

# **INSURANCE PROPOSAL**

## **CORPORATION OF THE TOWNSHIP OF WELLINGTON NORTH & FIRE DEPT**

**Date of Issue:** 12/21/2020  
**Prepared by:** Allison Cirillo  
**E-mail address:** [allison.cirillo@marsh.com](mailto:allison.cirillo@marsh.com)

**IMPORTANT – PLEASE NOTE THE FOLLOWING**

**DUTY OF DISCLOSURE**

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

**PAYMENT TERMS**

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

**PERIOD OF VALIDITY OF QUOTE**

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

**BREACH OF WARRANTY OR SUBJECTIVITY**

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

**UNDERINSURANCE**

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

**UNDERWRITING / BINDING AUTHORITY**

Certain portions of this quotation of cover have been provided by Marsh Canada Limited acting in an underwriting capacity on behalf of the Insurer who, under a binding authority agreement, has given us authority to quote and confirm insuring terms, conditions and premiums. Marsh Canada Limited is not acting as an insurance broker in this instance and is not providing alternative terms or markets for the cover other than as quoted. For covers where Marsh Canada Limited does not act in an underwriting capacity nor has a binding authority agreement with the Insurer, coverage cannot be bound with those Insurers unless a request is made to the Insurer and confirmation of coverage is subsequently received by Marsh Canada Limited from the Insurer.

**MATERIAL CHANGES FROM EXPIRING POLICY**

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

**RISK AND CLAIMS INFORMATION**

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

**TAXES PAYABLE BY  
INSUREDS:**

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

Provincial Sales Tax

## SUMMARY OF COVERAGE, LIMITS AND DEDUCTIBLES

Name of Insured: **Corporation of the Township of Wellington North & Fire Dept**

Policy Period: **January 1, 2021 to January 1, 2022**

12:01 a.m. local time at the mailing address of the Named Insured

CANADIAN COUNCILS LIABILITY		
<b>LIMIT OF LIABILITY</b>	General Liability <i>(including Sudden And Accidental Pollution)</i> :	\$ 5,000,000 any one Occurrence and in the Annual Aggregate for Products and Completed Operations during the Policy Period
<b>EXTENSIONS OF COVERAGE</b>	<b>Extension</b>	<b>Limit</b>
	Employers' Liability	\$ 5,000,000 any one Claim
	Tenant Legal Liability	\$ 5,000,000 any one Occurrence
	Employee Benefit Liability	\$ 5,000,000 any one Claim
	Incidental Medical Malpractice Retro Date:11/15/1993	\$ 5,000,000 any one Claim
	Voluntary Medical Payments	\$ 50,000 any one Claim and in the Annual Aggregate during the Policy Period
	Forest Fire Fighting Expense	\$ 2,000,000 any one Occurrence and in the Annual Aggregate during the Policy Period
	Voluntary Payment for Property Damage	\$ 50,000 any one Occurrence and in the Annual Aggregate during the Policy Period
	Incidental Garage Operations	\$ 250,000 any one Occurrence and in the Annual Aggregate during the Policy Period
	Municipal Marina Legal Liability	\$ 100,000 any one Pleasure Craft \$ 1,000,000 in the Annual Aggregate for Legal Liability for Property Damage during the Policy Period
	Wrongful Dismissal (Legal Expense)	\$ 500,000 any one Claim and in the Annual Aggregate during the Policy Period
Conflict of Interest Reimbursement Expenses	\$ 100,000 any one Claim	

<b>CANADIAN COUNCILS LIABILITY</b>		
	Legal Expense Reimbursement Expenses	\$ 100,000 \$ 500,000 any one Claim and in the Annual Aggregate during the Policy Period
	Non-Owned Automobile (including Contractual Liability for Hired Autos)	\$ 5,000,000 any one Occurrence
	Legal Liability for Damage to Hired Autos	\$ 250,000 any one Occurrence
	Wrap-up Liability – Difference in Conditions and Difference in Limits	\$ 5,000,000 any one Occurrence
<b>ENDORSEMENTS</b>	<b>Endorsement</b>	<b>Limit</b>
	Municipal Errors and Omissions Liability Retroactive Date: Unlimited	\$ 5,000,000 any one Claim and in the Annual Aggregate during the Policy Period
	Environmental Impairment Liability Retroactive Date: Unlimited	\$ 2,500,000 \$ 5,000,000 any one Claim and in the Annual Aggregate during the Policy Period
	Abuse / Molestation Liability Retroactive Date: 1/1/2012	\$ 250,000 \$ 500,000 any one Claim and in the Annual Aggregate during the Policy Period
	Voluntary Compensation	As per Endorsement No. 4 – Schedule of Benefits
	Police Officer Assault	\$ 5,000,000 any one Occurrence
<b>DEDUCTIBLE(S)</b>	<b>Applicable Coverage</b>	<b>Deductible</b>
	Public Entity General Liability	\$ 25,000 any one Occurrence and in the Annual Aggregate for Products and Completed Operations during the Policy Period any one Occurrence / per Claimant in respect of Sewer Back-up

<b>CANADIAN COUNCILS LIABILITY</b>		
	Extensions of Coverage	\$ 25,000 per Occurrence / per Claimant for all Extensions of Coverage except: \$ NIL with respect to Non-Owned Automobile Liability, Conflict of Interest and Legal Expense Reimbursement As per Endorsement No. 4 – Schedule of Benefits for Voluntary Compensation \$ 1,000 with respect to Legal Liability for Damage to Hired Autos \$ 5,000 with respect to Wrongful Dismissal (Legal Expense)
	Municipal Errors and Omissions Liability	\$ 10,000 any one Claim
	Environmental Impairment Liability	\$ 10,000 any one Claim
	Abuse / Molestation Liability	\$ 25,000 any one Claim
	Police Officer Assault	\$ 25,000 any one Occurrence
<b>ENDORSEMENT</b>	1. Excluding Cyber 2. Excluding Communicable disease in excess of \$1,000,000, Retention of \$25,000 any one claimant 3. Excluding for-profit entities or commercial subsidiaries 4. Excluding D&O 5. Excluding the following Above Ground Storage Tanks due to old age: a) 2200 Litre Tank located at 7490 Sideroad 7W Kenilworth, ON b) 4500 Litre Tank located at 8987 County Rd. 16 Damascus, ON 6. Excluding 1000 Litre Tank located at 8987 County Rd. 16 Damascus, ON due to old age and it not being double walled or having secondary containment 7. 4500 Litre Diesel Fuel tank located at 8987 County Rd. 16 Damascus, ON to be added to Policy	
<b>POLICY FORM</b>	EK1904502 (2020) B0901EK2004502000	
<b>INSURER(S) AND PROPORTION OF PARTICIPATION(S)</b>	Certain Lloyd's Underwriters (Syndicate 1886) – 100%	

<b>CANADIAN COUNCILS LIABILITY</b>	
<b>SUBJECT TO</b>	<p>1. Subject to satisfactory receipt of fully completed COVID &amp; Healthcare Questionnaire</p> <p>2. The following AST's that are excluded this year due to old age (22) may be covered further for this term only for an additional annual premium of \$779:</p> <p>a) 2200 Litre Tank located at 7490 Sideroad 7W Kenilworth, ON</p> <p>b) 4500 Litre Tank located at 8987 County Rd. 16 Damascus, ON</p> <p>3. Terms will remain as indicated subject to no claims deterioration as of effective date January 1, 2021</p>
<b>CHANGES FROM EXPIRING POLICY</b>	<p>Environmental Impairment Liability coverage for the Six (6) Aboveground Storage Tanks will discontinue as of January 1, 2021 due to old age</p>

<b>CANADIAN COUNCILS UMBRELLA LIABILITY (FIRST LAYER)</b>																	
<b>LIMITS OF LIABILITY</b>	\$20,000,000 any one Occurrence in the Annual Aggregate in respect of Products & Completed Operations																
	\$20,000,000 any one Occurrence in the Annual Aggregate in respect of Municipal Errors and Omissions Liability																
	\$20,000,000 any one Occurrence in the Annual Aggregate in respect of Employee Benefits Liability																
<b>EXCESS OF UNDERLYING COVERAGE(S) AND LIMIT(S)</b>	<table border="1"> <thead> <tr> <th><b>Underlying Coverage</b></th> <th><b>Underlying Limit</b></th> </tr> </thead> <tbody> <tr> <td>General Liability</td> <td>\$ 5,000,000 any one Occurrence General Liability including Sudden and Accidental Pollution and Police Officer Assault Endorsement and in the Aggregate in respect of Products and Completed Operations during the Policy Period</td> </tr> <tr> <td>Incidental Medical Malpractice</td> <td>\$ 5,000,000 any one Claim</td> </tr> <tr> <td>Municipal Errors and Omissions Liability</td> <td>\$ 5,000,000 in the Annual Aggregate</td> </tr> <tr> <td>Employer's Liability and Tenant's Legal Liability</td> <td>\$ 5,000,000 any one Occurrence</td> </tr> <tr> <td>Employee Benefits Liability</td> <td>\$ 5,000,000 any one Claim</td> </tr> <tr> <td>Non Owned Automobile Liability including Contractual Liability for Hired Automobiles</td> <td>\$ 5,000,000 any one Occurrence</td> </tr> <tr> <td>Owned Automobile Liability (Aviva Insurance Company of Canada)</td> <td>\$ 5,000,000 any one Occurrence</td> </tr> </tbody> </table>	<b>Underlying Coverage</b>	<b>Underlying Limit</b>	General Liability	\$ 5,000,000 any one Occurrence General Liability including Sudden and Accidental Pollution and Police Officer Assault Endorsement and in the Aggregate in respect of Products and Completed Operations during the Policy Period	Incidental Medical Malpractice	\$ 5,000,000 any one Claim	Municipal Errors and Omissions Liability	\$ 5,000,000 in the Annual Aggregate	Employer's Liability and Tenant's Legal Liability	\$ 5,000,000 any one Occurrence	Employee Benefits Liability	\$ 5,000,000 any one Claim	Non Owned Automobile Liability including Contractual Liability for Hired Automobiles	\$ 5,000,000 any one Occurrence	Owned Automobile Liability (Aviva Insurance Company of Canada)	\$ 5,000,000 any one Occurrence
	<b>Underlying Coverage</b>	<b>Underlying Limit</b>															
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Non Owned Automobile Liability including Contractual Liability for Hired Automobiles	\$ 5,000,000 any one Occurrence																
Owned Automobile Liability (Aviva Insurance Company of Canada)	\$ 5,000,000 any one Occurrence																
<b>RETAINED LIMIT</b>	\$ NIL																
<b>ENDORSEMENTS</b>	Endorsement #1 - Standard Excess Automobile Liability Policy Follow Form Named Insured, SPF No. 7																
<b>POLICY FORM</b>	EK1802697 (2019) B0901EK2004498000																
<b>INSURER(S) AND PROPORTION OF PARTICIPATION(S)</b>	Certain Lloyd's Underwriters (Syndicate 1886) – 100%																
<b>SUBJECT TO</b>	Terms will remain as indicated subject to no claims deterioration as of effective date January 1, 2021																



<b>CANADIAN COUNCILS UMBRELLA LIABILITY (SECOND LAYER)</b>																	
<b>LIMITS OF LIABILITY</b>	\$25,000,000 any one Occurrence in the Annual Aggregate in respect of Products & Completed Operations																
	\$25,000,000 any one Occurrence in the Annual Aggregate in respect of Municipal Errors and Omissions Liability																
	\$25,000,000 any one Occurrence in the Annual Aggregate in respect of Employee Benefits Liability																
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<b>RETAINED LIMIT</b>	\$ NIL																
<b>ENDORSEMENTS</b>	Endorsement #1 - Standard Excess Automobile Liability Policy Follow Form Named Insured, SPF No. 7																
<b>POLICY FORM</b>	EK1802697 (2019) B0901EK2004501000																
<b>INSURER(S) AND PROPORTION OF PARTICIPATION(S)</b>	Certain Lloyd's Underwriters (Syndicate 1886) – 100%																
<b>SUBJECT TO</b>	Terms will remain as indicated subject to no claims deterioration as of effective date January 1, 2021																

<b>COMBINED PHYSICAL DAMAGE &amp; MACHINERY BREAKDOWN</b>		
<b>COVERAGE</b>	Property Of Every Description – All Risks of Direct Physical Loss or Damage (Subject to Policy Exclusions)	
<b>LIMITS</b>	\$ 58,230,598 Blanket Limit of Loss on Blanket Property of Every Description including Machinery Breakdown	
	\$ 25,000 Computer/Electronic Data Processing (Included in Blanket Limit)	
	\$ 2,999,459 Miscellaneous Tools, Equipment & Supplies (Included in Blanket Limit)	
<b>EXTENSIONS OF COVERAGE</b>	<b>The Limits shown below are included in the Blanket Limit shown above:</b>	
	<b>Extension</b>	<b>Limit</b>
	Valuable Papers	\$ 500,000
	Extra Expense	\$ 500,000
	Accounts Receivable	\$ 500,000
	Gross Rentals	\$ 500,000
	Computer Media	\$ 500,000
	Fine Arts (Agreed Value)	\$ 25,000
	<b>The Limits shown below are in addition to the Blanket Limit shown above:</b>	
	<b>Extension</b>	<b>Limit</b>
	Newly Acquired Property	\$ 1,000,000
	Buildings in the Course of Construction	\$ 1,000,000
	Property in Transit	\$ 500,000
	Unnamed Locations	\$ 1,000,000
	Expediting Expense	\$ 500,000
	Business Interruption – Profits	\$ 300,000 Subject to maximum of \$25,000 per month
	Contingent Business Interruption	\$ 1,000,000
	Fire Extinguishing Materials and Fire Fighting Expense	\$ 100,000
	Professional Fees	\$ 500,000
<b>EXTENSIONS OF COVERAGE CONTINUED</b>	<b>The Limits shown below are in addition to the Blanket Limit shown above:</b>	
	<b>Extension</b>	<b>Limit</b>
	Master Key	\$ 10,000
	Land and Water Pollution Clean Up Expense	\$ 100,000
	Stock Spoilage	\$ 100,000
	Consequential Damage	\$ 100,000
	Off Premises Service Interruption	\$ 1,000,000
Exhibition Floater	\$ 100,000	

<b>COMBINED PHYSICAL DAMAGE &amp; MACHINERY BREAKDOWN</b>											
	<table border="1"> <tr> <td>Ammonia Contamination</td> <td>\$ 500,000</td> </tr> <tr> <td>Water Escape</td> <td>\$ 500,000</td> </tr> <tr> <td>Hazardous Substance</td> <td>\$ 500,000</td> </tr> <tr> <td>Property of Councillors', Board Members' and Employees'</td> <td>\$ 5,000 any one loss (\$25,000 maximum annual policy limit)</td> </tr> </table>	Ammonia Contamination	\$ 500,000	Water Escape	\$ 500,000	Hazardous Substance	\$ 500,000	Property of Councillors', Board Members' and Employees'	\$ 5,000 any one loss (\$25,000 maximum annual policy limit)		
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<b>ENDORSEMENTS</b>	Automobile Replacement Cost Deficiency Endorsement										
<b>DEDUCTIBLE(S)</b>	<table border="1"> <tr> <td>\$ 25,000</td> <td>each Occurrence for All Losses except :</td> </tr> <tr> <td>\$ 1,000</td> <td>each Computer/Electronic Data Processing loss</td> </tr> <tr> <td>\$ 100,000</td> <td>each Flood loss</td> </tr> <tr> <td colspan="2">5% of total loss or \$100,000 minimum, whichever is greater</td> </tr> <tr> <td>\$ 1,000</td> <td>each Fine Art loss</td> </tr> </table>	\$ 25,000	each Occurrence for All Losses except :	\$ 1,000	each Computer/Electronic Data Processing loss	\$ 100,000	each Flood loss	5% of total loss or \$100,000 minimum, whichever is greater		\$ 1,000	each Fine Art loss
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5% of total loss or \$100,000 minimum, whichever is greater											
\$ 1,000	each Fine Art loss										
<b>POLICY FORM</b>	Municipal Insurance Program - Master Policy (February 1, 2017)										
<b>INSURER(S) AND PROPORTION OF PARTICIPATION(S)</b>	<p><b>Physical Damage:</b> Aviva Insurance Company of Canada – 70% Zurich Canada – 30%</p> <p><b>Machinery Breakdown:</b> Aviva Insurance Company of Canada – 100%</p>										
<b>SUBJECT TO</b>	<ol style="list-style-type: none"> <li>Detailed COPE information for all locations over \$1,000,000 values.</li> <li>Updated Property Schedule to include postal codes for all locations.</li> <li>Details of any repairs/renovations to roofs over 25 years old.</li> <li>All cooking facilities are ULC wet chemical compliant with semi-annual maintenance contract and Class K portable extinguisher.</li> <li>Unless specifically agreed, all heritage properties are covered for Replacement Cost only. For Heritage Replacement Cost, a professional appraisal must be provided for approval by the insurer.</li> <li>All locations may be subject to Engineering Inspection.</li> <li>Terms will remain as indicated subject to no claims deterioration as of effective date December 1, 2018</li> </ol>										
<b>CHANGES FROM EXPIRING POLICY</b>	Flood Loss Deductible increased from \$50,000 to \$100,000										

<b>COMPREHENSIVE CRIME</b>	
<b>LIMITS</b>	\$ 1,000,000 Employee Dishonesty – Form A \$ 200,000 Broad Form Loss of Money (Inside Premises) \$ 200,000 Broad Form Loss of Money (Outside Premises) \$ 200,000 Money Orders & Counterfeit Paper Currency \$ 1,000,000 Depositors Forgery \$ 200,000 Professional Fees / Audit Expenses \$ 200,000 Computer Fraud or Funds Transfer Fraud
<b>DEDUCTIBLE</b>	\$ Nil per Loss
<b>POLICY FORM</b>	Master Crime Wording (April 2012)
<b>INSURER(S) AND PROPORTION OF PARTICIPATION(S)</b>	Aviva Insurance Company of Canada – 100%
<b>SUBJECT TO</b>	1. Bank Accounts NOT being reconciled by the same person(s) authorized to deposit and withdraw funds. 2. All cheque requisitions and issued cheques containing dual signatures. If the above is not part of your internal Financial controls, please provide explanation(s). 3. Terms will remain as indicated subject to no claims deterioration as of effective date January 1, 2021

<b>AUTOMOBILE INSURANCE (ON)</b>		
<b>COVERAGE APPLICABLE</b>	<b>Liability – Bodily Injury / Property Damage</b>	Limit: \$ 5,000,000
	<b>Accident Benefits – Basic Benefits</b>	Limit as stated in Policy
	<b>Accident Benefits – Options None Selected</b>	Limit as stated in Policy
	<b>Uninsured Automobile</b>	Limit as stated in Policy
	<b>Direct Compensation – Property Damage</b>	Limit as stated in Policy
	<b>Loss or Damage – All Perils</b>	Deductible: \$5,000 except \$NIL in respect of the Antique Fire Vehicles
<b>ENDORSEMENTS</b>	<p><b>OPCF 3</b> Drive Government Automobiles  <b>OPCF 4A</b> Permission to Carry Explosives  <b>OPCF 4B</b> Permission to Carry Radioactive Material  <b>OPCF 5</b> Permission to Rent or Lease  <b>OPCF 32</b> Use of Recreational Vehicles by Unlicensed Drivers</p> <p><u>Additional Endorsements:</u>  <b>OPCF 43R</b> Removing Depreciation Deduction – 24 Months New  <b>OPCF 20</b> Loss of Use – Applicable to Light Units  <b>OPCF 21B</b> Blanket Fleet Endorsement – No Annual Adjustment  <b>OPCF 31</b> Non-Owned Equipment  <b>OPCF 24</b> Freezing of Fire-Fighting Apparatus  <b>OPCF 44</b> Family Protection Endorsement – Applicable only to Private Passenger Vehicles, Light Commercial Vehicles, Skidoos and All Terrain Vehicles, and Police Vehicles</p> <p>Airport Automobile Coverage Exclusion            Notice of Cancellation Ninety (90) Days</p>	
<b>POLICY FORM</b>	Provincial Statutory Owner's Policy	
<b>INSURER(S) AND PROPORTION OF PARTICIPATION(S)</b>	Aviva Insurance Company of Canada – 100%	
<b>SUBJECT TO</b>	Terms will remain as indicated subject to no claims deterioration as of January 1, 2020	

<b>COUNCILLORS' ACCIDENT COVERAGE</b>	
<b>LIMITS OF COVERAGE</b>	\$ 200,000 Principle Sum
<b>INCLUDED COVERAGE</b>	Number of Councillors: Four (4) plus One (1) Other
	24 Hour Coverage
	Based on 5 Members
<b>POLICY FORM</b>	Insurer's Standard Form
<b>INSURER(S) AND PROPORTION OF PARTICIPATION(S)</b>	AIG Insurance Company of Canada – 100%
<b>SUBJECT TO</b>	<ol style="list-style-type: none"> <li>\$2,500,000 Aggregate Limit of Indemnity Per Accident</li> <li>Terms will remain as indicated subject to no claims deterioration as of effective date January 1, 2021</li> </ol>

<b>MUNICIPAL VOLUNTEERS ACCIDENT COVERAGE</b>	
<b>LIMITS OF COVERAGE</b>	\$ 50,000 Principal Sum - Volunteers of the Policy Holder While on Duty
<b>POLICY FORM</b>	Insurers Standard Form
<b>INSURER(S) AND PROPORTION OF PARTICIPATION(S)</b>	AIG Insurance Company of Canada – 100%
<b>SUBJECT TO</b>	1. Terms will remain as indicated subject to no claims deterioration as of effective date January 1, 2021 2. \$1,000,000 Aggregate Limit of Indemnity Per Accident

<b>LCIS – ANNUAL LOW RISK EVENTS LIABILITY</b>	
<b>LIMITS OF COVERAGE</b>	\$ 5,000,000 Bodily Injury & Property Damage any one Occurrence \$ 5,000,000 Products & Completed Operations Aggregate \$ 2,000,000 Personal Injury & Advertising Liability \$ 10,000 Medical Payments per Person \$ 50,000 Medical Payments per Accident \$ 5,000,000 Tenant's Legal Liability \$ 5,000,000 Incidental Medical Malpractice Liability \$ 2,000,000 Non-Owned Automobile Liability \$ 50,000 SEF 94 – Legal Liability for Damage to Non-Owned Autos \$ 1,000,000 Fire Fighting Expense Liability
<b>ENDORSEMENTS</b>	USA Jurisdiction Fire Fighting Expense Liability Security Default Cancellation Clause Service of Suit Clause (Canada) (Action Against Insurer) Notice Concerning Personal Information Notice to Insureds Lloyd's Underwriters Policyholder's Complaint Protocol Intention for AIF to bind Clause Sanction Limited and Exclusion Clause Excluding Communicable Disease Absolutely
<b>DEDUCTIBLE</b>	\$ 1,000 per Loss but only with respect to Property Damage Liability, Tenant's Legal Liability and SEF 94 – Legal Liability for Damage to Non-Owned Autos
<b>POLICY FORM</b>	LCIS GL 2018
<b>INSURER(S) AND PROPORTION OF PARTICIPATION(S)</b>	Certain Lloyd's Underwriters (Syndicate 1886) – 100%
<b>SUBJECT TO</b>	Terms will remain as indicated subject to no claims deterioration as of effective date January 1, 2021
<b>CHANGES FROM EXPIRING POLICY</b>	Excluding Communicable Disease Absolutely



<b>CYBER LIABILITY</b>		
<b>CYBER INCIDENT RESPONSE</b>	\$ 2,000,000 \$ 2,000,000 \$ 2,000,000 \$ 2,000,000 \$ 2,000,000 \$ 2,000,000 \$ 50,000	Incident Response Costs per Claim Legal and Regulatory Costs per Claim IT Security and Forensic Costs per Claim Crisis Communication Costs per Claim Privacy Breach Management Costs per Claim Third Party Privacy Breach Management Costs per Claim Post Breach Remediation Costs per Claim (maximum 10% of all sums CFC has paid as a direct result of the cyber event)
<b>CYBER CRIME</b>	\$ 250,000 \$ 250,000 \$ 250,000 \$ 2,000,000 \$ 250,000 \$ 250,000 \$ 50,000 \$ 250,000	Funds Transfer Fraud per Claim Theft of Funds Held in Escrow per Claim Theft of Personal Funds per Claim Extortion per Claim Corporate Identity Theft per Claim Telephone Hacking per Claim Push Payment Fraud per Claim Unauthorized Use of Computer Resources per Claim
<b>SYSTEM DAMAGE AND BUSINESS INTERRUPTION</b>	\$ 2,000,000 \$ 2,000,000 \$ 100,000 \$ 2,000,000 \$ 2,000,000 \$ 25,000 \$ 2,000,000	System Damage and Rectification Costs per Claim Income Loss and Extra Expense per Claim (sub-limited to \$1,000,000 in respect of System Failure) Additional Extra Expense per Claim Dependent Business Interruption per Claim (sub-limited to \$1,000,000 in respect of System Failure) Consequential Reputational Harm per Claim Claim Preparation Costs per Claim Hardware Replacement Costs per Claim
<b>NETWORK SECURITY AND PRIVACY LIABILITY</b>	\$ 2,000,000 \$ 2,000,000 \$ 2,000,000 \$ 2,000,000 \$ 2,000,000	Network Security Liability Aggregate, including Costs and Expenses Privacy Liability Aggregate, including Costs and Expenses Management Liability Aggregate, including Costs and Expenses Regulatory Fines Aggregate, including Costs and Expenses PCI Fines, Penalties and Assessments Aggregate, including Costs and Expenses
<b>MEDIA LIABILITY</b>	\$ 2,000,000	Defamation Aggregate, including Costs and Expenses

<b>CYBER LIABILITY</b>	
	\$ 2,000,000 Intellectual Property Rights Infringement Aggregate, including Costs and Expenses
<b>COURT ATTENDANCE COSTS</b>	\$ 100,000 in the Aggregate (sub-limited to \$2,000 per day)
<b>CONTINUITY DATE</b>	1/1/2012
<b>DEDUCTIBLE</b>	\$ 25,000 each Claim for All Losses, except: \$ 25,000 each Claim, including costs and expenses, for Network Security & Privacy Liability and Media Liability Losses \$ 25,000 each Claim for System Damage and Rectification Costs Losses \$ NIL each Claim for Incident Response Costs Losses \$ NIL each Claim for Claim Preparation Costs Losses \$ NIL each Claim for Court Attendance Costs Losses \$ NIL each Claim for Post Breach Remediation Costs Losses
<b>POLICY FORM</b>	Cyber, Private Enterprise (CAN) v3.0
<b>INSURER(S) AND PROPORTION OF PARTICIPATION(S)</b>	CFC Underwriting Ltd. – 100%
<b>SUBJECT TO</b>	Terms will remain as indicated subject to no claims deterioration as of January 1, 2020

<b>RISK MANAGEMENT</b>	
<b>ELECTED OFFICIAL, DIRECTORS AND DEPARTMENTAL SEMINARS</b>	Included
<b>AUTOMOBILE FLEET SERVICES</b>	Risk and Driver Assessment included

<b>PREMIUM SUMMARY</b>	
<b>TOTAL ANNUAL PREMIUM (OPTIONS NOT INCLUDED)</b>	<b>\$243,941</b> plus any applicable provincial sales tax

<b>MUNICIPAL OPTIONS</b>	
<b>Out of Province Emergency Medical</b>	<p>Based on Five (5) Members – under the age of 80 Annual Additional \$300</p> <p>To increase the Trip Duration from 15 days to 30 days – Annual Additional \$350</p>
<b>Public Entity Recovery Assistance Plan (Critical Illness)</b>	<p>Based on Five (5) Members – age 69 or less</p> <p>\$5,000 limit – Annual Additional \$500 \$10,000 limit – Annual Additional \$810</p>
<b>Volunteer Fire Fighters Accident</b>	<p>Quotation available upon request</p>
<b>Municipal Volunteers Accident</b>	<p>Principal Sum \$50,000 – Annual Additional \$750</p>

## ACCEPTANCE OF MUNICIPAL INSURANCE PROGRAM PROPOSAL

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

**Policy Term  
(mm/dd/yy):** 1/1/2021 to 1/1/2022

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

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

Optional Coverages / Specific Instructions:

**Signed on Behalf of Corporation of the Corporation of the Township of Wellington North  
& Fire Dept**

\_\_\_\_\_  
Authorized Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Please print the name of the person signing above

**Implementation of Limit of Liability:**

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



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

Please refer to [www.Marsh.ca](http://www.Marsh.ca) > About Marsh > Disclosure for information with respect to MMC Equity Investments, Contractual agreements with Insurers and Wholesale Brokers, Victor Insurance Managers Inc., and Premium Financing – Marsh Income Disclosure Statement which may be applicable to some of the insurers that we are approaching on your behalf. Some insurers we may approach may provide us with insurer consulting compensation which we will disclose to you in our marketing results. Insurer consulting compensations are commissions that Marsh or its affiliates receive from insurers, which are at fixed rates (as a percentage of premium) established by Marsh in advance with insurers and paid in addition to customary retail commissions. Insurer consulting compensations are not contingent upon any factor, including insurer volume or insurer profitability, and are not tiered or graduated.

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