th 19:07 – 20:00 Occurrence B0770 – Resident with Noise Complaint on [REDACTED] No music when I arrived – issued warning.

Aug 28th 13:00 – 114:00 To Township Office to drop off paperwork and speak to Deputy Clerk about Zoning appearance. Give her new for Education and warning when Dog Bylaw passed.

Animal Control Update:

Drafted Notice of Violation for Dog Infractions to be given to residents as a warning and educational notice, on first violation, of what charges will be laid if reoccurrences take place.

Proposed Dog By-law in Deputy Clerks hands and awaiting Councils further direction.

Respectfully submitted by:



Chris Everitt, MLEO ©

Reviewed by:

[Original Signed]

Ina Watkinson, Clerk /Administrator

S. Storeman

Item 19.1

[REDACTED]
McKellar, Ont
[REDACTED]

August 17, 2023



To: Council

A few years ago new playground equipment went into different locations. At that time Marion Turner called and asked if our equipment in South Park (4 corners) needed new equipment. At that time I said no - save the taxpayers. money, I said we had no kids that would use it they were all teenagers

Well times have changed and we have quite a few kids in Broadbent now. Could we please get some playground equipment at this time. It would now get well used and it seems like we keep getting new additions all the time

Thank You for taking your time
in considering this request

Sincerely

Shelley Storeman



District of Parry Sound Municipal Association

c/o Township of McKellar, 701 Hwy 124 McKellar, ON P0G 1C0

President: Lynda Carleton **Secretary-Treasurer:** Karlee Britton

Fall 2023 Agenda – 167th Meeting – Friday, September 29, 2023

Hosted by the Municipality of Whitestone

Dunchurch Community Centre, 2199 Hwy 124, Ontario

- | | |
|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 8:15-9:00 | Registration / Coffee sponsored by Aird & Berlis, LLP |
| 9:00-10:00 | <p>Opening Remarks by Mayor George Comrie, Municipality of Whitestone</p> <p>Introduction of the Head Table</p> <p>Greetings from the Office of Scott Aitchison, MP Parry Sound-Muskoka</p> <p>Appointment of Vice-President {Res}</p> <p>Adoption of Minutes from Spring 2023 and Treasurer's Report {Res}</p> <p>Lynda Carleton, FONOM Update</p> <p>Greetings from the Office of Graydon Smith, MPP Parry Sound-Muskoka</p> |
| 10:00-10:15 | Meeting Accessibility Standards by 2025 under the <i>AODA</i> presented by the Ministry for Seniors and Accessibility |
| 10:15-10:30 | Accelerated High-Speed Internet Program (AHSIP) presented by Luke Barker, Director of Commercial Projects, Infrastructure Ontario |
| 10:30-10:45 | Coffee break sponsored by Tulloch |
| 10:45-11:15 | North Bay Parry Sound District Health Unit Updates presented by Dr. Carole Zimbalatti, Acting Medical Officer of Health |
| 11:15-11:30 | Almaguin Community Hatchery Program presented by Jerry Brandt, Vice President |
| 11:30-12:00 | Bluebox Transition Presentation and Q&A presented by Mike Birett, Birett & Associates |
| 12:00-1:00 | Lunch – 3 course plated and served Roast Beef dinner by Tanners Inn & Dining , with salad, mixed veg, Yorkshire pudding, mashed potatoes, gravy and pie for dessert |
| 1:00-2:00 | Short Term Rentals presented by Jamie Robinson and Kathy Suggitt of MHBC Planning Ltd. |
| 2:00 | <p>Resolutions / Business Meeting</p> <p>Draw for Mystery Door Prize: Must be present to claim</p> <p>Host and Date of Next Meeting: East Side host and date to be determined</p> <p>Adjournment</p> |



DPSMA FALL MEETING 2023

SEPTEMBER 29, 2023

8:15AM - 2:30PM

📍 DUNCURCH COMMUNITY
CENTER

SHORT TERM RENTALS

Presented by MHBC

DISCUSSIONS AND INSIGHTS



BLUEBOX TRANSITION

Mike Dineen is extremely knowledgeable in Bluebox Legislation having 12 years experience as the Managing Director at the Continuous Improvement Fund



AODA COMPLIANCE 2025

The Ministry for Seniors and Accessibility will provide updates to the legislation where all Municipal facilities will need to be in compliance by 2025



HIGH SPEED INTERNET PROGRAM

Infrastructure Ontario will provide an update on the Accelerated High Speed Internet Program (AHSIP)

THE SPEAKERS



Jamie Robinson
MHBC Planning Ltd.



Dr. C. Zimbalatti
NSPSD Health Unit



Almaguin Hatchery
Jerry Brandt, VP



Mike Birett
Birett & Associates

DUNCURCH COMM CENTER

2199 HWY 124, DUNCURCH POA 1G0

Made with PosterMyWall.com

REGISTRATION ▶ EMAIL: deputyclerk@mckellar.ca

Please email questions for the STR Presentation
before September 26th



District of Parry Sound Municipal Association
c/o Township of McKellar
701 Hwy 124, McKellar, ON P0G 1C0
President: Lynda Carleton | **Secretary-Treasurer:** Karlee Britton

2023 Fall Meeting

The Fall Meeting of the District of Parry Sound Municipal Association will be held on **Friday, September 29, 2023** hosted by the Municipality of Whitestone. The location of the meeting is at the **Dunchurch Community Centre**, 2199 Hwy 124, Dunchurch, Ontario P0A 1G0.

Registration/coffee begins at 8:15 am with the Meeting starting at 9:00 am.

The cost is **\$50.00** per person and includes lunch and refreshment breaks.

Please make cheques payable to the 'District of Parry Sound Municipal Association' and forward c/o The Township of McKellar, P.O. Box 69, McKellar, ON P0G 1C0.

_____ will be sending (Name of Municipality/Organization)

_____ delegates @ \$50.00 each, for a total of _____.

The following delegates will be attending:

Please confirm attendance on or by Monday, September 11, 2023, so that catering arrangements can be finalized.

Registration can be made by fax to 705-389-1244, by phone at 705-389-2842 x5 or by e-mail to deputyclerk@mckellar.ca, with payment to follow by mail. **Payment is expected for all delegates registered, regardless if they attend, as meal payment is based on the registration.**

Please email **questions for the Short Term Rental presentation** to Karlee Britton deputyclerk@mckellar.ca no later than September 26th so a list can be compiled and forwarded to the presenter to allow for time.

MCKELLAR TOWNSHIP PUBLIC LIBRARY

The library is a dynamic place where everyone feels a sense of belonging. It is the social and technological heart of our community that represents our changing world and provides enriching experiences for discovery and enjoyment.



August 23, 2023

Dear Members of Council,

The McKellar Public Library is now eight months into its five-year Strategic Plan, presented to you last February. One of our stated objectives is to provide more frequent updates to Council on the activities of the library and board, so this is our first mid-year update to you.

We are only 13% of the way through the time covered by the plan, and we have completed 33% of our objectives, so we are well ahead of schedule! Some of the things accomplished this year include:

- Publication of the book *Celebrating McKellar – By the People of McKellar*, in honour of McKellar's 150th anniversary
- Library Board representation on the Sesquicentennial Committee
- Anniversary-themed displays, activities and programming
- Revitalizing community partnerships
- A reciprocal borrowing agreement with Whitestone Public Library
- Recruitment of volunteers to deliver programming for patrons, including a summer children's craft series and a series of gardening workshops for grown-ups
- Comprehensive training for board members through Ontario Library Service
- Improvement of timely information posted on library website and Facebook page

Other objectives are well underway or approaching completion, such as:

- Outreach to underserved areas of the township (in cooperation with the Roads Superintendent, free library boxes have been built and a site located at the junction of Hurdville Road and Blackwater Road; installation is planned for September)
- Expansion of the library's e-book collection
- New collection formats for activities, experiences and quality of life (including puzzles, STEM kits, dementia support kits)
- Regular library updates to Council (through this letter)

Our largest project, improvements to the library space, is in the early planning stages and moving forward on schedule. We continue to work diligently to improve our local library, as good stewards of your ongoing support.

Sincerely,

Debbie Woods, chair

Township of McKellar Public Library Board



21 Church Street
Dunchurch, Ontario P0A 1G0
Phone: 705-389-2466 ~ Fax: 705-389-1855

www.whitestone.ca
E-mail: info@whitestone.ca

August 28, 2023

Amended

Delivered via email - premier@ontario.ca

Premier Doug Ford
Queen's Park
Legislative Building,
Toronto, ON M7A 1A1

Dear Premier Doug Ford

Re Regional amalgamation of West Parry Sound area municipalities

On August 24, 2023, the Council of the Municipality of Whitestone passed the following resolution:

Resolution No. 2023-405

Moved by: Councillor Joe Lamb

Seconded by: Councillor Brian Woods

WHEREAS the Mayors of Parry Sound and Seguin met with MPP Steven Clark and MPP Graydon Smith on August 3, 2023 to discuss opportunities associated with Regional amalgamation of West Parry Sound area municipalities; and

WHEREAS the Mayors of the West Parry Sound District met on August 10, 2023 in the Seguin offices to discuss Regional amalgamation; and

WHEREAS it is our understanding that the province has stated that no municipality will be forced to amalgamate with any other municipalities without permission and agreement; and

WHEREAS there was discussion of an independent third-party study of shared services and governance of the seven (7) area municipalities which may be funded by the Province; and

WHEREAS this study was to include asset management, shared services, human resources, taxation, by-laws etc.

THEREFORE, BE IT RESOLVED THAT the Municipality of Whitestone has no interest in amalgamating with any other area municipalities as we see no economic benefit to amalgamation which would only result in higher taxes and reduced services for Whitestone rate payers; and

THAT the Municipality of Whitestone has no interest in participating in any of the suggested studies with the other area municipalities as we view this as a 'slippery slope' leading to amalgamation; and

THAT this motion be circulated to the West Parry Sound area municipalities, MPP Steven Clark, MPP Graydon Smith and Premier Doug Ford.

Recorded Vote: requested by Councillor Nash

	YEAS	NAYS	ABSTAIN
Councillor, Janice Bray			
Councillor, Joe Lamb	X		
Councillor, Scott Nash	X		
Councillor, Brian Woods	X		
Mayor, George Comrie		X	

Carried

Regards,

Michelle Hendry
Chief Administrative Officer / Clerk
MUNICIPALITY OF WHITESTONE

cc Township of Archipelago (mmartin@thearchipelago.ca)
Township of Carling (kmcllwain@carling.ca)
Municipality of McDougall (lwest@mcdougall.ca)
Township of McKellar (clerk@mckellar.ca)
Township of Seguin (cjeffery@seguin.ca)
Town of Parry Sound (rjohnson@parrysound.ca)
Minister of Municipal Affairs & Housing, Steve Clark, MPP (steve.clark@pc.ola.org)
Minister of Natural Resources & Forestry, Graydon Smith, MPP (Graydon.Smith@pc.ola.org)

Regards,



Michelle Hendry
Chief Administrative Officer / Clerk
MUNICIPALITY OF WHITESTONE

CORPORATION OF THE TOWNSHIP OF MCKELLAR**BY-LAW NO. 2023-54**

**Being a By-law to adopt a Code of Conduct for
Members of Council, Employees, and Public Office
Holders of the Township of McKellar**

WHEREAS Section 223.2 of the *Municipal Act 2001* S.O. 2001, c.25 as amended provides that municipalities may establish codes of conduct for Members of Council and local boards of the municipality; and

WHEREAS Council has deemed it expedient to formally adopt a Code of Conduct for Members of Council; and

WHEREAS Council has deemed it expedient to include sections of the Code of Conduct which are applicable to Township Employees, as defined in this By-law, and Public Office Holders;

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

1. **THAT** the Township of McKellar Code of Conduct Policy is hereby adopted as set out in Schedule "A" attached hereto and forming part of this By-law;
2. **THAT** the Township of McKellar Code of Conduct Policy be posted on the Municipal website;
3. **THAT** if any conflict or inconsistency exists with By-law No. 2019-06 (3rd reading on February 4, 2019) with respect to Members of Council, then By-law No. 2019-06 takes precedence;
4. **THAT** this By-law shall come into force and effect on the date of final passing thereof.

READ a FIRST and SECOND time this 18th day of July, 2023.



David Moore, Mayor



Karlee Britton, Deputy Clerk

READ a THIRD time and **PASSED** in **OPEN COUNCIL** this 18th day of July, 2023.

David Moore, Mayor

Karlee Britton, Deputy Clerk



CORPORATION OF THE TOWNSHIP OF MCKELLAR

Schedule “A” to By-law No. 2023-54

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CORPORATION OF THE TOWNSHIP OF MCKELLAR

Schedule “A” to By-law No. 2023-54

1.0 DEFINITIONS

1.01 In this By-law,

“Code of Conduct” shall mean the Township of McKellar Code of Conduct for Members of Council (“member”), Employees, and Public Office Holders;

“Complaint” shall mean a purported contravention of the Code of Conduct;

“Employee” shall mean direct employees of the Corporation of the Township of McKellar, whether full-time, part-time, contract (including employees of staffing agencies) or casual (including students and volunteers). It also includes appointees to Township advisory boards and committees, unless those boards and committees have separate corporate existence;

“Outside Activities” shall mean private activities that are not part of an Employee’s assigned work and are not part of his or her job;

“Private advantage” for the purposes of the Code of Conduct ‘private advantage’ does not include a matter:

- (a) that is of general application or considered to be an interest in common generally with the electors within the jurisdiction of an area; or,
- (b) that concerns the remuneration or benefits of a Member of Council;

“Public Office Holder” shall mean:

- (a) a member of the Township Council and any person on his or her staff,
- (b) an officer or employee of the Township,
- (c) a member of a local board of the Township and any person on his or her staff,
- (d) an officer, director or employee of a local board of the Township, and
- (e) such other persons as may be determined by the Township who are appointed to any office or body by the Township or by a local board of the Township;

“Township Property” shall mean real property (such as land or interests in land), personal property (such as goods and equipment), and other property interests of any kind;



CORPORATION OF THE TOWNSHIP OF MCKELLAR

Schedule “A” to By-law No. 2023-54

“Workplace” shall mean any premises (whether owned by the Township or otherwise) where the business of the township is being transacted, including vehicles.

2.0 PURPOSES

2.01 The Code of Conduct for Members of Council; Employees; and Public Office Holders; and related Township Policies identifies the Township’s expectations of Council Members and establishes guidelines for appropriate conduct to ensure that:

- the decision making process of Township Council is transparent, accessible and equitable.
- decisions are made through appropriate channels of government structure.
- public office is not used for personal gain.
- the conduct of Members of Council is of the highest standard.
- there is fairness and respect for differences and a duty to work together for goodwill and common good.

3.0 GENERAL PRINCIPLES

3.01 A written Code of Conduct helps to ensure that Employees, Members of Council, Members of Advisory Boards/Committees, Members of Local Boards of the Township, and all Public Office Holders share a common basis of acceptable conduct.

3.02 These standards are designed to provide a reference guide and a supplement to the legislative parameters within which the members must operate. These standards should serve to enhance public confidence that the Township of McKellar’s elected and appointed representatives operate from a base of integrity, justice, and courtesy. Employees and Members of Council are responsible for making honest statements. No member shall make a statement when he or she knows that statement is false. No member shall make a statement with the intent to mislead Members of Council, Employees, or the public.



CORPORATION OF THE TOWNSHIP OF MCKELLAR

Schedule “A” to By-law No. 2023-54

- 3.03** The Township’s Code of Conduct is a general standard developed for educational purposes that augments the provincial laws and Township policies and by-laws that govern members’ conduct. It is not intended to replace personal ethics.
- 3.04** All members to whom this Code of Conduct applies shall serve their constituents in a conscientious and diligent manner. No member shall use the influence of office for any purpose other than the exercise of his or her official duties.
- 3.05** Each Member of Council, each Employee, and each Public Office Holder of the Township should endeavour to perform his or her official or job duties with integrity, respecting each other and the public, ensuring confidentiality.
- 3.06** Attaining an elected position within the community is a privilege which carries significant responsibilities and obligations. Members of Council are held to a high standard as leaders of the community and they are expected to become well informed on all aspects of municipal governance, administration, planning and operations.

4.0 SPECIFIC PRINCIPLES OF THE CODE OF CONDUCT

Although areas of ethical exposure are generally consistent and understood in municipal governance, the following areas and guidelines have been specifically identified as being paramount to the municipal political process:

- 4.01 Roles and Responsibilities
- 4.02 Confidentiality
- 4.03 Communications and Media Relations
- 4.04 Relations with Employees
- 4.05 Gifts, Hospitality and Benefits
- 4.06 Conflict of Interest – Pecuniary Interest
- 4.07 Use of Township Property
- 4.08 Transparency and Openness in Decision Making
- 4.09 Professional Development
- 4.10 Conduct While Representing the Township
- 4.11 Conduct at Meetings
- 4.12 Alcohol and Drug Use
- 4.13 Harassment



CORPORATION OF THE TOWNSHIP OF MCKELLAR

Schedule “A” to By-law No. 2023-54

4.14 Compliance with the Code – Complaint Protocol

4.15 Implementation

4.01 Roles and Responsibilities

This Code of Conduct operates along with and as a supplement to the existing by-laws governing conduct.

Part VI (Practices & Procedures) of the *Municipal Act*, 2001 prescribes the following as the roles of a municipal council, the head of council and the head of council as chief executive officer:

4.01.1 It is the role of Council:

- to represent the public and to consider the well-being and interests of the municipality;
- to develop and evaluate the policies and programs of the municipality;
- to determine which services the municipality provides;
- to ensure that administrative policies, practices and procedures and controllership policies, practices and procedures are in place to implement the decisions of Council;
- to ensure the accountability and transparency of the operations of the municipality, including the activities of the senior management of the municipality;
- to maintain the financial integrity of the municipality; and,
- to carry out the duties of Council under this or any other Act.

4.01.2 It is the role of the head of Council:

- to act as chief executive officer of the municipality;
- to preside over Council meetings so that its business can be carried out efficiently and effectively;
- to provide leadership to the Council;
- to provide information and recommendations to the Council with respect to the role of Council described in Clauses 224.(d) and (d.1) of the *Municipal Act*, 2001;
- to represent the municipality at official functions; and,
- to carry out the duties of the head of Council under this or any other Act.



CORPORATION OF THE TOWNSHIP OF MCKELLAR

Schedule “A” to By-law No. 2023-54

4.01.3 As chief executive officer of a municipality, the head of Council shall,

- uphold and promote the purposes of the municipality;
- promote public involvement in the municipality’s activities;
- act as the representative of the municipality both within and outside the municipality, and promote the municipality locally, nationally and internationally; and,
- participate in and foster activities that enhance the economic, social, and environmental well-being of the municipality and its residents.

4.01.4 Members of Council recognize their mandate incorporates tasks to:

- fairly represent the diversity of community views in developing an overall strategy for the future of the township.
- achieve sound financial management, planning and accountability.
- be aware of and understand statutory obligations imposed on Council as a whole, as well as each individual Member of Council.

4.02 Confidentiality

4.02.1 In their decision-making process, Members of Council and some employees will have access to information that may be confidential or controversial such as, but not limited to, “Closed Session” meetings.

4.02.2 Confidential Information means any information that is of a personal nature to Township employees or clients or information that is not available to the public and that, if disclosed, could result in loss or damage to the Corporation or could give the person to whom it is disclosed an advantage. Confidential information includes, but is not limited to the following information:

- disclosed or discussed at a Closed Session meeting of Council.
- that is circulated to Members of Council and marked “Confidential”



CORPORATION OF THE TOWNSHIP OF MCKELLAR

Schedule “A” to By-law No. 2023-54

- that is given verbally in confidence in preparation of or following a meeting that is closed to the public and includes, but is not limited to the following types of information: personal matters about an identifiable individual(s); information about suppliers provided for evaluation which might be useful to other suppliers; matters relating to legal affairs of the Township; sources of complaints where the identity of the complainant is given in confidence; items under negotiations; schedules of prices in contract tenders; personal information as defined in the *Municipal Freedom of Information and Protection of Privacy Act*.
- 4.02.3** Pursuant to the Township’s Procedural By-law and authorized under Section 239 of the *Municipal Act*, 2001, where a matter discussed at an in-camera (closed) meeting remains confidential, no member or employee shall disclose the content of that matter, or the substance of the deliberations of an in-camera meeting.
- 4.02.4** Members of Council or employees shall not disclose or release by any means to any member of the public either in verbal or written form any confidential information acquired by virtue of their office except when required by law to do so.
- 4.02.5** All information, documentation or deliberations received, reviewed or taken in Closed Session of Council and its appointed committees is confidential until the matter ceases to be confidential, as determined by Council.
- 4.02.6** Members or employees shall not permit any person other than those who are entitled thereto to have access to information that is confidential.
- 4.02.7** Confidential information that is provided to Members of the Corporation or employees does not belong to them. It is property that belongs to the Township.
- 4.02.8** The obligation to keep information confidential is a continuing obligation even if the Member ceases to be a Member of Council.



CORPORATION OF THE TOWNSHIP OF MCKELLAR

Schedule “A” to By-law No. 2023-54

4.03 Communications and Media Relations

- 4.03.1** Members of Council and employees will accurately and adequately communicate the attitudes and decisions of Council, even if they disagree with the majority decision of Council.
- 4.03.2** Members and employees shall show respect for the decision-making process of Council.
- 4.03.3** No Member of Council shall express his or her personal opinion, in verbal or written form, as representative of Council’s position, unless there is a duly executed Council Resolution or By-law supporting said opinion.
- 4.03.4** Information concerning adopted policies, procedures and decisions of the Council shall be conveyed openly and accurately.
- 4.03.5** Confidential information will be communicated only when and after determined by Council.
- 4.03.6** Responses to media enquiries regarding any business related to the Township of McKellar shall occur through either the Clerk Administrator or the Head of Council, or their designates.

4.04 Relations with Employees

- 4.04.1** Members of Council shall acknowledge and respect the fact that some Employees, as defined in this By-law, work for the Township as a corporate body and are responsible for making recommendations that reflect their professional expertise and corporate objectives, without due influence from any individual member or group of members of Council.
- 4.04.2** In addition, Members of Council shall acknowledge and respect the fact that some Employees, as defined in this By-law, carry out directions of Council as a whole and administer the policies of the Township. Members of Council shall not use their positions to improperly influence Employees in their duties or functions or to gain an advantage for themselves or others. The Council directs the business of the Township and passes by-laws, or resolutions as appropriate, for decisions adopted by Council.



CORPORATION OF THE TOWNSHIP OF MCKELLAR

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4.04.3 Members of Council shall not publicly criticize individual Employees in a way that casts aspersions on their professional competence and credibility. The Council should expect a high quality of advice from Employees based on political neutrality and objectivity irrespective of party politics, the loyalties of persons in power, or their personal opinions.

4.05 Gifts, Hospitality and Benefits

4.05.1 Members of Council, Public Office Holders, and/or Employees may receive gifts, hospitality, or entertainment that are received only as an incident of protocol or social obligation that normally accompanies the responsibilities of elected office. Any gifts, benefits, or hospitality that exceeds these guidelines shall be returned with an explanation of this Code of Conduct. Gifts, souvenirs, or mementos with a value greater than a nominal value, if accepted, shall be the property of the Township.

4.05.2 Members of Council, Public Office Holders, and/or Employees may accept hospitality or entertainment if the offer is infrequent and appropriate to the occasion.

4.05.3 Nothing in this section prevents the receipt of personal gifts, benefits, rewards, commissions or compensation from any person or organization not connected directly or indirectly with the performance or duties of office (i.e. full time employment with another organization).

4.05.4 Members of Council, Public Office Holders, and/or Employees may also accept the following:

- political contributions that are otherwise offered, accepted and reported in accordance with applicable law.
- food and beverages at banquets, receptions, ceremonies or similar events.
- services provided by a person volunteering his/her time.
- food, lodging, transportation and entertainment provided by other levels of government or boards or commissions.



CORPORATION OF THE TOWNSHIP OF MCKELLAR

Schedule "A" to By-law No. 2023-54

- a reimbursement of reasonable expenses incurred and honorariums received in the performance of activities connected with municipal offices, associations or agencies.

4.06 Conflict of Interest – Pecuniary Interest

4.06.1 Members of Council and employees will recognize their obligations to follow and respect the provisions of the *Municipal Conflict of Interest Act*.

4.07 Use of Township Property

4.07.1 Members of Council, Public Office Holders, and/or Employees may use Township property or services for activities connected with the discharge of official duties or associated community activities only if they have the sanction of Council or are permitted by Township policies.

4.07.2 No Member of Council, Public Office Holder, and/or Employee shall use for personal or personal business purposes any Township property, equipment, services, supplies, or services of consequence other than for purposes connected with the discharge of Township duties or associated community activities of which Township Council has been advised.

4.07.3 No Member of Council, Public Office Holder, and/or Employee shall bid on nor receive any Township Property that has been offered for sale.

4.07.4 No Member of Council, Public Office Holder, and/or Employee shall use information gained in the execution of his or her duties that is not available to the general public for any purposes other than his or her official duties.

4.07.5 Electronic records stored on Township computer systems or equipment are the property of the Corporation of the Township of McKellar. The Township asserts the right to access and monitor records in electronic format.

4.07.6 Members of Council, Public Office Holders, and/or Employees may use identified Township computers, cell phones, and other electronic devices while serving as an elected official or while in the employ of the



CORPORATION OF THE TOWNSHIP OF MCKELLAR

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Township but shall do so for official work-related authorized purposes only. Use of such devices for private or unauthorized purposes is strictly prohibited.

4.08 Transparency and Openness in Decision Making

4.08.1 Members of Council will endeavour to conduct and convey Council business in an open and public manner, other than for those issues that may be discussed in Closed Session permitted by the *Municipal Act*, 2001 so that stakeholders can understand the process, logic and rationale which was used to reach conclusions or decisions.

4.09 Professional Development

4.09.1 Members of Council, Public Office Holders, and/or Employees have the opportunity to promote, support, pursue and partake in opportunities for professional development, including but not limited to Federal, Provincial and Municipal conferences, seminars and workshops. Members of Council are encouraged to stay updated on issues and trends so that they can be as efficient and effective as possible in the carriage of their duties and responsibilities.

4.10 Conduct While Representing the Township

4.10.1 Members of Council, Public Office Holders, and/or Employees shall make every effort to participate diligently in the activities of the agencies, boards, committees, etc. to which they are appointed.

4.10.2 No Members of Council shall use the influence of their office for any purpose other than for the exercise of their official duties. No Members shall seek or obtain by reason of their office any personal privilege or private advantage with respect to Township services not otherwise available to the general public and not consequent to their official duties.

4.10.3 An example of prohibited conduct is the use of one’s status to improperly influence the decision of another person to the private advantage of oneself, or one’s immediate relative, employees, friends, or associates, business or otherwise. This would include attempts to secure



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preferential treatment beyond activities in which members normally engage on behalf of their constituents as part of their official duties. Also prohibited is the holding out of the prospect or promise of future advantage through a member’s supposed influence in return for present actions or inaction.

4.10.4 Members of Council, Public Office Holders, and/or Employees shall ensure that their personal conduct within the Workplace and elsewhere does not adversely affect:

- their ability to perform their official duties;
- the ability of other employees to perform their duties; or,
- public confidence in the official’s functions, the organization, or in the integrity of the public sector.

4.10.5 Employees shall remain neutral in their service to all Council members.

4.10.6 Relations between Employees and Employees, and between Employees and Members of Council, and between both Employees and Members of Council and the public, should always be civil and premised on mutual respect. This means that Employees, Members of Council, and all Public Office Holders shall use polite and respectful language at all times while performing their duties.

4.11 Conduct at Meetings

4.11.1 During Council, General Committee or any other advisory board/ committee meetings, or working group meetings, Members of Council and Public Office Holders and employees shall conduct themselves with decorum and in accordance with the Township Procedural By-law. Respect for delegations and for fellow Council Members and Employees requires that all members show courtesy and not distract from the business of Council during presentations and when other members have the floor.

4.12 Alcohol and Drug Use

4.12.1 While within the Workplace, no use of alcohol is permitted unless the consumption of alcohol occurs at an event approved by the Council at which alcohol is served.



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4.12.2 While within the Workplace, no use of drugs is permitted.

4.12.3 This section shall not apply to alcohol and drug use outside the Workplace, with three exceptions. In each of the following exceptions, the use of alcohol and/or drugs outside the Workplace will be a contravention of this policy:

- If the alcohol and/or drug use negatively affects the performance of the Employee within the Workplace. Without limiting the generality of the foregoing, an Employee’s performance will be deemed to have been negatively affected if he or she consumes alcohol and in the opinion of his/her immediate supervisor, comes to work with a smell of an alcoholic beverage while exhibiting erratic or unusual behaviour, stumbling, difficulty speaking, loss of balance, or lack of coordination;
- If it is a position requirement for a specific position that an Employee shall have no alcohol and/or drugs in his or her system while within the Workplace, and the Employee comes to work or resumes work following a lunch or other break with alcohol and/or drugs in his or her system; or,
- If the Employee operates a Township-owned motor vehicle or dangerous machinery as part of his or her duties, and the Employee comes to work or resumes work following a lunch or other break with any alcohol and/or drugs in his or her system.

4.12.4 Any Employees who have taken alcohol and/or drugs, whether such consumption is allowed or prohibited by the provisions of this section, that might interfere with their ability to operate motor vehicles (where the operation of a motor vehicle is part of the Employee’s job duties) or dangerous machinery (where the use of dangerous machinery is part of the Employee’s job duties), or otherwise perform their job duties, must advise their supervisor who will be required to take appropriate action.

4.13 Harassment

4.13.1 Harassment of another Member of Council, Employee, Public Office Holder, or any member of the public is prohibited under the *Ontario Human Rights Code*.

4.13.2 Harassment, whether it occurs inside or outside the workplace but is related to the work environment or activities of elected office is



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considered to be harassment and is inappropriate behaviour for the purpose of this Code of Conduct.

4.14 Compliance with the Code – Complaint Protocol

Where an alleged contravention of any provision of this Code of Conduct occurs, the following procedures will be adhered to:

Informal Complaint Procedure

Individuals (i.e. Township Employees, Public Office Holders, members of the public or Members of Council) or organizations who have identified or witnessed behaviour or an activity by a Member of Council that they believe is in contravention of the Code of Conduct for Members of Council, may wish to address the prohibited behaviour or activity themselves as follows:

- (1) advise the Member of Council that the behaviour or activity contravenes the Code of Conduct;
- (2) encourage the Member of Council to stop the prohibited behaviour or activity;
- (3) keep a written record of the incidents including dates, times, locations, other persons present, and any other relevant information;
- (4) advise someone else (e.g. another Member of Council or a senior staff member of the Township) about your concern, your comments to the Member of Council and the response of the Member of Council;
- (5) if applicable, confirm to the Member of Council your satisfaction with the response of the Member of Council, or, if applicable, advise the Member of Council of your dissatisfaction with the response, and;
- (6) consider the need to pursue the matter in accordance with a formal complaint procedure directed to the appropriate personnel.

4.15 Implementation

4.15.1 Upon adoption of this Code of Conduct and thereafter at the beginning of each term of Council, each Member of Council, each Public



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Office Holder, and each Employee will be expected to sign 2 copies of the Code of Conduct (one for the member and one for the Township records) to convey to each other and all stakeholders that he or she has read and understood it and that he or she will abide by and accept the Township Code of Conduct.

4.15.2 A copy of the Code of Conduct will be posted on the Township's website.

5.0 SEVERABILITY

The Township intends that any section or sections of this By-law which may be held to be invalid shall be severable from the remainder, and not be deemed to have persuaded or influenced Council to pass the remainder of the By-law.



CORPORATION OF THE TOWNSHIP OF MCKELLAR

BY-LAW NO. 2023-55

CORPORATION OF THE TOWNSHIP OF MCKELLAR

BY-LAW NO. 2023-55

Being a By-law to regulate the use and operation of the
Township Transfer Station

WHEREAS the Ontario *Environmental Protection Act R.S.O. 1990, CHAPTER E. 19*, Section 27.(1) states: A No person shall use, operate, establish, alter, enlarge or extend, (a) a waste management system; or (b) a waste disposal site, unless a certificate of approval or provisional certificate of approval therefor has been issued by the Director and except in accordance with any conditions set out in such certificate;

AND WHEREAS the Council of the Corporation of the Township of McKellar has received a Certificate of Approval for a Waste Transfer Station as issued by the Ontario Ministry of the Environment dated September 5, 2007.

AND WHEREAS Section 11(1) of the *Municipal Act, S.O. 2001, c.25*, authorizes municipalities to pass by-laws respecting waste management;

AND WHEREAS Section 391(1) of the *Municipal Act, S.O. 2001, c.25*, authorizes a municipality to pass By-laws dealing with Waste Management and the imposing of fees and charges;

AND WHEREAS Section 119 of the *Municipal Act, S.O. 2001, c. 25*, authorizes Councils to pass by-laws for prohibiting or regulating the discharge of guns or other firearms within the boundaries of the municipality or any defined areas thereof;

AND WHEREAS the Council of the Corporation of the Township of McKellar deems it expedient to regulate the operation of the Municipal Transfer Station located at 13 Lees Road;

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

1.0 DEFINITIONS

1.01 In this by-law,

“Commercial Collector” means any person, persons, business or corporation which collects and/or disposes of waste for a fee.

“Corporation” means the Corporation of the Township of McKellar, hereinafter referred to as the Owner and the Operator.

“Household” means any residential property used as a domestic establishment in which one or more persons may sleep or prepare meals;

“Person” includes a Corporation, the heirs, executors, administrators or other legal representatives of a person to whom the context can apply according to law;

“Refrigeration Equipment” means an air-conditioning, heat pump, refrigeration or freezer unit; or as may be defined in Ontario *Regulation 189/94* as amended by Ontario *Regulation 180/07*;



CORPORATION OF THE TOWNSHIP OF MCKELLAR

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“Transfer Station” means an area operated by the Township of McKellar for the temporary storage and transfer of waste and recyclable wastes as approved by the Ministry of the Environment operating under a Certificate of Approval issued by the Ministry;

“Unauthorized Persons” means all persons save and except those people legislated to enter the premises, including inspectors; Township of McKellar public works employees; and other persons that the Council may authorize from time to time as circumstances may dictate.

“Waste” includes ashes, garbage, refuse, domestic waste, industrial waste, or municipal refuse whether or not such wastes are further defined but including such definition if the same exists in the Environmental Protection Act and the regulations thereunder, and such other wastes as are designated in *Regulation 347, R.R.O. 1990*, of the *Environmental Protection Act* as amended;

“Waste Disposal Site” means,

- (a) any land upon, into, in or through which, or building or structure in which, waste is deposited, disposed of, handled, stored, transferred, treated or processed, and
- (b) any operation carried out or machinery or equipment used in connection with the depositing, disposal, handling, storage, transfer, treatment or processing referred to in clause (a);

[*Environmental Protection Act R.S.O. 1990, CHAPTER E. 19*]

2.0 AUTHORIZED TRANSFER SITES/STATIONS

The Township has established the following waste transfer site/station for the disposal of waste in the municipality:

- (a) Lees Road Transfer Station, 13 Lees Road

3.0 CERTIFICATE OF APPROVAL

At all times, the Township of McKellar will ensure compliance with all the terms and conditions of the Certificate of Approval for a Waste Transfer Station as issued by the Ministry of the Environment dated September 5, 2007.

3.01 The Transfer Station shall be used only for the receiving and transferring of solid, non-hazardous waste and recyclable waste generated from residences located within the geographic boundaries of the Township of McKellar. The Transfer Station is prohibited from accepting the following wastes as defined in *Regulation 347, R.R.O. 1990*, of the *Environmental Protection Act* as amended;

- (a) liquid, non-hazardous waste;
- (b) liquid, hazardous waste;
- (c) biomedical waste;
- (d) PCB wastes;
- (e) explosive waste;
- (f) compressed gas cylinders, excluding propane tanks used for cooking;
- (g) commercial, industrial or institutional waste.

3.02 (a) The Township shall set operational hours which provide an adequate level of service. The hours of operation shall be any day of the week, during daylight hours.



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- (b) Hours of operation may be changed by the Township at any time, provided that the hours are correctly posted at the Site gate and that suitable public notice is given of any change.
- (c) No person shall deposit or otherwise dispose of waste, as herein defined, at the transfer station except during the hours of operation.
- 3.03 The Township shall erect a sign at the entrance to this Site stating the name of the Owner of the Site, the hours of operation of the Transfer Station, waste acceptance procedure and a phone number to contact in the event of an emergency or complaint. The sign shall state that the Site does not accept hazardous or liquid wastes and shall direct persons with hazardous and/or liquid wastes to the nearest appropriate facility.
- 3.04 The Township shall ensure that an attendant is on duty at all times when the Transfer Station is open to ensure proper supervision of all activities.
- (a) Everyone using the transfer station must first see the Attendant when entering the site. The attendant has the right to inspect all material entering the transfer station site and may not accept materials that are contaminated with items not accepted at the transfer station site. All materials being deposited at the transfer station site must be disposed of at the areas designated by the Attendant.
- 3.05 The Township shall ensure that:
- (a) the Transfer Station is separated from other portions of the Site by fencing;
(b) fencing and lockable gates are kept in good repair; and
(c) gates are kept locked to prevent entry by unauthorized persons outside of the posted operating hours.
- 3.06 All waste types shall be segregated either into bins with lids or doors, or in designated areas as defined by barriers. All bins and designated waste storage areas shall be clearly labelled. All lids or doors on all storage bins shall be kept locked where possible, when an attendant is not on Site.
- 3.07 (a) The Township shall not accept white goods which contain refrigerants unless they have a tag indicating that the refrigerants have been removed; and
- (b) Propane tanks used for cooking purposes shall be stored in a clearly marked, segregated area.
- 3.08 Tires shall be stockpiled in the following manner:
- (a) The stockpile shall be located a minimum of 15 metres from the property line, any buildings, active landfilling area and transfer station bins; and
- (b) An area around the stockpile of no less than 4.5 metres shall be kept free of vegetation
- 3.09 Litter from the Transfer Station shall be picked up on each operating day and along the Site's perimeter and access road as needed.



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3.10 Burning of any wastes or materials is prohibited.

4.0 PROHIBITIONS

- 4.01 No person shall deposit any waste in any location within the Township of McKellar except at a waste transfer site/station established in accordance with this by-law.
- 4.02 No person shall deposit or otherwise dispose of any waste brought in from outside the Township of McKellar, upon any lands, whether publicly or privately owned, including any waste transfer site/station established by the Township of McKellar.
- 4.03 No person shall deposit or otherwise dispose of the following items at any waste transfer site/station within the municipality:
- a) liquid, toxic or hazardous waste of any type
 - b) explosives or highly combustible or flammable materials
 - c) condemned or dead animals
 - d) agricultural or similar waste
 - e) raw sewage
 - f) used cars or car parts or machinery
 - g) used propane cylinders over 20 lbs.
 - h) stumps
 - i) mobile homes or trailers
 - j) night soil
 - k) toxic industrial waste
 - l) oils, solvents or distillates
 - m) used boats or boat parts
 - n) any hazardous waste as defined in Regulation 347, R.R.O. 1990, as amended
 - o) any hauled liquid industrial waste as defined in Regulation 347, R.R.O. 1990, as amended
 - p) construction waste, building materials, demolition rubble, shingles, cement blocks or brick
- 4.04 No person shall, unless authorized by Council, scavenge, pick over, interfere with, remove, exchange or scatter any commercial or household waste after the same has entered the gate at the Transfer Station.

Section 42.(1) (4) of the *Environmental Protection Act, R.S.O. 1990, Chapter E.19* as amended, states as follows:

Ownership of waste (*Environmental Protection Act, R.S.O. 1990, Chapter E.19*)

42.(1) The ownership of waste that is accepted at a waste disposal site by the operator of the site is transferred to the operator upon acceptance.

Effect of contract

(4) Subsection (1) applies only in the absence of a contract to the contrary.

- 4.05 No person shall deposit any waste at or near, or outside the gate, or around at the transfer station except in the appropriate areas for waste and/or recycling materials.



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- 4.06 No person shall deposit unwrapped or loose household waste at the Transfer Station except in the recycling containers.
- 4.07 No person shall deposit waste at the Transfer Station unless such waste is deposited in areas prescribed by clearly marked signs, or in the location directed by the Attendant on duty.
- 4.08 The Township may from time to time adopt procedures and policies to improve the operation of the Transfer Site.

5.0 HOUSEHOLD WASTE

- (a) Subject to Section 6 and 7 hereof, only household waste may be deposited at the Transfer Station.
- (b) Household waste may include such articles, substances and materials as:
- | | |
|-----------------------------------|---------------------------------------------|
| (i) food waste | (vii) small plastic containers - recyclable |
| (ii) paper waste - recyclable | (viii) grass and plant clippings |
| (iii) cans - recyclable | (ix) clothing |
| (iv) bottles - recyclable | (x) cold ashes |
| (v) jars - recyclable | (xi) small household articles or fixtures |
| (vi) cardboard boxes - recyclable | |

6.0 RECYCLING

Ratepayers are encouraged to deposit separately into the appropriately marked recycling containers located at the Transfer Station such articles and materials as cans, bottles, jars, plastics, paper and cardboard, and any other materials as may be designated from time to time by the Township.

7.0 OTHER WASTE

The following waste must be deposited in areas designated by the Transfer Station Attendant on duty and are subject to disposal fees as per the attached Schedule "A";

- (i) brush, wood
- (ii) household furniture, mattresses, etc.
- (iii) tires
- (iv) household appliances (white goods)
- (v) bulky items

- 7.01 Construction waste, demolition waste, shingles, drywall, block, brick and similar construction material is not accepted at the Transfer Station. Construction and demolition waste may be disposed of at the McDougall Township landfill site located on McDougall Road by showing the McDougall attendant a valid McKellar Transfer Site User Permit/sticker and paying the required tipping fee.



CORPORATION OF THE TOWNSHIP OF MCKELLAR

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8.0 FIREARMS

- (a) No person shall discharge a firearm within one hundred (100) metres of the Transfer Station.
- (b) Notwithstanding subsection (a) above, the Corporation may authorize the discharge of a firearm within one hundred (100) metres of the Transfer Station in order to deal with animal nuisances.

9.0 PERMITS

The principal resident of every household in the Township shall be required to obtain a permit from the Municipal Office for the use of the Transfer Station.

10.0 COMMERCIAL COLLECTORS

No Commercial Collector may use the Transfer Station except with the expressed consent in writing of the Township of McKellar.

11.0 FEES

The Township may from time to time prescribe rates or charges for the use of the Waste Transfer Station and provide for terms of payment thereof.

- (a) Schedule “A” attached to and forming part of this by-law, establishes fees for the disposal of waste.

12.0 PRESUMPTION

- (a) In any proceedings pursuant to this By-law, evidence of any personal marking, writings or inscriptions found on or in any waste deposited in contravention of the By-law which identify the name or address of any person shall be prima facie evidence that the waste was deposited unlawfully by such person.
- (b) Subsection (a) does not apply to industrial or commercial markings.

13.0 OWNERS LIABILITY

The owners of a residence, real property, or commercial establishment are liable to any penalty provided by this By-law for an offence relating to waste from such residence, real property or commercial establishment.

14.0 TRANSPORTATION

- (a) All persons shall ensure that waste being hauled to the Transfer Station is in compliance with all Provincial and Municipal Regulations.

15.0 PENALTY AND LIABILITY FOR EXPENSES

- (a) Every person who contravenes or fails to comply with any of the provisions of this By-law is guilty of an offence and upon conviction is liable to a fine not exceeding



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BY-LAW NO. 2023-55

the maximum provided under the Provincial Offences Act, exclusive of costs, and every such fine shall be recoverable under the Provincial Offences Act.

- (b) Any costs and expenses for services provided by or on behalf of the municipality, or for which the Municipality is liable in endeavoring to remove waste, garbage or other refuse caused by or resulting from a person contravening or failing to comply with any provision of this By-law shall be a service charge pursuant to Section 391 of the *Municipal Act, R.S.O. 2001* as amended and shall constitute a debt of such person to the Township of McKellar. Service charges pursuant to this By-law shall be as set out in Schedule “B” to this By-law.
- (c) Any service charge imposed pursuant to this By-law shall be payable within thirty (30) days after the Township of McKellar has delivered or sent by prepaid first class mail an invoice to the person in contravention of the By-law, and interest shall accrue and be added to the amount at the rate established in Schedule “B” to this By-law, commencing on the 31st day following the delivery or mailing of the invoice.

16.0 PROVINCIAL LEGISLATION

This By-law shall be construed subject to the Environmental Protection Act, R.S.O. 1990, Chapter E.19 as amended, and the Regulations thereunder.

17.0 SEVERABILITY

The Township intends that any section or sections of this By-law which may be held to be invalid shall be severable from the remainder, and not be deemed to have persuaded or influenced Council to pass the remainder of the By-law.

18.0 REPEAL OF PREVIOUS BY-LAWS

By-law No. 2008-25, as amended by By-law No. 2010-05 and By-law No. 2013-06 and any and all by-laws contrary hereto or inconsistent herewith be and the same are hereby repealed.

19.0 EFFECTIVE DATE

This By-law shall come into effect on the day of passing.

READ a FIRST and SECOND time this ____ day of _____, 2023.

Mayor

Clerk

READ a THIRD time, **PASSED** in **OPEN COUNCIL** this ____ day of _____, 2023.

Mayor

Clerk



CORPORATION OF THE TOWNSHIP OF MCKELLAR

BY-LAW NO. 2023-55

SCHEDULE 'A' TO BY-LAW NO. 2023-55 WASTE DISPOSAL SITE FEE

Specific Service	Fee
Household Waste/Recyclables - includes small appliances, lawn chairs, etc.	No Charge
Large Appliances – includes stoves, washers, dryers, BBQ's, etc.	No Charge
Scrap Metal recycling stream (ferrous/non-ferrous/white goods	No Charge
Tires – intact tires of any size; absolutely no rims on tires	No Charge
Electronics as per material acceptable under the Ontario Electronic Stewardship program (i.e. computers, T.V.'s, printers, stereos, etc.)	No Charge
Household Bulk items – furniture, sofas, beds, mattresses, dressers, toilets, carpet, shelving units, etc.	\$20.00 each
Yard Waste/Brush in Garbage Can(s) maximum size of 28 gallons/121 litres	No Charge
Up to ¾ ton truck or trailer load of yard waste/brush	\$30.00/load
Vehicles, Vehicle parts, Boats, Trailers, Mobile Homes, Propane Cylinders over 20 lbs, Farm & Industrial machinery, etc.	Not Accepted
Refrigeration Equipment that has a Notice issued under Section 9(1) of O. Reg. 189/94, as amended, attached to the equipment	No Charge
Refrigeration Equipment that does not have a Notice issued under Section 9(1) of O. Reg. 189/94, as amended, attached to the equipment	Not Accepted
Hazardous Materials, Dirt, Soil, Brick, Rock, Cement and Stone rubble	Not Accepted

Clean brush, leaves and yard waste shall be accepted at the Transfer Site free of charge from April 15th – May 15th and from September 15th – October 15th in any year provided that:

- (i) clean brush deposited does not exceed 6” in diameter;
- (ii) leaves and yard waste are deposited in clear plastic bags or compostable paper bags only;
- (iii) the fee schedule shall apply to all yard waste not meeting the above criteria.

NO HAZARDOUS MATERIALS ACCEPTED



CORPORATION OF THE TOWNSHIP OF MCKELLAR

BY-LAW NO. 2023-55

SCHEDULE "B" to BY-LAW NO. 2023-55

1. SERVICE CHARGES

Pursuant to Section 15.0 (b) of this By-law, Service Charges shall be as follows:

\$100.00/ hour, minimum charge \$100.00

2. RATE OF INTEREST

Pursuant to Section 15.0 (c) of this By-law, the rate of 1.25% per month shall be used to calculate interest on unpaid service charges.



22. Unfinished Business

Date	Res. No.	Item & Description	Assigned to	Status
Sept. 13/22	22-353	Agreement with Cogeco Cable	Deputy Clerk	Most recent follow up email sent on August 29 th .
Mar. 7/23	23-204	By-law 2023-23 Being a By-law to Regulate Dogs in the Township	By-law Enforcement Officer	Town of Parry Sound looking into financials re. cost for McKellar to join as a partner Municipality to use the dog impound facility.
May 16/23	23-352	Volunteer Waiver	Clerk's Dept./ Municipal Solicitor	Currently being reviewed by the Twp's insurance company for any insurance limitations.
		Updating Human Resources Policy	Clerk's Dept.	On closed agenda.
Jul. 4/23	23-470	Re-name Hart Road (formerly Fire Route 306)	Clerk's Dept.	Residents on road have been contacted, they are coming up with another name.
Jul. 18/23	23-498	Transfer Station By-law	Public Works	On agenda.
Jul. 18/23	23-497	Code of Conduct By-law for Members of Council, Employees and Public Office Holders of the Twp	Clerk's Dept.	On agenda, no comments were received.
Aug. 15/23	23-542	Road Allowance Closure Support in Principle (Snurnitsin)		On agenda. The applicant sent videos of the property to staff, and they were forwarded to Council for review.

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August 10, 2023

In This Issue

- 2022 AMO Annual Report now available.
- Join ROMA meeting on *Rural Drainage Act* dispute with national railways.
- ROMA needs your input on access to services in rural Ontario.
- Municipal Information & Data Analysis System (MIDAS) now upgraded.
- Ontario Anti-Hate Security and Prevention Grant.
- Release of public information service.
- Housing Accelerator Portal now open.
- Count down to AMO 2023 - Register today!
- LAS & IPE 2023 Risk Symposium - Are you safe?
- Registration for the one of a kind AMO-LAS Energy Symposium is open!
- Stop by at AMO 2023 and say Hi to LAS!
- Future Proofing Municipal Workplaces - OMHRA Conference.

AMO Matters

AMO is pleased to provide its [2022 Annual Report](#). It will form part of the Secretary-Treasurer's report at the AMO Annual Meeting on Monday, August 21, 2023.

On August 21 at 6 pm, join ROMA Chair and others, in London at the RBC Place, to discuss the ongoing dispute between rural municipalities CN, CP and VIA rail regarding the *Drainage Act*. Learn more [here](#).

ROMA is undertaking research to develop effective policies and recommendations specific to access to health services in rural Ontario, including primary care, home care, hospitals, mental health, and addictions supports. To support this work, ROMA is seeking member input. Do not miss this important opportunity to have your say. You can [access the survey here](#) and have until September to submit your responses.

AMO is pleased to launch a refresh of the [Municipal Information & Data Analysis System](#) (MIDAS). MIDAS is a web-based tool that provides access to the Financial Information Returns (FIRs) to all Ontario municipalities. The [FIR](#) is the main data collection tool used by the Ministry of Municipal Affairs and Housing to collect financial and statistical information on municipalities. Please contact MIDASAdmin@amo.on.ca for more information.

Provincial Matters*

The Ontario government is providing one-time grants of up to \$10,000 to help faith-based, cultural, 2SLGBTQQIA+, First Nations, Inuit, Métis and Urban Indigenous organizations and communities to enhance or implement measures to ensure community spaces remain safe and secure from hate-motivated incidents. [Applications are open for 2023-2024](#). The deadline to apply: September 12, 11:59 p.m. EDT.

The Technical Standards and Safety Authority (TSSA) is Ontario's public safety regulator. TSSA releases public information (e.g., licence statuses or devices at a location) per its privacy codes. [Click here](#) to request a release.

Federal Matters

The CMHC Housing Accelerator Fund is now accepting applications! Details are on the [CMHC website](#). Applications are due August 18.

Eye on Events

In just over 2 weeks, over 2,000 participants will join together at the 2023 AMO Annual Conference in London, Ontario. If you haven't registered you have until August 10 to do so [online](#). After that you can register in-person, onsite. Wondering what is on the program? You can find all of the dynamic educational and networking information [here](#).

Join Local Authority Services (LAS) and Intact Public Entities (IPE) in discussion on Navigating the Road to Resilience in examination of critical municipal risk issues such as climate resiliency, cyber security, risk data management and more. [Register today](#) for all you need to know on municipal risk management - deadline: September 27.

AMO and Local Authority Services (LAS) are pleased to be hosting the 2023 Municipal Energy Symposium on November 2-3 at the Novotel Centre Toronto. [Registration](#) is now open. Space is limited.

LAS

LAS is excited to once again host a booth at the AMO Conference with our partners: [ONE Investment](#) and the [Canoe Procurement Group](#). Be sure to stop by booth 500 and say hi this year! We'd love to hear what you're up to.

Municipal Wire*

The Ontario Municipal Human Resources Association (OMHRA) Fall Conference and AGM - [Future Proofing Municipal Workplaces](#) - September 12-14 at Casino Rama. [Register today!](#)

About AMO

AMO is a non-profit organization representing almost all of Ontario's 444 municipal governments. AMO supports strong and effective municipal government in Ontario and promotes the value of municipal government as a vital and essential component of Ontario's and Canada's political system. Follow [@AMOPolicy](#) on Twitter!

AMO Contacts

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[Conferences/Events](#)

[Policy and Funding Programs](#)

[LAS Local Authority Services](#)

[MEPCO Municipal Employer Pension Centre of Ontario](#)

[ONE Investment](#)

[Media Inquiries](#)

[Municipal Wire, Career/Employment and Council Resolution Distributions](#)

AMO's Partners



**Ministry of the Environment,
Conservation and Parks**Environmental Assessment
Modernization Branch135 St. Clair Avenue West
4th Floor
Toronto ON M4V 1P5**Ministère de l'Environnement, de
la Protection de la nature et des Parcs**Direction de la modernisation des processus
d'évaluation environnementale135, avenue St. Clair Ouest
4^e étage
Toronto ON M4V 1P5

August 9, 2023

Greetings,

Today, I am writing to provide you with an update on recent decisions made by the province to modernize Ontario's environmental assessment (EA) program.

Moving to a Project List under the *Environmental Assessment Act*

A key element of the EA modernization initiative is identifying projects that should be subject to EA requirements in a regulation. The move to a project list approach is a shift from the current framework where environmental assessment requirements are based mainly on who is undertaking the project.

In November 2021, the ministry began consultation on a proposal for the projects that would require a comprehensive EA and related actions, and the ministry is now proceeding with certain policy elements from the 2021 proposal. Specifically, the ministry has made amendments to three regulations and updated two related guides, as further described below. The changes will simplify processes and provide new exemptions. The remaining elements of comprehensive EA projects regulation proposal and related actions are under consideration.

In March 2023, the ministry updated the Moving to a Project List Environmental Registry posting with a revised proposal. The revisions to the proposal do not relate to the policy elements discussed within this update.

Amendments to Certain Regulations under the *Environmental Assessment Act*

Amendments to three regulations under the *Environmental Assessment Act* have been approved, and related actions have been taken, implementing certain policy elements of the proposal [Moving to a project list approach under the Environmental Assessment Act](#):

- The Waste Management Projects Regulation (Ontario Regulation 101/07) was amended to change the environmental assessment requirements for certain landfill expansion projects and to make the minister the decision-maker for a request to elevate a waste management project following the streamlined environmental assessment process to an individual environmental assessment

- The Transit Projects and Metrolinx Undertakings (Ontario Regulation 231/08) was amended to authorize the minister to amend or revoke conditions previously imposed in a notice given by the minister to allow the proponent to proceed with a transit project.
- The General Regulation (Ontario Regulation 334) was amended to expand the current exemption for Crown undertakings (activities) related to land claim settlements to include those Crown undertakings related to any settlement of the Algonquins of Ontario Land Claim.
 - The Algonquin Land Claim Declaration Order was also amended to align with the exemption in the regulation.

Updated Guide to Environmental Assessment Requirements for Waste Management Projects

The Guide to Environmental Assessment Requirements for Waste Management Projects ([Waste Guide](#)) has been updated to reflect amendments to the environmental assessment requirements set out in Ontario Regulation 101/07, and to make other administrative updates. The changes include:

- Updating the EA requirements for certain landfill expansion projects.
- Making the minister the decision-maker in relation to elevation requests.
- Updating the regulatory terminology and description of EA requirements in light of recent amendments to the Regulation related to thermal treatment, to include advanced recycling and the resulting recovery of materials, and identifying information to be included when undertaking the Environmental Screening Process for an advanced recycling (thermal treatment) project.
- Administrative updates recognizing the Guide was last updated in 2007.

Updated Guide to Environmental Assessment Requirements for Electricity Projects

The Guide to Environmental Assessment Requirements for Electricity Projects ([Electricity Guide](#)) has been updated to change the decision-making authority for elevation requests for electricity projects and make other administrative updates to reflect changes since the guide was last updated. The changes include:

- Adding information to Section A.6.2.3 (Consultation with Indigenous Communities) of the guide to align with the Waste Guide, including in relation to the Crown's duty to consult, contacting the ministry for a list of Indigenous communities for consultation, and documenting the consultation process.
- Updating the ministry's name to "Ministry of the Environment, Conservation and Parks".
- Updating the thresholds for transmission line projects that determine the type of environmental assessment process required.

The regulations were filed and came into force on August 8, 2023 and the updated guides are in effect (posted to the Environmental Registry website on August 8, 2023).

Further details of the amendments to the three regulations and related actions and copies of the updated guides are available on the Environmental Registry of Ontario ([ERO 019-4219](#)). Details about the regulatory amendments made with respect to advanced recycling are available here ([ERO 019-4867](#)). More information on our other efforts to modernize the EA program can also be found at: [Modernizing Ontario's environmental assessment program](#).

Please do not hesitate to contact my team at EAModernization.mecp@ontario.ca if you have any comments or questions.

Sincerely,

A handwritten signature in black ink, appearing to read "A. Cross".

Annamaria Cross
Director, Environmental Assessment Modernization
Ministry of the Environment, Conservation and Parks

Ministry of Infrastructure

Infrastructure Programs and Projects
Division

777 Bay Street, 4th Floor, Suite 425
Toronto, Ontario M5G 2E5

Ministère de l'Infrastructure

Division des programmes et des projets
d'infrastructure

777, rue Bay, 4 étage, Suite 425
Toronto (Ontario) M5G 2E5



MEMORANDUM TO: Municipal CAOs

FROM: Jill Vienneau
Assistant Deputy Minister
Infrastructure Program and Projects Division

DATE: August 14, 2023

SUBJECT: Red Tape Reduction for Designated Broadband Projects

I am pleased to write to you today to provide an update on our efforts to expand high-speed internet access across the province.

In Spring 2023, Ontario introduced the *Less Red Tape, Stronger Economy Act, 2023* to help build on the government's efforts to reduce burden for businesses, not-for-profit organizations, municipalities and other provincially regulated entities. The Ministry of Infrastructure would like to highlight two measures related to this initiative:

1. Amendments to the *Building Broadband Faster Act, 2021* (BBFA) to address barriers to timely municipal permit approvals and efficient infrastructure data collection.
2. Updated guidance to broadband stakeholders through a new version of the *Building Broadband Faster in Ontario Guideline*.

BBFA Amendments

The *Less Red Tape, Stronger Economy Act, 2023* (formerly Bill 91) received Royal Assent on June 8, 2023, amending the *Building Broadband Faster Act, 2021* (BBFA) to remove further barriers or delays to designated broadband project construction and to support a streamlined approach to the deployment of high-speed internet infrastructure in the province.

The amendments to the BBFA provided the Minister of Infrastructure with authority to set out certain new regulatory requirements related to infrastructure data collection and conditions for municipal permitting. Effective July 1, 2023, O. Reg. 436/22 Definitions

and Prescribed Provisions under the BBFA was amended, by way of a Minister's amending regulation, to set out the following:

1. **For infrastructure data collection under s. 20.1 of the BBFA:** Upon request from the Minister of Infrastructure, certain persons or entities who own or operate utility infrastructure within 100 metres of a designated broadband project must submit the requested data in the form required by the Minister within 15 business days of receiving the request.
2. **For municipal permitting under s. 10.1 of the BBFA:** Municipalities may not require proponents to execute a legal agreement in advance of providing access to municipal rights-of-way under s. 10.1 of the BBFA. However, municipalities may require internet service providers (ISPs) to agree in writing to take steps to negotiate such agreements in good faith as soon as reasonably possible as a condition for providing access to their rights-of-way.

These changes are intended to advance broadband projects and ensure mechanisms are in place to protect the interests of municipalities. The Ministry of Infrastructure is developing resources to support municipalities with cost recovery related to designated broadband projects and will ensure that appropriate measures are in place to protect data that is shared.

Building Broadband Faster in Ontario Guideline (Version 3.0)

The Ministry of Infrastructure and Infrastructure Ontario has also updated the Building Broadband Faster in Ontario Guideline (Version 3.0). This Guideline was first released in April 2021 with input from municipalities, ministries, and other partners as a tool to expedite the delivery of designated high-speed internet projects. It was updated in August 2022 as well as in August 2023, to reflect new regulatory requirements that came into effect after its original release.

Guideline 3.0 provides additional clarity and best practices for completing work for designated broadband projects in compliance with legislative and regulatory requirements under the BBFA, the *Ontario Underground Infrastructure Notification System Act, 2012* (One Call Act) and the *Ontario Energy Board Act, 1998* (OEBA).

Key updates to the Guideline include:

- Information on new regulatory measures, including those under the BBFA mentioned above in addition to amendments to the OEBA and One Call Act regulations.

- A new process to help resolve disputes between parties and work with sectors to ensure that they comply with the laws and regulations that are helping to build broadband faster.
- Clarity on the Ministry of Transportation's efforts to speed up their permit process for provincially funded broadband projects.
- Additional guidance on cost sharing for using electric infrastructure to build these projects.

To review the updated Guideline, please visit [Building Broadband Faster in Ontario](#).

Support Tools

Infrastructure Ontario has tools in place that will provide assistance to municipalities, proponents of designated broadband projects and other stakeholders related to new requirements under the legislation and the overall implementation of these projects across the province. These include the Technical Assistance Team (TAT) and the use of an online platform called the Broadband One Window (BOW). The TAT plays a key role in supporting permit applications and facilitating resolutions between stakeholders if disputes arise. BOW will help stakeholders work collaboratively to review and approve permitting applications, share data, and provide progress updates on project milestones.

To get in touch with TAT for assistance, you can e-mail TAT@infrastructureontario.ca, or submit a TAT support request through the BOW platform. I also welcome you to contact broadband@ontario.ca if you have general questions about the government's work and wish to speak with a ministry official.

Next Steps

In the coming weeks, the Ministry of Infrastructure will engage the Association of Municipalities of Ontario to co-develop resources intended to support municipalities with timely permit approvals while ensuring they can appropriately control access to their rights-of-way. There is still considerable work underway to bring access to high-speed internet to every community in Ontario by the end of 2025. We appreciate your continued partnership in helping us achieve this important goal.

AMO Watchfile not displaying correctly? [View the online version](#)
Add Communicate@amo.on.ca to your safe list



August 17, 2023

In This Issue

- ROMA needs your input on access to services in rural Ontario.
- Municipal Information & Data Analysis System (MIDAS) now updated.
- Ontario Anti-Hate Security and Prevention Grant.
- Release of public information service.
- Housing Accelerator Fund - Applications due August 18.
- Registration for AMO 2023 available onsite beginning August 20.
- Municipal Cybersecurity 101 forum.
- LAS & IPE 2023 Risk Symposium - Are you safe?
- Registration for the one of a kind AMO-LAS Energy Symposium is open!
- LAS Blog: Partners Have Been Improving CSAT with SLWC since 2014.
- Play a game with LAS at the AMO Conference.
- Future Proofing Municipal Workplaces - OMHRA Conference.
- Careers: Simcoe County, Toronto, Ministry of Long-Term Care and Minden Hills.

AMO Matters

ROMA is undertaking research to develop effective policies and recommendations specific to access to health services in rural Ontario, including primary care, home care, hospitals, mental health, and addictions supports. To support this work, ROMA is seeking member input. Do not miss this important opportunity to have your say. You can [access the survey here](#) and have until September to submit your responses.

AMO is pleased to launch a refresh of the [Municipal Information & Data Analysis System](#) (MIDAS). MIDAS is a web-based tool that provides access to the Financial Information Returns (FIRs) to all Ontario municipalities. The [FIR](#) is the main data collection tool used by the Ministry of Municipal Affairs and Housing to collect financial and statistical information on municipalities. Contact MIDASAdmin@amo.on.ca for access.

Provincial Matters*

The Ontario government is providing one-time grants of up to \$10,000 to help faith-based, cultural, 2SLGBTQQIA+, First Nations, Inuit, Métis and Urban Indigenous organizations and communities to enhance or implement measures to ensure community spaces remain safe and secure from hate-motivated incidents.

[Applications are open for 2023-2024](#). The deadline to apply: September 12, 11:59 p.m. EDT.

The [Technical Standards and Safety Authority](#) (TSSA) is Ontario's public safety regulator. TSSA releases public information (e.g., licence statuses or devices at a location) per its privacy codes. [Click here](#) to request a release.

Federal Matters

The CMHC Housing Accelerator Fund is accepting applications! Details are on

the [CMHC website](#). Applications are due August 18.

Eye on Events

The 2023 AMO Conference is days away, being held August 21-23 in the City of London. Online registration is now closed so register onsite as of Sunday, August 20. Event information is [here](#).

It's back! AMO and MISA ON's joint Municipal Cybersecurity 101 Forum returns this fall in time for Cybersecurity Month. Join us virtually on October 12 from 10am to 2pm to learn more about building a cyber resilient municipality. [Register today](#).

Join Local Authority Services (LAS) and Intact Public Entities (IPE) in discussion on Navigating the Road to Resilience in examination of critical municipal risk issues such as climate resiliency, cyber security, risk data management and more. [Register today](#) for all you need to know on municipal risk management - deadline: September 27.

AMO and Local Authority Services (LAS) are pleased to be hosting the 2023 Municipal Energy Symposium on November 2-3 at the Novotel Centre Toronto. [Registration](#) is now open. Space is limited.

LAS

With the volume of water and the amount of money that can be lost to water leaks, customers and water providers find relief in having a plan in place for emergencies. [Read more in our latest blog](#).

Download the AMO Events app and play the AMO/LAS Partner Scavenger Hunt at the conference while you meet with our tradeshow partners. Top delegates will be entered into a draw to win a donation to your local library (a \$200 Value!). Hope to see you there!

Municipal Wire*

The Ontario Municipal Human Resources Association (OMHRA) Fall Conference and AGM - [Future Proofing Municipal Workplaces](#) - September 12-14 at Casino Rama. [Register today!](#)

Careers

[Supervisor, Accounting \(Capital Assets\) - County of Simcoe](#). Responsible for supervising staff and performing financial requirements, including accounting, budgeting, forecasting and reporting. [Apply online](#) by August 30.

[Chief Financial Officer - City of Toronto](#). Overseeing several divisions, coordinating City programs and services, ensuring compliance with fiscal and ethical standards, and providing strategic advice. [Apply online](#) by September 15.

[Project Manager - Ministry of Long-Term Care](#). Implement policies and programs to support Ontario Health, Long-Term Care Homes (LTCHs) and health service providers. [Apply online](#) by August 28.

[Chief Administrative Officer - Township of Minden Hills](#). Responsible for the efficient and effective administration and leadership of all departments and resources of the Township. . Apply to muni.recruit@gmail.com by September 5.

About AMO

AMO is a non-profit organization representing almost all of Ontario's 444 municipal governments. AMO



July 2023

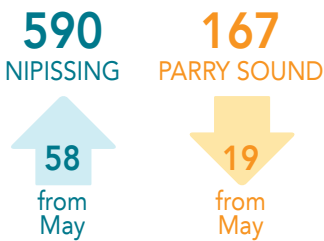
LABOURFOCUS

IN THIS EDITION

THE FASTEST GROWING INDUSTRIES FOR NEWCOMERS TO CANADA

JOBS REPORT JUNE 2023

TOTAL NUMBER OF JOB POSTINGS



TOP INDUSTRY WITH VACANCIES

NIPISSING
Health Care & Social Assistance (25.1%)

PARRY SOUND
Retail Trade (22.8%)

To view the full report, visit our website
www.thelabourmarketgroup.ca
readysethired.ca

Questions or concerns?
Feel free to contact us at
info@thelabourmarketgroup.ca



T. 705.478.9713

150 First Ave. West
Suite 103, North Bay, ON
P1B 3B9

The Labour Market Group is funded by:



THE FASTEST GROWING INDUSTRIES FOR NEWCOMERS TO CANADA

POST-PANDEMIC, **CANADA** HAS SEEN A STRONG REBOUND IN SEVERAL SECTORS, MANY OF WHICH ARE SEEING RAPID GROWTH.



One of the key factors in Canada's continued economic growth is the country's high immigration targets.



25% IDENTIFY AS IMMIGRANTS

Out of Canada's population of over **39,000,000** people.



THE IMMIGRATION LEVELS PLAN 2023-2025

ADMIT 500,000 IMMIGRANTS
(per year, by the end of 2025)

Newcomers typically arrive in Canada well-suited to fill gaps in the national labour force.

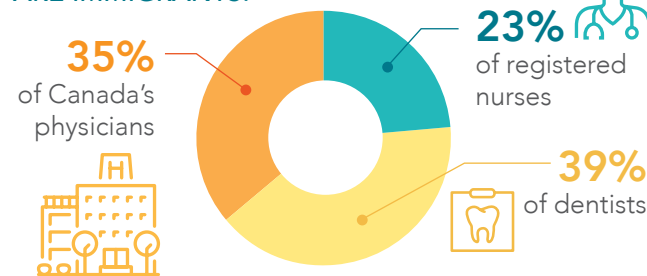


AMONG EMPLOYMENT SECTORS, SOME STAND OUT AS THE **FASTEST GROWING** WITH THE **MOST IN-DEMAND SKILLS**. **HEALTHCARE, AGRICULTURE, TECH**

HEALTHCARE

Canadians are living longer and **require more medical care for a longer period** than in previous generations. This increased demand has Canada's provinces working hard to **attract healthcare workers from abroad**.

PERCENTAGE CURRENTLY ARE IMMIGRANTS:



143,800
VACANT POSITIONS
(as of February 2023)



Highest job vacancies across all sectors.



Immigration Refugees and Citizenship Canada (IRCC) has been taking steps to make it easier for healthcare workers to become permanent residents.



HOW TO IMMIGRATE AS A HEALTHCARE WORKER

Express Entry program:
Targets high-skilled candidates in the Federal Skilled Worker Program, the Canadian Experience Class, or the Federal Skilled Trades Program.

Most provinces have streams for healthcare workers under the Provincial Nominee Program (PNP).

Other provinces regularly hold PNP draws targeting candidates in healthcare occupations.

There are also two federal pilot programs for caregivers for seniors and children.

Source: <https://www.cbcnews.com/2023/06/the-fastest-growing-industries-for-newcomers-to-canada-0634985.html>

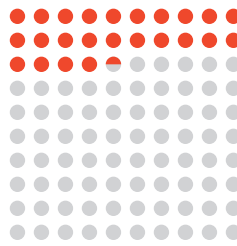


www.thelabourmarketgroup.ca

AGRICULTURE

OVER **243,000**

Number of Canadians
Canada's agriculture
sector employs.



Workers
Wanted



+14,000 JOBS
CURRENT VACANCY RATE

40% of Canadian
farm operators will
retire by 2033.



To offset a short-term skills crisis,
Canada must accept **30,000 permanent
immigrants** over the next decade
to establish their own farms and
greenhouses or take over existing ones.



TECH



INVESTING
\$20 BILLION



One of the main components of the federal
budget 2023 was investing to support the
building of major **clean electricity** and **clean
growth infrastructure** projects.



Many of the careers in the
clean technology manufacturing
sector **DO NOT** require a
university degree.



\$90,252

Average worker
compensation in this
sector in 2021

This average is well
above Canada's
economy-wide
average of **\$69,311**.



HOW TO IMMIGRATE TO CANADA WITH AN AGRICULTURAL OCCUPATION

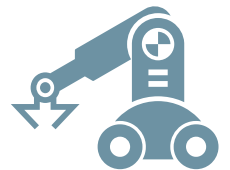
To fill some of these positions, IRCC
recently announced that it is extending
the Agri-Food Pilot Program and
removing occupational caps.

Eligible occupations include:

- Retail butchers
- Industrial butchers
- Farm supervisors and specialized livestock workers
- Food processing labourers
- General farm workers
- Harvesting labourers

Like healthcare workers, there are also
dedicated streams under some PNPs
for agriculture workers.

The growth of the
AI SECTOR also plays a
part in Canada's demand
for tech workers.



Also, **Canada ranks 4TH** for its
global competitiveness in AI
implementation, innovation,
and investment.



1,032



The number of
**AI and machine
learning companies**
Canada has.

HOW TO IMMIGRATE TO CANADA WITH A **TECH** OCCUPATION

IRCC offers programs like the Global
Talent Stream. This program is part
of the Temporary Foreign Workers
Program and is designed to encourage
the growth of Canada's tech industry.

There are also targeted draws through
the Provincial Nominee Program (PNP).

NOW AVAILABLE!

LOCAL LABOUR MARKET PLAN 2023



Questions or concerns?
Feel free to contact us at
info@thelabourmarketgroup.ca



T. 705.478.9713

150 First Ave. West
Suite 103, North Bay, ON
P1B 3B9

The Labour Market Group is funded by:



Sources: <https://www.cbcnews.com/2023/06/the-fastest-growing-industries-for-newcomers-to-canada-0634985.html>

Ministry of Natural Resources and
Forestry

Resources Planning and Development
Policy Branch
Policy Division
300 Water Street
Peterborough, ON K9J 3C7

Ministère des Richesses Naturelles et
des Forêts

Direction des politiques de planification et
d'exploitation des ressources
Division de l'élaboration des politiques
300, rue Water
Peterborough (Ontario) K9J 3C7



RE: Streamlining of Approvals under the Aggregate Resources Act and Supporting Policy

Greetings,

Further to my letter dated May 29th, I am writing to inform you that after reviewing and considering the feedback received in response to the ministry's proposal (ERO # [019-6767](#)), a decision has been made to move forward with the expanded list of changes that can be made to existing pit or quarry site plans in Ontario without ministry approval (provided specific conditions and eligibility criteria are met).

These changes will add five additional activities to the existing list of routine site plan amendments that may be self-filed by authorized pit and quarry operators in Ontario. It's important to note that only those site plan amendments which satisfy all conditions and criteria set out in the updated regulation are eligible for submission under the self-filing process. All other amendments will continue to be subject to review and authorization by the ministry under the formal amendment process.

For complete details of these changes please refer to amended section 7.2 of [Ontario Regulation 244/97](#).

In addition to these changes, we have made administrative updates to the Technical Reports and Information Standards document, as well as the Amendment Without Approval and Objection forms. You can access the latest versions of these documents through our website, at ontario.ca/aggregates.

No decision has been made yet with respect to the proposed amendments policy that was consulted on as part of the same proposal. The ministry continues to review and consider the feedback received in response to the proposed policy and will communicate the outcome once a decision has been reached, including a decision notice on Environmental Registry.

In the meantime, if you have any questions about these changes or should you require a French version of this letter, please contact us by email at aggregates@ontario.ca.

Sincerely,

A handwritten signature in black ink, appearing to read "Jennifer Keyes", with a stylized flourish at the end.

Jennifer Keyes,
Director, Resources Planning and Development Policy Branch

**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, 17e étage
Toronto (Ontario) M7A 2J3
Tél. : 416 585-7000



234-2023-4205

August 22, 2023

Dear Head of Council,

Subject: Building Faster Fund

The housing supply crisis affects all of Ontario – from rural communities to large, urban centres. Our government is committed to building at least 1.5 million homes by 2031, with municipalities across the province as our key partners.

On August 21, 2023, Premier Ford announced the new Building Faster Fund, a new three-year-\$1.2 billion program to help municipalities meet or exceed their share of the province's 1.5 million homes goal.

As announced by Premier Ford, 10% of the overall funding will be set aside for small, rural and northern communities that have not been assigned a housing target by the province, in order to address their unique needs in supporting growth in housing supply.

Ontario will be consulting with the Association of Municipalities of Ontario and the Housing Supply Action Plan Implementation Team on program design details of the Building Faster Fund, including how the funds can best support small, rural and northern communities, and I look forward to sharing more information with you in the future. As Ontario grows, we need to build more homes. I look forward to your support in ensuring that everyone – newcomers, young families and seniors – can afford a place to call home.

Sincerely,

A blue ink signature of Steve Clark, written in a cursive style.

Steve Clark
Minister

c: Hon. Nina Tangri, Associate Minister of Housing
Ryan Amato, Chief of Staff, Minister's Office
Martha Greenberg, Deputy Minister
Joshua Paul, Assistant Deputy Minister, Market Housing Division
Sean Fraser, Assistant Deputy Minister, Planning and Growth Division
Caspar Hall, Assistant Deputy Minister, Local Government Division

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Add Communicate@amo.on.ca to your safe list



August 24, 2023

In This Issue

- AMO 2023 a resounding success!
- 2023 PJ Marshall Municipal Innovation Awards.
- Municipal Cybersecurity 101 forum.
- LAS & IPE 2023 Risk Symposium - Are you safe?
- Registration for the one of a kind AMO-LAS Energy Symposium is open!
- Blog: The London Look.
- Register for OMSSA's 2023 Forum.
- Careers: Simcoe County and Ministry of Health.

AMO Matters

AMO welcomed a record breaking 2400 participants to the host City of London for three days of education, networking and hundreds of delegation meetings. Thank you to our generous host, the City of London, sponsors, exhibitors and all who attended for making AMO 2023 a great success.

This year's recipients of the PJ Marshall Municipal Innovation Award at the 2023 AMO Conference are the City of Vaughan for its AI-based approach to managing local roads; the Municipality of Middlesex Centre for its building shared services through electronic permitting technology; and the City of Markham for its leadership in digital democracy.

Eye on Events

It's back! AMO and MISA ON's joint Municipal Cybersecurity 101 Forum returns this fall in time for Cybersecurity Month. Join us virtually on October 12 from 10am to 2pm to learn more about building a cyber resilient municipality. [Register today](#).

Join Local Authority Services (LAS) and Intact Public Entities (IPE) in discussion on Navigating the Road to Resilience in examination of critical municipal risk issues such as climate resiliency, cyber security, risk data management and more. [Register today](#) for all you need to know on municipal risk management - deadline: September 27.

AMO and Local Authority Services (LAS) are pleased to be hosting the 2023 Municipal Energy Symposium on November 2-3 at the Novotel Centre Toronto. [Registration](#) is now open. Space is limited.

LAS

What comes to your mind when you read or hear about the AMO Conference? This year, the City of London hosted the AMO Conference in-person for the first time since 2014. [Read more](#) in our latest blog - London Welcomed AMO with Open Arms.

Municipal Wire*

Join the Ontario Municipal Social Services Association (OMSSA) on September 26

and 27 and explore the planning and delivery of social services nationally and globally to better understand and address common challenges. [Register today](#).

Careers

Director of Resident Care - Administrative - County of Simcoe. Responsible for the daily planning and co-ordination of the administrative requirements related to resident care. Submit your [application online](#). Closing Date: September 9.

Consultant, Access and Privacy - Ministry of Health. Review assigned requests against legislation and provisions, and collaborate with program areas to respond. Closing date: September 6.

About AMO

AMO is a non-profit organization representing almost all of Ontario's 444 municipal governments. AMO supports strong and effective municipal government in Ontario and promotes the value of municipal government as a vital and essential component of Ontario's and Canada's political system. Follow [@AMOPolicy](#) on Twitter!

AMO Contacts

AMO Watchfile Tel: 416.971.9856

[Conferences/Events](#)

[Policy and Funding Programs](#)

[LAS Local Authority Services](#)

[MEPCO Municipal Employer Pension Centre of Ontario](#)

[ONE Investment](#)

[Media Inquiries](#)

[Municipal Wire, Career/Employment and Council Resolution Distributions](#)

AMO's Partners



*Disclaimer: The Association of Municipalities of Ontario (AMO) is unable to provide any warranty regarding the accuracy or completeness of third-party submissions. Distribution of these items does not imply an endorsement of the views, information or services mentioned.



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before printing this.

Association of Municipalities of Ontario
200 University Ave. Suite 801, Toronto ON Canada M5H 3C6
To unsubscribe, please [click here](#)





August 1, 2023

sent via email

Hon. Doug Ford, Premier of Ontario
Premier's Office
Room 281 Legislative Building, Queen's Park
Toronto, Ontario M7A 1A1

Re: Assessment

Dear Premier,

I am writing on behalf of [Association of Municipal Managers, Clerks and Treasurers of Ontario \(AMCTO\)](#) requesting that the Province return to the assessment cycle and provide direction on reassessment.

AMCTO represents excellence in local government management and leadership. With over 2,200 municipal managers and professionals members (e.g., CAOs, Clerks, Treasurers and Management) covering all of Ontario's municipalities, we are Ontario's largest voluntary association of local government professionals and are recognized as an influential voice on key management and legislative issues affecting the sector.

For 85 years, AMCTO has maintained a productive relationship with government by helping ensure the professional expertise and local understanding of our members is utilized to improve existing and/or new legislation, policy and programs.

In January, AMCTO wrote to the Minister of Finance supporting a request from the Association of Municipality of Ontario (AMO) that the Province provide direction on returning to the assessment cycle and requesting clarity on the Province's intentions regarding reassessment.

Since then, AMO partnered with several private sector stakeholders to outline the importance of a prompt return to the assessment cycle, outlining the importance of doing so, and the impacts of the current delay in reassessments on economic competitiveness.

AMCTO too believes that a well-functioning and up-to-date assessment system supports strong communities and makes Ontario an attractive place to invest. The issue of reassessment requires leadership from the Province which is critical to supporting the resilient and continued growth of the provincial economy we all rely on.

From the perspective of our members who, among others, are municipal treasurers and chief financial officers, there is also a need to ensure that the return comes with adequate notice as there are resource and operational needs that must be considered to prepare for implementation which comes with a return to the cycle and to any future reassessments.



Reassessments are particularly critical for Ontario's smaller communities who rely on this funding to address external pressures to their local budgets which are already exacerbated by inflation and increased labour, service and resource costs.

Our members, their municipal councils, and community members rely on a stabilized and predictable assessment system to which is the foundation of the municipal tax system that supports strong, vibrant, and growing communities.

We urge your Government to formally commit to a return date and clarify intentions for reassessment.

Sincerely,

[Originally Signed]

Stephen O'Brien, AOMC
President, AMCTO

Cc: Hon. Steve Clark, Minister of Municipal Affairs and Housing
Hon. Peter Bethlenfalvy, Minister of Finance
Colin Best, AMO President

Karlee Britton

From: David Moore <dmoore@mckellar.ca> on behalf of David Moore
Sent: August 29, 2023 10:12 AM
To: Karlee Britton
Subject: FW: McKellar Short Term Rental Strategy

Sent from [Mail](#) for Windows

From: [Steve Macdonell](#)
Sent: August 13, 2023 9:14 PM
To: DMoore@mckellar.ca; mhaskim@mckellar.ca; nryeland@mckellar.ca; MKekkonen@mckellar.ca; DZulak@mckellar.ca; Clerk@mckellar.ca
Subject: McKellar Short Term Rental Strategy

Dear Council and Clerk

As the McKellar Council disbanded the Short Term Rental Committee in December of 2022, stating that the Council had enough information to pursue the matter, the MLCA Board of Directors would like to update MLCA membership on the progress McKellar Township has made establishing a strategy to deal with the issue(s) of Short Term Rentals including any time frames identified at this time.

Sincerely
Stephen Macdonell
MLCA, President

I am a retired business executive living in Whitestone. My experience includes Internal Auditor for the Ministry of Housing and Local Government in England; Financial Controller with a major soft drink company; Vice President Finance & Administration and Treasurer for an industrial / automotive parts manufacturer and President and CFO for a Dental Products company. I have the expertise to conduct this review.

REVIEW OF WEST PARRY SOUND RECREATION AND CULTURAL CENTRE FINANCIAL STATEMENTS.

I have received copies of various Financial Statements and a memo pertaining to The West Parry Sound Recreation and Cultural Centre.

This Review is of a memo from Rebecca Johnson to the Board as well as the Financial Statements as posted by David Moore, the Mayor of McKellar, as follows:

Profit & loss Statement. January to June 2023:

Balance Sheet. As of 30 June 2023;

Fundraising Committee. 2 Dec 2022 to 21 July 2023

These are my comments and observations.

This inadequate presentation of the Financial Position of the Project, as well as the inaccuracies and omissions only emphasize my previous opinion that the Pool Committee and now the Joint Municipal Services Board continue to mismanage and misrepresent what is going on with the Pool Project.

1. Profit and Loss Statement.

This is a misnomer as there is no Profit or Loss involved in this Capital Project. It would be more appropriate to develop a Statement of Source and Application of Funds with a resulting Surplus or Deficit position.

- Donations. Should include all Donations/ Revenues as shown in the Fundraising Committee Statement.

- Interest Income \$132,686.70. Where did this come from? No income earning assets are specified on the balance sheet. This interest income on approximately \$8.1 million indicates an interest rate of 3.5 to 4% which appears low in today's environment. Where are the funds invested and at what interest rate?

- Expenses. Should include payments made to Performance Sponsorship Group and should include Administration Fees paid to Town of Parry Sound

- Net amount is not a profit and should be identified as a current Surplus or Deficit

2. Balance Sheet

This Statement is incomplete and does not reflect the true position of the Project. It appears to be just a cash position as of 30 June 2023.

- WPSRC Bank Account. Shows a balance of \$8,112,511.29. Is this cash just sitting in the bank? It must be invested somewhere to generate \$132,000 in interest income. Is the Town of Parry Sound using this cash and paying interest to the Pool Project. Needs a proper explanation/clarification as to where these funds are invested and the basis for income generation.

- Inventory. \$0. Where is the inventory of T-shirts on hand?

- Land. We have been advised in the past that the YMCA transferred the land, where the Pool is to be constructed, to the JMSB for \$1. Why do these financial statements not record this land asset?

- Building. Work in Progress Accounts. Are these just an accumulation of all expenditures incurred to date with a view to capitalising once the project is completed. The accumulated balance of WIP is \$409,963.18.

- Accounts Payable \$0.

- Liabilities. \$0. To state that there are no Accounts Payable and no liabilities is very alarming as to the credibility of these statements and is very misleading. The current portion of all contracts with future payments should be included in Accounts Payable. There should be a note to the Financial Statements identifying the value of all long-term contracts / commitments signed by the Board, such as Performance Sponsorship Group, Architects, Design Work, Project Manager, YMCA, Town of Parry Sound etc. These Liabilities may well amount to \$1,000,000 or more.

- Municipal Deposits. Should show a breakdown by Municipality. Total is shown as a current liability. Why? Are these not non repayable capital contributions? Or are they set up as a current liability as they may have to be repaid if the Pool is never constructed or becomes insolvent.

- Retained Earnings. Shown as a negative or loss. Where did this come from? Prior years? This should be identified as a previous Surplus or Deficit.

- Profit for Year. This is not a profit and should be identified as a current Surplus or Deficit.

- Audited Financial Statements. They are required to be produced. What is the required date for the statutory preparation and submission of audited financial statements?

3. Fundraising Committee.

Summary Position. 1 December 2022 to 21 July 2023:

= Total Income	43,144.25
= Expenditures	53,922.76
= Deficit	(11,778.51)

Note: Income includes a one-time payment of \$25,000 from a service club in Parry Sound. Excluding that donation, income for 7 months amounts to \$17,000.

The fundraising committee set a goal of \$10,000,000, with \$5,000,000 to pay for the unplanned expansion to a 6-lane short competition pool and a further \$5,000,000 to set up an endowment to cover the unexpected significantly higher annual operating deficits. The initial objective was apparently to raise \$5,000,000 by September 2023. This is very unlikely to happen.

The statement shows that Performance Sponsorship Group have been paid \$46,250 which is more than the total income / funds raised in the seven months. Future payments to the Performance Sponsorship Group are to be made at \$5,000 per month, number of months is not disclosed, and apparently will receive 13% commission on all donations/revenue generated. How are the current deficit and future payments to be financed? From the municipal deposits?

As an observation, the present situation appears to be that there is no site approved for the Pool, nor are there any approved design and cost details. If this is the case, the prospects for receiving any significant donations/revenue would appear to be very slim.

As for naming rights, a similar project in Ontario sold their Centre Naming Rights to a local Company for \$2,000,000 but apparently with annual instalments of \$200,000 over 10 years. Is this basis for the sale of naming rights? It is important to note that their Centre is under construction and will be completed in 2024.

To put T-Shirts into perspective: Year to date sales amount to \$5,181.81 while cost of sales amount to \$3,467.00 for net income of \$1,714.81. As we have been informed by the Board it is a good job they are selling like hotcakes.

Comments.

There is a paucity of information being made available by the Joint Municipal Services Board, as most of their Meetings are held in closed session. Very little information is provided to the public at open meetings and there is no provision to allow for questions from the public.

It is a concern of many that this project is virtually being run by a Steering Committee comprised of UNELECTED Chief Administration Officers of the 6 Municipalities. This Committee does most of the planning and negotiating for the Project on behalf of the Board. It would appear that their recommendations are largely rubber stamped in closed meetings. It is open to question as to whether there is the knowledge and expertise in the steering committee to manage this multi million-dollar Project which is the largest municipal construction undertaken in this area.

4. Memo from Rebecca Johnson dated 25 May 2023.

The memo refers to a meeting with ICIP Officials. The first question is why two unelected CAO's met with ICIP Officials with no elected members of the JSMB present.

Comments as to the contents of this memo:

- \$20 million in fundraising required. Were ICIP advised as to the current negative status in fund raising. The Fund-Raising Committee previously committed to raising \$5 million for capital and \$5 million for an endowment to cover an Operating Deficit. What is the plan to raise the additional \$10 million required to achieve the required \$20 million.
- Openness and Transparency.
- While the Wellness Centre and Pool Committee meetings and subsequently the Municipal Services Board meetings are open to the public, there is very little information disclosed. There certainly is no opportunity for input or discussion by the public. All meaningful information and discussion are held in in closed meetings of the JMSB.
- As for the unelected steering committee, their meetings are held in private so there is no opportunity for the public to become aware of the activities and decisions of the committee.
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Re # 3. Conflict of Interest relating to Retaining Architects.

It is not possible to comment since this legal opinion and what it says about the conflict has never been revealed. In the interest of transparency this legal opinion should be made public. It certainly looks like CS&P were conflicted as they were awarded the contract to design and administer the construction.

Re # 4. Operating Costs are Underestimated.

It appears that the weight of detailed information provided by various experienced and knowledgeable people has been completely ignored. Numerous costs were identified as not being included in any previous cost calculations. Gravenhurst is located in a very different area with a much denser population and has a very different complex and these dynamics should preclude any direct comparisons. It should be noted that Gravenhurst apparently now has a membership of 1,000, having lost 500 members because of covid and they have not returned. This suggests that the Parry Sound Facility will perhaps see only 700 members, nowhere near the 2,250 figure that was used in the ICIP Application

Re# 5. What if fundraising Falls Short.

"Assuming there wasn't an opportunity to change aspects of the facility the board would approach the municipal partners".

Based on results to date, the Board will have to approach the six municipalities for up to an additional \$20 million dollars. Using the %'s as established in the JMSB Agreement, to cover \$20 million each municipality will have to make further contributions, as follows:

Municipality	%	Potential new \$	Previous \$	Estimate \$	Total
Parry Sound	26.7%	\$5,340,000	\$2,270,046.38	7,610,046.38	

Seguin	23.9%	\$4,780,000	\$2,031,928.80	6,811,988.80
Archipelago	12.8%	\$2,560,000	\$1,088,261.70	3,648,261.70
Carling	10.5%	\$2,100,000	\$ 892,714.74	2,992,714.70
McKellar	8.5%	\$1,700,000	\$722,673.84	2,422,673.80
McDougall	17.6%	\$3,520,000	\$ 1,496,359.90	5,016,359.90
Totals	100.0%	\$20,000,000	\$8,502,045.28	28,502,045.28

This is for the capital component of the Pool Project and does not include the annual \$350,000 contribution for future capital additions as provided for in the Joint Municipal Services Board Agreement.

These figures do not include the Annual Operating Deficit. While the Board has projected a deficit of \$350,000, several knowledgeable and experienced professionals have opined that the Annual Operating Deficit, with all costs included, could well reach, or exceed \$3,000,000. For example, Parry Sound would have to make an annual contribution of \$800,000 or more.

According to the ICIP Grant Application payment schedule the Federal Government, The Provincial Government and the six Municipalities would be simultaneously making payments to cover the costs of constructing the Pool. These payments were to commence in 2020-21 and end in 2024-25, a 5 year period with a 2 year construction timeframe. Where is the financing coming from? The Board does not have the ability to borrow. To date nothing has been received from either level of government, yet the Municipalities have paid their share of \$8,502,045.28 up front, with some of them having to borrow funds to make their contributions. They are paying borrowing costs or have lost the opportunity to earn interest while the Board has invested their money and retained the interest earned. Surely the earned interest should be credited back to the Municipalities.

Recommendations.

1. Advise the Province that the Board has determined that the Pool Project as it now exists is excessively expensive and not sustainable and that they wish to put the ICIP Grant on hold.
2. Suggest that the Board start exploring more reasonable alternative configurations that include the originally planned 4-lane recreation pool in a facility that includes more actual health and wellness and perhaps educational services funded by government agencies. It is abundantly clear that West Parry Sound is too small, too widely dispersed and with too little household income to continue with the current Project. It would be irresponsible to continue and saddle the entire area with a massive \$3 million plus annual financial burden. At that level of spend, critical other priorities should be addressed in place of what is a nice-to-have amenity that is out of reach for the vast majority of Residents (at over \$2,000 per year family membership).
3. The Board should make a public announcement to the effect that the funding limits in JMSB Agreement will be significantly exceeded, requiring much higher taxes in each of the partner municipalities to continue this increasingly expensive boondoggle.

5. The Board should make the public aware that the Board has confirmed with ICIP Officials that in the event the Pool Project is cancelled or becomes insolvent, any funds advanced by ICIP have to be repaid. Each Municipality would have to pay their % share of any funds advanced.

6. I expect to receive a reply from Donald Sanderson as the Board Chair. Previous correspondence has been ignored. The Board should be aware that the media is taking an interest in the current status of the Project. I will in due course be providing the media with my input and would like to include that Donald Sanderson and the Board are going to do something to address these issues.

Respectfully submitted.

Ed Cann