

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

SUMMARY OF COVERAGES	LIMITS AND DEDUCTIBLES	
MUNICIPAL LIABILITY	\$ 25,000,000	(no annual aggregate)
Including:		
Tenants Legal Liability		
Incidental Medical Malpractice		
Abuse/Molestation		
Third Party Deductible, including expenses	\$ 10,000	per occurrence
Sewer Back Up Deductible, including expenses	\$ 10,000	per claimant
LEGAL EXPENSE FOR STATUTE LAW INCLUDING CONFLICT OF INTEREST	\$ 100,000	per action
	\$ 500,000	aggregate
Deductible	NIL	
WRONGFUL DISMISSAL LEGAL EXPENSE	\$ 250,000	per action
	\$ 500,000	aggregate
Deductible	\$ 5,000	per action
FOREST FIRE FIGHTING EXPENSE	\$ 1,000,000	per occurrence
	\$ 2,000,000	aggregate
Deductible	\$ 10,000	per occurrence
MEDICAL EXPENSE	\$ 25,000	any one person
Deductible	\$ 2,500	per person
VOLUNTARY COMPENSATION	\$ 50,000	per claim
	\$ 250,000	annual aggregate
Deductible	NIL	
PUBLIC OFFICIALS (ERRORS & OMISSIONS) LIABILITY	\$ 25,000,000	each claim
Including:		
Municipal Employee Benefits Liability		
Deductible	\$ 10,000	each claim

SUMMARY OF COVERAGES**LIMITS AND DEDUCTIBLES****S.P.F. 6 – NON-OWNED AUTOMOBILE**

\$ 25,000,000 any one accident

Deductible

NIL

SEF 94 Legal Liability for Non-Owned Vehicles

\$ 250,000 per vehicle

Deductible

\$ 500 per vehicle

OWNED AUTOMOBILE – Third Party Liability

\$ 25,000,000 per occurrence

All Perils Deductible

\$ 10,000 per vehicle

* Replacement Cost on all vehicles unless otherwise stated

ENVIROMENTAL IMPAIRMENT LIABILITY

\$ 5,000,000 each loss

\$ 5,000,000 aggregate

Deductible

\$ 10,000 each loss

* No Retro-Active Date

COMPREHENSIVE CRIME INSURANCE

Employee Dishonesty Form A

\$ 1,000,000

Loss of Money/Security Inside the Premises

\$ 200,000

Loss of Money/Security Outside the Premises

\$ 200,000

Money Orders & Counterfeit Paper Currency

\$ 200,000

Depositors Forgery

\$ 1,000,000

Audit Expenses

\$ 200,000

Computer Fraud

\$ 200,000

Deductible

NIL

COMBINED PHYSICAL DAMAGE BROAD FORM**LIMITS AND DEDUCTIBLES**

Blanket Limit	\$	61,655,024	
Property of Every Description	\$	59,005,024	
Boiler & Machinery – Limit Per Accident	\$	50,000,000	
Valuable Papers	\$	500,000	
Business Income including Rental Income	\$	600,000	
Accounts Receivable	\$	500,000	
Extra Expense	\$	500,000	
Media/Computers/Electronic Data Processing	\$	500,000	
Fine Arts	\$	50,000	(\$5,000 limit per item)
Expediting Expenses	\$	500,000	
Contamination – Ammonia, Hazardous Substance (including PCB)	\$	500,000	
Professional Fees	\$	500,000	
Pollutant Clean Up and Removal	\$	50,000	
Fire Suppression System Recharge	\$	25,000	
Growing Plants, Trees, Shrubs or Flowers in the Open	Included		(\$10,000 per item including debris removal)
Personal Property of Officers and Employees	Included		(\$5,000 per Officer/Employee)
Water Damage	Included		
Building Damage by Theft	Included		
Debris Removal	Included		
Increased Costs Repairs – Laws & By-Laws	Included		
Consequential Damage – Premises Power Protection	Included		
New Generation	Included		
Inflation Protection	Included		
Exhibition Form/Waterfront Sign	Included		
Deductibles	\$	10,000	per claim except
	\$	2,500	applies to Fine Arts
	\$	25,000	applies to Anaerobic Digestors
	\$	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

MUNICIPAL OFFICIALS ACCIDENT**LIMITS AND DEDUCTIBLES**

Principal Sum

\$ 250,000 applies on a 24 Hour Basis

Limits as outlined in Coverage Description

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

*Coverage only applies to Insureds under the age of 80

VOLUNTEER ACCIDENT**NOT INSURED****MUNICIPAL OFFICIALS' CRITICAL ILLNESS****NOT INSURED****OUT OF PROVINCE MEDICAL****NOT INSURED****VOLUNTEER FIRE FIGHTERS' ACCIDENT****NOT INSURED****RENEWAL PREMIUM:**

Annual Premium, as per preceding coverage description:	\$162,337.00
Provincial Sales Tax:	<u>\$11,379.12</u>
Total Annual Cost, including P.S.T.:	\$173,716.12

NOTE: Limits of Liability are comprised of \$5,000,000 Primary with \$20,000,000 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, 2016 to January 1, 2017

LINE OF COVERAGE	2016-2017 RENEWAL PREMIUM	2017-2018 RENEWAL PREMIUM	DIFFERENCE
Municipal General Liability (includes Public Officials Liability, Employee Benefits Liability, Legal Expense Insurance, Non-Owned Automobile)	\$ 64,948.00	\$ 68,404.00	\$ 3,456.00
Excess Liability	\$ 5,000.00	\$ 5,000.00	\$ -
Environmental Impairment Liability	\$ 5,000.00	\$ 5,000.00	\$ -
Crime	\$ 500.00	\$ 500.00	\$ -
Owned Automobile	\$ 22,258.00	\$ 20,098.00	\$ (2,160.00)
Property (includes Boiler & Machinery and Computer / EDP / Media)	\$ 61,265.00	\$ 61,655.00	\$ 390.00
Municipal Officials' Accident	\$ 1,680.00	\$ 1,680.00	\$ -
TOTAL - ALL LINES	\$ 160,651.00	\$ 162,337.00	\$ 1,686.00