

2. SUMMARY OF PROPOSED COVERAGES, LIMITS, DEDUCTIBLES & PREMIUMS

SUMMARY OF COVERAGES	LIMITS AND DEDUCTIBLES	
PUBLIC ENTITY GENERAL LIABILITY	\$ 50,000,000	each occurrence limit
Includes:		
Products / Completed Operations		
Personal and Advertising Injury		
Tenants Legal Liability		
Marina Liability (if applicable)		
Incidental Medical Malpractice		
Abuse/Molestation		
Medical Expenses	\$ 25,000	any one person
Voluntary Compensation Benefits	\$ 50,000	any one accident
Incidental Garage Liability	\$ 250,000	each occurrence
	\$ 500,000	aggregate limit
Forest Fire Fighting Expenses	\$ 1,000,000	each occurrence
	\$ 2,000,000	aggregate limit
Deductibles:	\$ 10,000	applies to All Losses (per occurrence), except
	\$ 10,000	applies to Sewer Back-up (per claimant)
	\$ 2,500	applies to Medical Expenses (per person)
	\$ NIL	applies to Voluntary Compensation Benefits
PUBLIC ENTITY ERRORS & OMISSIONS LIABILITY	\$ 50,000,000	each claim
Includes:		
Municipal Employee Benefits Liability		
Medical Malpractice Liability (if applicable)		
Legal Expense, including Municipal Conflict of Interest	\$ 250,000	any one action
	\$ 500,000	aggregate limit
Wrongful Dismissal Legal Expense	\$ 500,000	each claim and aggregate limit
Deductibles:	\$ 10,000	applies to All Losses (per claim), except
	\$ NIL	applies to Legal Expense, including Municipal Conflict of Interest
	\$ 5,000	Wrongful Dismissal Legal Expense

SUMMARY OF COVERAGES**LIMITS AND DEDUCTIBLES****STANDARD NON-OWNED AUTOMOBILE LIABILITY**

Includes:

SPF No. 6 – Third Party Liability	\$ 50,000,000	any one accident
SEF No. 94 – Legal Liability for Damage to Hired Automobiles	\$ 500,000	any one vehicle

SEF No. 96 – Contractual Liability Endorsement
Included

SEF No. 99 – Excluding Long-Term Leased Vehicle Endorsement
Included

\$ NIL applies to All Losses, except

Deductibles: \$ 500 applies to SEF No. 94

ENVIRONMENTAL IMPAIRMENT LIABILITY

\$ 5,000,000 each claim and aggregate

Deductible \$ 10,000 each claim

* No Retro-Active Date

COMPREHENSIVE CRIME INSURANCE

Includes:

Employee Dishonesty Form A \$ 1,000,000

Loss Inside the Premises \$ 200,000

Loss Outside the Premises \$ 200,000

Money Orders & Counterfeit Paper Currency \$ 200,000

Depositors Forgery \$ 1,000,000

Third Party Computer and Funds Transfer Fraud \$ 200,000

Audit Expenses \$ 200,000

NEW Fraudulently Induced Payment Endorsement ("Phishing") \$ 100,000

Deductibles: \$ NIL applies to All Losses, except

\$ 25,000 applies to Fraudulently-Induced Payment Endorsement ("Phishing")



SUMMARY OF COVERAGES

LIMITS AND DEDUCTIBLES

PROPERTY INSURANCE

Total Sum Insured (Blanket Limit)	\$	64,304,313	
Includes:			
Property of Every Description (scheduled values)	\$	61,654,313	
Electronic Data Processing (EDP) / Media	\$	500,000	
Business Income (including Rental Income)	\$	600,000	
Valuable Papers and Records	\$	500,000	
Extra Expense	\$	500,000	
Accounts Receivable	\$	500,000	
Fine Arts	\$	50,000	(\$5,000 limit per unscheduled item)
Sewer Back Up		Included	
Insured Property Not On Premises		Included	
Building Damage By Theft		Included	
Property in Transit		Included	
Exhibition Floater		Included	
New Generation		Included	
Water Damage		Included	
Newly Acquired Property (90-day reporting)	\$	1,000,000	
Employees Personal Property		Included	(\$5,000 per Officer/Employee)
Sod, Trees, Shrubs and Plants		Included	(\$10,000 per item)
Outdoor Property		Included	
Exterior Signs and Glass		Included	
Fire Department Service Charges	\$	25,000	
Recharge of Fire Protection Equipment	\$	25,000	
Lock Replacement (Master Key)	\$	10,000	
Professional Fees	\$	500,000	
Pollution Clean Up and Removal	\$	50,000	
Reward Payments	\$	10,000	
Scheduled Watercraft (under 30 feet)		Included	
Unintentional Errors and Omissions	\$	1,000,000	
Interruption by Civil Authority		4 Weeks	
Off Premises Power Extension		Included	
Dependent Property	\$	100,000	
Expediting Cost	\$	500,000	
Salesperson's Samples	\$	10,000	
Consequential Loss Assumption	\$	50,000	
Virus & Hacking	\$	25,000	
Leasehold Interest	\$	10,000	

SUMMARY OF COVERAGES

LIMITS AND DEDUCTIBLES

PROPERTY INSURANCE

Deductibles:	\$	10,000	applies to all losses, except
	\$	2,500	applies to EDP / Media
	\$	2,500	applies to Fine Arts
	\$	5,000	applies to Pollutant Clean Up & Removal
	\$	2,500	applies to Fire Suppression System Recharge
	\$	50,000	applies to Flood
		3%	of Total Loss or \$100,000 min., whichever is greater, applies to Earthquake

EQUIPMENT BREAKDOWN (BOILER & MACHINERY)

\$	50,000,000	Limit Per Accident
----	------------	--------------------

Includes:

Extra Expense	\$	500,000	
Spoilage (food solely while in cold storage)	\$	50,000	
Automatic Coverage	\$	1,000,000	
By-Laws, Demolition and Increased Cost of Construction	\$	1,000,000	
Errors and Omissions	\$	500,000	
Hazardous Substances (including PCB, mould)	\$	500,000	
Ammonia Contamination	\$	500,000	
Water Damage	\$	500,000	
Professional Fees	\$	500,000	
Expediting Expenses	\$	500,000	
Data Restoration	\$	50,000	
Civil Authority or Denial of Access		Included	(30 day coverage period)
Brands and Labels	\$	100,000	
Green Coverage	\$	50,000	
Off Premises Transportable Objects	\$	10,000	
Public Relations	\$	5,000	
Contingent Business Interruption	\$	25,000	
Deductibles / Waiting Period:	\$	10,000	applies Per Accident, except
	\$	25,000	applies to Anaerobic Digestors
	\$	24 Hours	applies to Business Interruption / Extra Expense

SUMMARY OF COVERAGES

LIMITS AND DEDUCTIBLES

OWNED AUTOMOBILE

Includes:

Third Party Liability (bodily injury / property damage)	\$ 50,000,000	per occurrence
Accident Benefits (Standard Benefits)	Included	
Optional Increased Accident Benefits		
Income Replacement (\$)	Not Included	
Medical Rehabilitation & Attendant Care (\$)	Not Included	
Optional Catastrophic Impairment (\$1,000,000 additional)	Not Included	
Caregiver, Housekeeping & Home Maintenance	Not Included	
Death & Funeral	Not Included	
Dependant Care	Not Included	
Indexation Benefit (Consumer Price Index)	Not Included	
Uninsured Automobile	Included	
Direct Compensation – Property Damage	Included	
Loss or Damage – All Perils (Basis of Loss Settlement is Replacement Cost for all vehicles, unless otherwise stated)	Included	

Deductibles:

NIL	applies to Third Party Liability
NIL	applies to Accident Benefits
NIL	applies to Uninsured Automobile
NIL	applies to Direct Compensation
\$ 10,000	applies to All Perils

SUMMARY OF COVERAGES**LIMITS AND DEDUCTIBLES****MUNICIPAL OFFICIALS' ACCIDENT**

Principal Sum for Loss of Life \$ 250,000 applies on a 24 Hour Basis

Please see Coverage Description for complete list of benefits

Coverage applies to Ten (10) Council Members and Staff Members as on file with the Insurer

**Weekly Accident Indemnity coverage ceases to apply on the date the Insured Person reaches seventy (70) years of age.*

All other coverage ceases to apply on the date the Insured Person reaches eighty (80) years of age.

RENEWAL PREMIUM:

Annual Premium, as per preceding coverage description:	\$169,401.00
Provincial Sales Tax:	<u>\$11,975.60</u>
Total Annual Cost, including P.S.T.:	\$181,376.60

NOTE: Limits of Liability are comprised of \$5,000,000 Primary with \$45,000,000 Excess.

Policies supercede the summaries of insurance contained herein

****In the event of cancellation after inception, a time on risk premium will apply subject to a minimum retained premium as outlined on each of the individual policies if any as noted.**



PREMIUM BREAKDOWN BY LINE OF COVERAGE

NAME OF INSURED: Township of North Huron

POLICY PERIOD: January 1, 2018 to January 1, 2019

LINE OF COVERAGE	2017-2018 RENEWAL PREMIUM	2018-2019 RENEWAL PREMIUM	DIFFERENCE
Municipal General Liability (includes Public Officials Liability, Employee Benefits Liability, Legal Expense Insurance, Non-Owned Automobile)	\$ 68,404.00	\$ 70,211.00	\$ 1,807.00
Excess Liability	\$ 8,000.00	\$ 8,000.00	\$ -
Environmental Impairment Liability	\$ 5,000.00	\$ 5,000.00	\$ -
Crime	\$ 500.00	\$ 500.00	\$ -
Owned Automobile	\$ 20,098.00	\$ 19,706.00	\$ (392.00)
Property (includes Boiler & Machinery and Computer / EDP / Media)	\$ 61,655.00	\$ 64,304.00	\$ 2,649.00
Municipal Officials' Accident	\$ 1,680.00	\$ 1,680.00	\$ -
TOTAL - ALL LINES	\$ 165,337.00	\$ 169,401.00	\$ 4,064.00