

Corporation of the Town of Niagara-on-the-Lake

Insurance Proposal

Policy Period

December 31, 2022 - December 31, 2023

November 3, 2022

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Important – Please Note The Following

Duty of Disclosure

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

Payment Terms

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

Period of Validity of Quote

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

Breach of Warranty or Subjectivity

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

Underinsurance

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

Underwriting / Binding Authority

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

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

Material Changes From Expiring Policy

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

RISK AND CLAIMS INFORMATION

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

TAXES PAYABLE BY INSUREDS

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

Provincial Sales Tax

Canadian Councils Liability

Limits of Liability:	\$	5,000,000	General Liability, including Sudden and Accidental Pollution any one Occurrence
	\$	5,000,000	and in the Annual Aggregate for Products and Completed Operations during the Policy Period
Extensions of Coverages:	\$	5,000,000	Employers' Liability; any one Claim
	\$	5,000,000	Tenant Legal Liability; any one Occurrence
	\$	5,000,000	Employee Benefit Liability; any one Claim
	\$	5,000,000	Incidental Medical Malpractice; any one Claim Retroactive Date: November 15, 1993
	\$	50,000	Voluntary Medical Payments; any one Claim and in the Annual Aggregate during the Policy Period
	\$	2,000,000	Forest Fire Fighting Expense; any one Occurrence and in the Annual Aggregate during the Policy Period
	\$	50,000	Voluntary Payment for Property Damage; any one Occurrence and in the Annual Aggregate during the Policy Period
	\$	250,000	Incidental Garage Operations; any one Occurrence and in the Annual Aggregate during the Policy Period
	\$	100,000	Municipal Marina Legal Liability; any one Pleasure Craft
	\$	1,000,000	Municipal Marina Legal Liability; in the Annual Aggregate for Legal Liability for Property Damage during the Policy Period
	\$	500,000	Wrongful Dismissal (Legal Expense); any one Claim and in the Annual Aggregate during the Policy Period
	\$	100,000	Conflict of Interest Reimbursement Expenses; any one Claim
	\$	100,000	Legal Expense, Reimbursement Expenses; any one Claim and
	\$	500,000	Legal Expense, Reimbursement Expenses; in the Annual Aggregate during the Policy Period
	\$	5,000,000	Non-Owned Automobile (including Contractual Liability for Hired Automobiles); any one Occurrence
	\$	250,000	Legal Liability for Damage to Hired Automobiles; any one Occurrence
	\$	5,000,000	Wrap-Up Liability – Difference in Conditions and Difference in Limits; any one Occurrence
Endorsements:	\$	5,000,000	Municipal Errors and Omissions Liability; any one Claim and in the Annual Aggregate during the Policy Period Retroactive Date: Unlimited
	\$	2,500,000	Environmental Impairment Liability; any one Claim and
	\$	5,000,000	Environmental Impairment Liability; in the Annual Aggregate during the Policy Period Retroactive Date: Unlimited
	\$	250,000	Abuse / Molestation Liability; any one Claim and
	\$	500,000	Abuse / Molestation Liability; in the Annual Aggregate during the Policy Period Retroactive Date: December 31, 2007

		Voluntary Compensation; As per Endorsement No. 4 – Schedule of Benefits
	\$ 5,000,000	Police Officer Assault; any one Occurrence
Deductible(s):	\$ 50,000	Public Entity General Liability; any one Occurrence and in the Annual Aggregate for Products and Completed Operations during the Policy Period, per Claimant in respect of Sewer Back-up
	\$ 50,000	Extensions of Coverage; per Occurrence / per Claimant for all Extensions of Coverage except;
	NIL	Extensions of Coverage; any one Occurrence with respect to Non-Owned Automobile Liability, Conflict of Interest and Legal Expense Reimbursement As per Endorsement No. 4 – Schedule of Benefits for Voluntary Compensation
	\$ 1,000	Extensions of Coverage; with respect to Legal Liability for Damage to Hired Autos
	\$ 50,000	Extensions of Coverage; with respect to Wrongful Dismissal (Legal Expense)
	\$ 50,000	Municipal Errors and Omissions Liability; any one Occurrence
	\$ 50,000	Environmental Impairment Liability; any one Claim
	\$ 50,000	Abuse / Molestation Liability; any one Claim
	\$ 50,000	Police Officer Assault; any one Occurrence
Endorsements:	<p>1. Excluding Cyber, as per LMA5595</p> <p>2. Excluding Communicable disease in excess of \$1,000,000, Retention of \$50,000 Any one claimant However, exclusion to apply absolutely in respect of;</p> <p>i. child services or child care, long term care, senior care or care home operations</p> <p>ii. all medical facilities, hospitals, medical centres or clinics whether permanent, semi-permanent or temporary</p> <p>iii. any current or future testing, treatment, vaccination or other centres related to the coronavirus pandemic, SARS, SARS Cov-2 or any variation or subsequent variation thereof</p> <p>iv. homeless shelters</p> <p>v. prisons, jails, detention centres, holding cells, correctional services, juvenile correctional facilities</p> <p>vi. any supply of PPE, medical equipment, ventilators, testing equipment or beds related to or intended for use in i. through to iv. above</p> <p>Retroactive Date: December 31, 2020</p> <p>3. PERFLUORINATED COMPOUNDS, PERFLUOROALKYL AND POLYFLUOROALKYL SUBSTANCES (PFAS) EXCLUSION (For use on liability (re)insurance policies)</p> <p>The following exclusion applies only to the Insured's water treatment, water supply and firefighting operations:</p> <p>1. This POLICY does not cover any claim for actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with any PFAS.</p> <p>2. For the purposes of this Exclusion, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor, contain, test for or in any way respond to or assess the effect of any PFAS.</p> <p>3. PFAS means any organic molecule, salt, free radical or ion, the composition of which</p>	

	<p>includes at least one:</p> <ul style="list-style-type: none"> a. perfluorinated methyl group (-CF₃); or b. perfluorinated methylene group (-CF₂-). <p>LMA5595 amended 29 July 2022</p>
Policy Form:	EK2004502 B0509BOWCI2251075
Insurer(s) and Proportion of Participation(s):	Certain Lloyd's Underwriters (Syndicate 1886) – 100%
Subject To:	Terms will remain as indicated subject to no claims deterioration as of December 31, 2022
Note:	<p>Please note that the Employee Benefits, Environmental, Abuse, Legal Expense and all the other claims made coverages included in this policy is written on a CLAIMS MADE policy form. Claims Made coverage required that all claims against you or incidents that arise that may result in a claim during the policy period must be reported immediately to the Insurer. Failure to comply with the claims reporting provisions of this policy could result in the Insurer denying coverage for the claim. Your employees should be made aware of the claims reporting requirements of all policies, included Claims Made Policies. Special attention must be given prior to expiry to ensure that all incidents that may give rise to a claim and all actual claims are reported to the Insurer prior to the expiry date of Claims Made Policies.</p>

Canadian Councils Umbrella Liability (1st Layer)

Limit of Coverage:	\$	20,000,000	any one Occurrence
	\$	20,000,000	any one Occurrence in the Annual Aggregate in respect of Products & Completed Operations
	\$	20,000,000	any one Occurrence in the Annual Aggregate in respect of Municipal Errors and Omissions Liability
	\$	20,000,000	any one Occurrence in the Annual Aggregate in respect of Employee Benefits Liability
Excess of Underlying Coverage(s) and Limit(s):	\$	5,000,000	General Liability; any one Occurrence including Sudden and Accidental Pollution and Police Officer Assault Endorsement
	\$	5,000,000	any one Occurrence and in the Aggregate in respect of Products and Completed Operations during the Policy Period
	\$	5,000,000	Incidental Medical Malpractice; any one Claim
	\$	5,000,000	Municipal Errors and Omissions; in the Annual Aggregate
	\$	5,000,000	Employer's Liability and Tenant's Legal Liability; any one Occurrence
	\$	5,000,000	Employee Benefits Liability; any one Claim
	\$	5,000,000	Non-Owned Automobile Liability including Contractual Liability for Hired Automobiles; any one Occurrence
	\$	5,000,000	Owned Automobile Liability (Aviva Insurance Company of Canada); any one Occurrence
Retained Limit:	\$	NIL	
Endorsements:	Standard Excess Automobile Liability Policy Follow Form Named Insured, SPF No. 7		
Policy Form:	EK2004498, B0509BOWCI2251076		
Insurer(s) and Proportion of Participations(s):	Certain Lloyd's Underwriters (Syndicate 1886) – 100%		
Subject To:	Terms will remain as indicated subject to no claims deterioration as of December 31, 2022		

Canadian Councils Umbrella Liability (2nd Layer)

Limit of Coverage:	\$ 25,000,000	any one Occurrence General Liability including Sudden and Accidental Pollution and Police Officer Assault Endorsement
	\$ 25,000,000	any one Occurrence in the Annual Aggregate in respect of Products & Completed Operations
	\$ 25,000,000	any one Occurrence in the Annual Aggregate in respect of Municipal Errors and Omissions Liability
	\$ 25,000,000	any one Occurrence in the Annual Aggregate in respect of Employee Benefits Liability
Excess of Underlying Coverage(s) and Limit(s):	\$ 25,000,000	any one Occurrence General Liability including Sudden and Accidental Pollution and Police Officer Assault Endorsement
	\$ 25,000,000	any one Occurrence and in the Aggregate in respect of Products and Completed Operations during the Policy Period
	\$ 25,000,000	Incidental Medical Malpractice; any one Claim
	\$ 25,000,000	Municipal Errors and Omissions; in the Annual Aggregate
	\$ 25,000,000	Employer's Liability and Tenant's Legal Liability; any one Occurrence
	\$ 25,000,000	Employee Benefits Liability; any one Claim
	\$ 25,000,000	Non-Owned Automobile Liability including Contractual Liability for Hired Automobiles; any one Occurrence
	\$ 25,000,000	Owned Automobile Liability (Aviva Insurance Company of Canada); any one Occurrence
Retained Limit:	\$ NIL	
Endorsements:	Standard Excess Automobile Liability Policy Follow Form Named Insured, SPF No. 7	
Policy Form:	EK2004498 B0509BOWCI2251077	
Insurer(s) and Proportion of Participations(s):	Certain Lloyd's Underwriters (Syndicate 1886) – 100%	
Subject To:	Terms will remain as indicated subject to no claims deterioration as of December 31, 2022	

Combined Physical Damage & Machinery Breakdown

Coverage:	Property Of Every Description – All Risks of Direct Physical Loss or Direct Physical Damage (Subject to Policy Exclusions)	
Limits of Liability:	\$ 114,973,270	Blanket Limit of Loss on Blanket Property of Every Description
	\$ 1,076,592	Computer/Electronic Data Processing (Included in Blanket Limit)
	\$ 610,094	Pay Parking Machines (Not Included in Blanket Limit)
	\$ 306,000	Rented Dwelling - 99 Riverbeach Dr (Not Included in Blanket Limit)
	\$ 6,965,105	Rented Dwelling - 176 Wellington St. (Not Included in Blanket Limit)
Extensions of Coverage:	<p>The Limits shown below are included in the Blanket Limit shown above:</p> <p>\$ 500,000 Valuable Papers</p> <p>\$ 500,000 Extra Expense</p> <p>\$ 500,000 Accounts Receivable</p> <p>\$ 500,000 Gross Rentals</p> <p>\$ 500,000 Computer Media</p> <p>\$ 25,000 Fine Arts (Agreed Value)</p> <p>The Limits shown below are in addition to the Blanket Limit shown above:</p> <p>\$ 1,000,000 Newly Acquired Property</p> <p>\$ 1,000,000 Buildings in the Course of Construction</p> <p>\$ 500,000 Property in Transit</p> <p>\$ 1,000,000 Unnamed Locations</p> <p>\$ 500,000 Expediting Expense</p> <p>\$ 300,000 Business Interruption – Profits Subject to maximum of \$25,000 per month</p> <p>\$ 1,000,000 Contingent Business Interruption</p> <p>\$ 100,000 Fire Extinguishing Materials and Fire Fighting Expense</p> <p>\$ 500,000 Professional Fees</p> <p>\$ 10,000 Master Key</p> <p>\$ 100,000 Land and Water Pollution Clean Up Expense</p> <p>\$ 100,000 Stock Spoilage</p> <p>\$ 100,000 Consequential Damage</p> <p>\$ 100,000 Off Premises Service Interruption</p> <p>\$ 100,000 Exhibition Floater</p> <p>\$ 500,000 Hazardous Substance</p> <p>\$ 500,000 Ammonia Contamination</p> <p>\$ 500,000 Water Escape</p> <p>\$ 5,000 Property of Councillors', Board Members' and Employees'; any one loss (\$25,000 maximum annual policy limit)</p>	

Endorsements:	Automobile Replacement Cost Deficiency Endorsement
Deductible(s):	<p>\$ 25,000 each Occurrence for All Losses</p> <p>\$ 1,000 each Computer/Electronic Data Processing loss</p> <p>\$ 1,000 each Fine Arts loss</p> <p>5% of total loss or 100,000 minimum, whichever is greater, each Earthquake occurrence</p> <p>\$ 100,000 each Flood Loss Except \$ 250,000 for property in 100 year flood zone</p>
Policy Form:	Municipal Insurance Program - Master Policy (January 1, 2022)
Insurer(s) and Proportion of Participations(s):	<p>Physical Damage:</p> <p>Aviva Insurance Company of Canada - 70%</p> <p>Zurich Canada - 30%</p> <p>Machinery Breakdown:</p> <p>Aviva Insurance Company of Canada - 100%</p>
Subject To:	<ol style="list-style-type: none"> 1. Detailed COPE information for all locations with civic address including postal codes 2. Schedule of Fine Arts, Electronic Data Processing, and Miscellaneous Tools and Contractors Unlicensed Equipment. 3. All cooking facilities are ULC wet chemical compliant with semi-annual maintenance contract and Class K portable extinguisher. 4. Unless specifically agreed, all heritage properties are covered for Replacement Cost only. For Heritage Replacement Cost, a professional appraisal must be provided for approval by the insurer. 5. All locations may be subject to Engineering Inspection. 6. All vacant properties must be identified with completed vacancy applications 7. Terms will remain as indicated subject to no claims deterioration as of December 31, 2022.

Comprehensive Crime

Limits:	\$	1,000,000	Employee Dishonesty – Form A
	\$	200,000	Broad Form Loss of Money (Inside Premises)
	\$	200,000	Broad Form Loss of Money (Outside Premises)
	\$	200,000	Money Orders & Counterfeit Paper Currency
	\$	1,000,000	Depositors Forgery
	\$	200,000	Professional Fees / Audit Expenses
	\$	200,000	Computer Fraud or Funds Transfer Fraud
Deductible(s):	\$	NIL	per Loss
Policy Form:	Master Crime Wording (April 2012)		
Insurer(s) and Proportion of Participations(s):	Aviva Insurance Company of Canada – 100%		
Subject To:	<p>Bank Accounts NOT being reconciled by the same person(s) authorized to deposit and withdraw funds.</p> <p>All cheque requisitions and issued cheques containing dual signatures.</p> <p>If the above is not part of your internal Financial controls, please provide explanation(s).</p> <p>Terms will remain as indicated subject to no claims deterioration as of December 31, 2022</p>		

Automobile Insurance (Ontario)

Limits:	\$ 5,000,000 Liability – Bodily Injury / Property Damage; Accident Benefits – Basic Benefits; Limits as stated in Section 4 of the Policy Accident Benefits – Options; None Selected; Limits as stated in Policy Uninsured Automobile; Limits as stated in Section 5 of the Policy Direct Compensation – Property Damage; Limits as stated in Section 6 of the Policy Loss or Damage – All Perils; Limits as stated in Policy
Deductible(s):	\$ 10,000 Loss or Damage – All Perils; Except No Physical Damage on Parade Vehicle
Endorsements:	OPCF 3 Drive Government Automobiles Endorsement OPCF 4A Permission to Carry Explosives OPCF 4B Permission to Carry Radioactive Material OPCF 5 Permission to Rent or Lease <u>Additional Endorsements</u> OPCF 20 Loss of Use Endorsement – Limit: \$1,000 per occurrence (Applicable only to Private Passenger Vehicles and Light Commercial Vehicles) OPCF 21B Blanket Fleet Endorsement – No Annual Adjustment OPCF 24 Freezing of Fire-Fighting Apparatus OPCF 31 Non-Owned Equipment OPCF 32 Use of Recreational Vehicles by Unlicensed Drivers OPCF 43R Removing Depreciation Deduction – 24 Months New OPCF 44 Family Protection Endorsement Applicable to Private Passenger Vehicles, Light Commercial Vehicles, Skidoos and All Terrain Vehicles, and Police Vehicles Notice of Cancellation Ninety (90) Days Tarmac Exclusion
Policy Form:	Provincial Statutory Owners Policy
Insurer(s) and Proportion of Participations(s):	Aviva Insurance Company of Canada – 100%
Subject To:	Terms will remain as indicated subject to no claims deterioration as of December 31, 2022

Councillors' Accident Coverage

Limits of Coverage:	\$200,000 Principal Sum
Included Coverage:	Number of Councillors: Nine (9) 24 Hour Coverage Based on Nine (9) Members Out of Province Emergency Medical Coverage for 15 days including Spouse's Coverage
Policy Form:	Insurers Standard Form
Insurer(s) and Proportion of Participations(s):	AIG Insurance Company of Canada – 100%
Subject To:	1. \$2,500,000 Aggregate Limit of Indemnity Per Accident 2. Terms will remain as indicated subject to no claims deterioration as of December 31, 2022

Municipal Volunteers' Accident Coverage

Limits of Coverage:	\$ 50,000	Principal Sum – Volunteers of the Policyholder While on Duty Only under the age of 80
	\$ 1,000,000	Aggregate Limit of Indemnity Per Accident
Policy Form:	Insurers Standard Form	
Insurer(s) and Proportion of Participations(s):	AIG Insurance Company of Canada – 100%	
Subject To:	Terms will remain as indicated subject to no claims deterioration as of December 31, 2022	

Public Entity Recovery Assistance Plan (Critical Illness)

Sum Insured:	\$5,000 Limit for Insured(s) who are age 69 or less Nine (9) Persons
Policy Form:	Insurers Standard Form
Insurer(s) and Proportion of Participations(s):	Sutton Special Risk – 100%
Subject To:	Terms will remain as indicated subject to no claims deterioration as of December 31, 2022

LCIS – Annual Low Risk Events Liability

Limits of Coverage:	\$	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
Endorsements:	USA Jurisdiction Fire Fighting Expense Liability Security Default Cancellation Clause Service of Suit Clause (Canada) (Action Against Insurer) Notice Concerning Personal Information Intention for AIF to bind Clause Lloyd's Underwriters Policyholder's Complaint Protocol		
Additional Endorsements:	Additional Insured Vendor & Liquor Liability Endorsement		
Deductible:	\$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	
Policy Form:	GL 2020		
Insurer(s) and Proportion of Participations(s):	Certain Lloyd's Underwriters (Syndicate 1886) – 100%		
Subject To:	Terms will remain as indicated subject to no claims deterioration as of effective date December 31, 2022		
Changes from Expiring Policy:	Vendor & Liquor Liability coverage added		

Cyber Liability

Cyber Incident Response:	\$5,000,000	Incident Response Costs each and every Claim
	\$5,000,000	Legal and Regulatory Costs each and every Claim
	\$5,000,000	IT Security and Forensic Costs each and every Claim
	\$5,000,000	Crisis Communication Costs each and every Claim
	\$5,000,000	Privacy Breach Management Costs each and every Claim
	\$5,000,000	Third Party Privacy Breach Management Costs each and every Claim
	\$50,000	Post Breach Remediation Costs each and every Claim (maximum 10% of all sums CFC has paid as a direct result of the cyber event)
Cyber Crime:	\$250,000	Funds Transfer Fraud each and every Claim
	\$250,000	Theft of Funds Held in Escrow each and every Claim
	\$250,000	Theft of Personal Funds each and every Claim
	\$5,000,000	Extortion each and every Claim
	\$250,000	Corporate Identity Theft each and every Claim
	\$250,000	Telephone Hacking each and every Claim
	\$50,000	Push Payment Fraud each and every Claim
System Damage and Business Interruption:	\$250,000	Unauthorized Use of Computer Resources each and every Claim
	\$5,000,000	System Damage and Rectification Costs each and every Claim
	\$5,000,000	Income Loss and Extra Expense each and every Claim (sub-limited to \$1,000,000 in respect of System Failure)
	\$100,000	Additional Extra Expense each and every Claim
	\$5,000,000	Dependent Business Interruption each and every Claim (sub-limited to \$1,000,000 in respect of System Failure)
	\$5,000,000	Consequential Reputational Harm each and every Claim
	\$25,000	Claim Preparation Costs each and every Claim
Network Security and Privacy Liability:	\$5,000,000	Hardware Replacement Costs each and every Claim
	\$5,000,000	Network Security Liability Aggregate, including Costs and Expenses
	\$5,000,000	Privacy Liability Aggregate, including Costs and Expenses
	\$5,000,000	Management Liability Aggregate, including Costs and Expenses
	\$5,000,000	Regulatory Fines Aggregate, including Costs and Expenses
Media Liability:	\$5,000,000	PCI Fines, Penalties and Assessments Aggregate, including Costs and Expenses
	\$5,000,000	Defamation Aggregate, including Costs and Expenses
Court Attendance Costs:	\$5,000,000	Intellectual Property Rights Infringement Aggregate, including Costs and Expenses
	\$100,000	in the Aggregate (sub-limited to \$2,000 per day)
Endorsements:		
	Marsh Public Sector Special Amendatory Clause	
	Marsh Canada Special Amendatory Clause	

	Choice of Law, Jurisdiction, and Service of Suit Condition Amendatory Clause	
Continuity Date:	December 31, 2007	
Deductible:	\$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
Policy Form:	Cyber, Private Enterprise (CAN) v3.0	
Insurer(s) and Proportion of Participations(s):	CFC Underwriting Ltd. – 100%	
Subject To:	1. Terms will remain as indicated subject to no claims deterioration as of December 31, 2022 2. Satisfactory confirmation that you have downloaded & registered our incident response mobile app, details of which can be found with your policy documents. (30 days post binding)	
Changes from Expiring Policy:	1. Risk Management Timetable Condition Endorsement removed 2. Service of Suit Clause Endorsement removed 3. Choice of Law, Jurisdiction, and Service of Suit Condition Amendatory Clause added	

Municipal Options

Employment Practices Liability:	Limit: \$ Each Claim & Aggregate SIR: \$ Application required in order to quote Insurer: Creechurch International – Beazley Group 100% Amended Other Insurance Clause – QBE Primary Insurer with respect to Wrongful Dismissal Legal Expense Limit \$250,000 Any One Claim & Aggregate During the Policy Period Minimum Retained Premium: 20% of Annual Premium
Out of Province Emergency Medical:	Based on Nine (9) Members – under the age of 80 To increase the Trip Duration from 15 days to 30 days – Annual Additional \$630
Public Entity Recovery Assistance Plan: (Critical Illness)	Based on Nine (9) Members – age 69 or less. To Increase limit from \$5,000 to... \$10,000 limit – Annual Additional \$558 \$15,000 limit – Annual Additional \$1,053
Volunteer Fire Fighters Accident:	Quotation available upon request
Municipal Volunteers Accident:	To Increase Principal Sum to \$100,000 – Annual Additional \$750