

The Corporation of the Municipality of Brockton



By-Law 2019-098

Being a By-Law to Accept a Proposal from Frank Cowan Company for the Municipal Liability Insurance and Risk Management for the Municipality of Brockton.

Whereas the Council for the Corporation of the Municipality of Brockton Council deems it expedient to accept a proposal from Frank Cowan Company for the Municipal Liability Insurance and Risk Management for the Municipality of Brockton;

Now Therefore the Council of the Corporation of the Municipality of Brockton enacts as follows;

- 1.0 That the Council of the Corporation of the Municipality of Brockton hereby accepts the Proposal of Frank Cowan Company in the amount of \$208,605 for the Municipal Liability Insurance and Risk Management as described in the attached Schedule "A" to this By-Law.
- 2.0 That the Mayor and Clerk are hereby authorized to sign on behalf of the Council for the Corporation of the Municipality of Brockton, the Claims Handling Agreement as described in the attached Schedule "B" to this By-Law.
- 3.0 That the Mayor and Clerk are hereby authorized to sign on behalf of the Council for The Corporation of the Municipality of Brockton, any contracts and other documents required to authorize such purchase to proceed, and to affix the corporate seal of the Municipality of Brockton.
- 4.0 This By-Law shall come into full force and effect upon final passage.
- 5.0 This By-Law may be cited as the "Frank Cowan Company Municipal Liability Insurance and Risk Management Proposal Acceptance By-Law".

Read, Enacted, Signed and Sealed this 10th day of September, 2019.

Mayor – Chris Peabody

Clerk – Fiona Hamilton

Executive Summary

You have a choice when it comes to where you place your municipal insurance policy. We invite you to work with Frank Cowan Company – a real partner who has the ability to make your Municipality both safer and stronger.

If our 90+ years successfully delivering superior insurance programs, including risk and claims management services, to Canadian municipalities isn't enough to make you look twice, consider these three points:

1. You will be working with the only insurance company that partners, sometimes exclusively, with your associations, including AMO, OSUM, ROMA, FONOM, OGRA, AMCTO, FCM and more.



2. You will have the best municipal risk management resources at your fingertips, with access to over a dozen complimentary services that can be customized to your needs. Liability inspections, contract reviews and tailored education seminars are among the most popular. Don't have a full time risk management team? This is a big differentiator – keep your overhead low and use our free, specialized services on an on-call basis when you need us.
3. 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. We can even help you manage your claims under the deductible and provide training.

If you think about insurance as a service not a commodity, you'll see there is a notable difference when comparing Frank Cowan Company to our broker competitors.

We've proactively taken a refreshed look at your risk profile and have the following services to help improve your profile and mitigate your exposures:

- In the upcoming 2020-2021 policy year, as noted in our Comprehensive Five Year Risk Management Plan chart, we are offering 85 hours of complimentary risk management resources. This includes one session of Educational Training, MMS Compliance Reviews, Asset Valuations and Risk Inspections, but your risk management services don't stop there. Your plan also includes all of our other services such as Policy and Procedural Reviews, Contract Reviews, Claims History Analysis and Risk Management Centre of Excellence, at no cost.

Once selected as the successful proponent, we'll get started right away.

Signature of Authorized Person

Larry Ryan, President, Frank Cowan Company
75 Main Street North, Princeton, Ontario N0J 1V0
1-800-265-4000

Key Proposal Requirements

Frank Cowan Company welcomes your review of our submission. We believe you will find it is compliant, comprehensive and demonstrates our ability to provide a complete insurance program.

Our submission shall remain open for acceptance by the Municipality until January 1, 2020.

Frank Cowan Company is providing a one-year term from: January 1, 2020 to January 1, 2021, with the option to renew for each subsequent year, based on satisfactory performance and service

The insurers and percentage of subscription have been identified for each class of insurance and all subscribers are firm authorizations.

In developing our specialized insurance programs, we have chosen to write our own manuscript policies that have been designed to meet the unique needs of our public entity clients.

The Errors & Omissions Liability and Environmental Liability policies have been written on a claims made form.

All insurance policies will include a 90 day written notice of cancellation by the insurer, unless otherwise noted and agreed to by the Municipality.

Frank Cowan Company and all of our insurers are licensed to transact business in Ontario.

This proposal is not a reciprocal proposal, but a full risk transfer vehicle, so the Municipality will not be responsible for future retro-assessments under this program.

Enhancements and Deviations from the proposal specifications have been outlined for your reference.

Upon successful award of the contract, evidence of Errors & Omissions insurance will be provided annually.

MINIMUM SERVICE REQUIREMENTS

In working closely with the broker, every effort, within our control, will be made to provide the following services in a timely manner:

- Participation by account executive and/or other personnel as required to review coverage, explain policy wordings, assist with applications, offer advice on contract reviews and provide commentary on related risk management issues;
- Act as a liaison between the Municipality and/or servicing broker and the insurance companies;
- Coordinate meetings with the Municipality, if necessary, to discuss changes in upcoming renewals such as updated claims and availability of coverages, terms, conditions and pricing;
- Attend in person meetings as required;
- Provide same day advice and guidance on daily concerns such as contract issues, clarification of coverage matters or business risks and their resulting insurance implications;
- Placement of coverage with financially stable insurers as evidenced by their AM Best rating provided in the Appendices Section; licensed to transact business in the Province of Ontario;
- Identify coverage requirements upon renewal and as required from time to time during the year;
- Issue certificates of insurance, as required, evidencing coverage for municipal vehicles, property and liability coverages including indemnity agreements;
- Negotiate and/or write insurance coverage tailored to meet the Insured's needs as and when required with the broadest terms and conditions available for commensurate with the current state of the insurance markets;
- Prepare and deliver at least 45 days prior to renewal a report on:
 - Explanation of changes in the insurance markets pricing from the previous year;
 - A detailed claims schedule including reserves of outstanding claims;
 - The renewal premium with details and explanations for any changes in pricing, coverage, terms and conditions and breakdowns, as required for municipal budgeting;
 - Proposed renewal strategy and any recommended changes to policies, terms and conditions;
- Production of timely and accurate insurance documentation (policies, binders, pink slips, etc.);
- Assist as required in resolving claims-related issues with insurers or other insurance intermediaries providing insurance services to the Insured;
- Provide advice concerning insurance and/or indemnity provisions for Municipal tenders, RFP's, contract and projects;
- Provide loss prevention and control services including, but not limited to, inspection by qualified loss control professionals of facilities both from a property and liability perspective on an as required basis;
- Provide professional advice on day to day risk management information requests;
- Review and provide assistance with internal risk management policies and procedures;
- Provide road risk assessments to help minimize exposure to non-repair of road claims;
- Provide opportunities for risk improvement for municipal fleet risk management practices;
- Provide MMS compliance reviews;
- Provide loss prevention and control services at special facilities including, but not limited to, trails, playgrounds, toboggan hills, any sport playing fields or parks as well as any open spaces;
- Provide asset evaluations to satisfy the requirements of insurers and protect the blanket limits of insurance provided under the property coverages. Please refer to our Risk Management section for details on how this is carried out.

Program Highlights

For your reference, Frank Cowan Company has listed highlights found in our insurance programs. This should assist you when comparing coverages.

- Entity Abuse included, to full policy limits, no aggregate limit.
- Professional Liability included, coverage for bodily injury, property damage, and financial loss, to full policy limits, no aggregate limit.
- Medical Malpractice included, not limited to incidental malpractice, to full policy limits, no aggregate limit.
- No Products and Completed Operations Aggregate.
- Administration of Employee Benefits Programs included in Errors & Omissions policy to full policy limit, no aggregate limit.
- Tenants Legal Liability included, to fully policy limit, no aggregate limit.
- Coverage is offered on an All Risk, blanket or scheduled basis. No co-insurance, margins clause or same site restriction. Replacement Cost coverage provided for all properties (unless specified otherwise), including heritage properties (professional appraisals not required).
- Supplemental Coverages are automatically included (e.g. bylaws, first party clean up, professional fees and many more). In addition to the Supplemental Coverages, our Public Entity Extension Endorsement provides numerous automatic extensions.
- Replacement cost (new for old) on vehicles, as per schedules.
- Municipal Liability Limits of \$ 50,000,000 each and every occurrence, no aggregates.
- Errors and Omissions Liability Limits of \$ 50,000,000 each and every claim.
- Non-Owned Automobile Limits of \$ 50,000,000 each and every occurrence.
- Automobile Fleet Limits of \$ 50,000,000 each and every occurrence.
- Environmental Liability includes Watercraft, Sold Property and closed Landfill Sites, and includes underground storage tanks.
- Crime Insurance includes Broad Definition of Insured and does not have a deductible.
- Worldwide coverage.

Transition Plan

Making the switch to Frank Cowan Company

When considering a change in insurance carriers, the transition process must be seamless. This is important, as it is imperative that the transition does not cause any gaps in insurance coverage or service interruptions.

Frank Cowan Company has transitioned numerous municipal insurance programs across Canada from both reciprocal carrier models and traditional broker models. We understand the necessity for this experience to be as straightforward as possible.

Your Regional Manager, Tony Commisso, will personally lead your transition to Frank Cowan Company, should we be the successful proponent.

Our priority is ensuring your insurance program is setup properly, quickly and to your satisfaction. This includes issuing insurance certificates and policy documents as soon as reasonably possible.

Any coverage questions, certificate requests or policy changes can be sent to your local broker team or your Frank Cowan Company Regional Manager, who will provide prompt and professional customer service.

In addition, the Municipality of Brockton will benefit from our relationship with key strategic national and provincial associations. This includes access to exclusive seminars, conference and training sessions as they become available. You will receive an invitation via Tony or the Frank Cowan Company Marketing team. The Municipality of Brockton is welcome to attend all Frank Cowan Company sponsored receptions usually tied to municipal conferences and tradeshow.

Because our office is centrally located, members of your Account Management Team are available to provide customer service on an on-going basis, whether over the telephone or in person. This includes our in-house team of Marketing, Underwriting, Claims and Risk Management experts.

Once you have made the decision to place your insurance through Frank Cowan Company, your Regional Manager will be in contact to arrange a meeting (at your convenience) to discuss your policies, sign necessary documentation, and address any questions or concerns you may have.

Throughout each insurance term your broker, Ryan Craig and Dave Eccles at CMR Insurance and Account Manager will be in regular contact with you to ensure satisfaction. You will also know about any new products and/or services as soon as they become available.

Together, CMR Insurance and Frank Cowan Company will work to provide the Municipality of Brockton with a first-class insurance program, coupled with outstanding customer service and complimentary risk management and claims management value added services.

We look forward to welcoming Municipality of Brockton as a CMR Insurance & Frank Cowan Company client.

FCC/(Broker)/(Municipality) Meeting	Insurance Program and Claims Management	Loss Control and Risk Management
Within 10 business days of being awarded the contract	Within 10-15 business days of being awarded the contract	Within 30 business days of being awarded the contract
<ul style="list-style-type: none"> • Set up on-boarding meetings with Municipality. • Provide team list for FCC, (Broker) and (Municipality) with contact information. • Establish an Insurance Renewal Timeline in preparation for the expiring date of your current program. • Organize all required applications to be completed with the assistance of the FCC Team. • Eliminate and qualify all subjectivities of underwriters to ensure compliance. • Confirm and update all final details or adjustments to be added to program and included in the new policy documents. 	<ul style="list-style-type: none"> • Perform audit of the Municipality's insurance policies/products and identify important dates. • Introduction to claims advocacy and Claims Team. • Request updated claims experience and review current open claims to establish best way forward for each claim. 	<ul style="list-style-type: none"> • Overview of Risk Management Program and establish key future dates for service activity. • Introduction to risk management advocacy and Risk Management Team. • Competition of risk management seminar and delivery of risk assessment. • Attend any previously scheduled loss control meetings as required.

Risk Management Services

COMPREHENSIVE FIVE YEAR RISK MANAGEMENT PLAN

A solid risk management program is an important factor when considering your overall insurance program provider. You want services delivered by professionals that actively reduce the frequency and severity of loss because these factors impact your claims experience.

In addition to day to day risk advice, Frank Cowan Company is pleased to present the Corporation of the Municipality of Brockton with a complimentary multi-year plan designed to have a positive effect on your overall risk performance.

Complimentary Risk Management Services	2020-2021 Policy Term	2021-2022 Policy Term	2022-2023 Policy Term	2023-2024 Policy Term	2024-2025 Policy Term
Asset Valuations and Risk Inspections	As outlined below				
Road Risk Assessment		Available upon request			
Driver Training				Available upon request	
Fleet Management Evaluation					Available upon request
MMS Compliance	Available upon request		Available upon request		
Policy and Procedural Reviews	Available upon request throughout all Policy Terms				
Contract Reviews	Available throughout all Policy Terms				
Claims History Analysis	Available upon request throughout all Policy Terms				
Risk Management Centre of Excellence	Available throughout all Policy Terms				
Educational Training	1 session - topic to be chosen by the Municipality	1 session - topic to be chosen by the Municipality	1 session - topic to be chosen by the Municipality	1 session - topic to be chosen by the Municipality	1 session - topic to be chosen by the Municipality

For complete descriptions of all risk management services, please refer to the following pages.

SCHEDULE OF RISK INSPECTIONS

We have selected the following locations for a complete risk inspection service including property valuations. The inspection services will be provided by Cody Mader, Risk Inspector and Jeff Price, Manager of Loss Control. Should the Municipality wish to amend the listed property schedule, we would be pleased to accommodate.

2020 – 2021 Term

- Arena / Community Hall, 290 Durham Street West, Walkerton
- Picnic Shelter, 60 Main Street South, Lions Park, Elmwood
- Refreshment Booth - Lions Park, 60 Main Street South, Lions Park, Elmwood
- Fire Hall, 510 Napier Street, Walkerton
- Office Rented to Others, 102 Huron Street, Walkerton
- Library, 253 Durham Street East, Walkerton
- Durham Road Picnic Shelter, Durham Road, Walkerton
- Storage Building, 290 Durham Street West, Walkerton
- New Pavilion / Concession Stand, Lot 33, Concession 11, Walkerton
- Pollution Control Plant, 300 Durham Street West, Walkerton
- Storage / Electrical Building, 290 Durham Street West, Walkerton
- Office / Equipment Depot, 248 Concession 10, Cargill
- Sand Storage Building, 248 Concession 10, Cargill
- Kraemer Building, 505 Durham Street West, Walkerton
- Storage Barn, Part Lot 38, Concession 8, Walkerton
- Water Pumphouse, 442 Lake Rosalind Road #4, Brockton
- Water Pump House, Rear Of 2 Geeson Street, Walkerton

2021 – 2022 Term

- Fieldhouse, 999 Greenock Brant Townline Road, Greenock
- Picnic Pavilion, 999 Greenock Brant Townline Road, Greenock
- Storage Shed, 999 Greenock Brant Townline Road, Greenock
- Batting Cage, 999 Greenock Brant Townline Road, Greenock
- Cargill Community Hall, 999 Greenock Brant Townline Road, Greenock
- Communication Building / Antenna / Equipment, Napier Street, Walkerton
- Library, 1012 Greenock Brant, Cargill
- Picnic Shelter - Lions Park, 206 Council Road, Formosa
- Recreational Floodlighting - Various Locations
- Bradley Community Hall, 1682 Side Road 5, Brockton
- Rented Storage / Equipment Garage, 603 County Road 19, Walkerton
- Cold Storage, 603 County Road 19, Walkerton
- Sand / Salt Storage Building, 603 County Road 19, Walkerton
- Office - Chamber of Commerce, 4 Park Street, Walkerton
- Pumphouse #6, 1244 County Road # 2, Walkerton
- Pump House # 7, 1244 County Road # 2, Walkerton

2022 – 2023 Term

- Chapel / Storage Building, 115 Cemetery Road, Walkerton
- Workshop / Storage Building, 115 Cemetery Road, Walkerton
- Community Hall, 38 Concession #10, Elmwood
- Day Care Centre, 215 Jane Street, Walkerton
- Three (3) Storage Sheds (Equal Amount on Each), Jane Street, Walkerton
- Picnic Shelter, 1 James St - Centennial Park, Walkerton
- Washroom, 1 James St - Centennial Park, Walkerton
- Picnic Shelter & Washroom, 100 Scott St. - Central Park, Walkerton
- Picnic Shelter / Washroom, 20 Hannah Street, Lobies Park Campground, Walkerton
- Lawn Bowling Clubhouse, 215 Jane Street, Walkerton
- Pool / Changerooms / Equipment, 1 James St - Centennial Park, Walkerton
- Equipment Garage, 130 Wallace Street, Walkerton
- Garage/Equipment Storage Bldg., 130 Wallace Street, Walkerton
- Equipment Storage Building #1, End of Wallace Street, Walkerton
- Storage Building # 2, 129 Wallace St, Walkerton
- Water Pump House, Lot 7 Conc 6, Chepstow

2023 – 2024 Term

To be determined

2024 – 2025 Term

To be determined

Complimentary Risk Management Services

ASSET VALUATION AND RISK INSPECTIONS

Our team of Risk Inspectors work to determine the construction details, update the use and occupancy classification, and produce a photographic inventory of municipally owned assets. From our inspections we are able to provide our clients with calculated reconstruction costs for insurance purposes. This enables us to ensure that all assets have adequate insurance to value. Our proposed reconstruction cost values are based on costs to repair, replace or reconstruct, as closely as possible, damaged property with new materials of like kind and quality and for similar occupancy.

Frank Cowan Company's loss control inspectors are either Professional Engineers, Certified Engineering Technologists or have backgrounds in loss control. They have a strong understanding of the various provincial and national model codes as well as other relevant standards.

As members of our loss control team, they have all received specialized training in Heritage/Historic buildings, green buildings, LEED criteria, BACnet, bleachers and grandstands, wind turbines, geothermal and solar power. In addition, each inspector is a Registered Playground Practitioner and can provide expertise with respect to CSA standard Z614 (Children's Playspaces and Equipment).

Our inspectors provide information regarding earthquake exposure zones and classifications with respect to fire protection status (FUS) for your locations. Due to the varied backgrounds and experience of our inspection team, they can provide a unique perspective to the different situations that can occur in your municipality. They have access to the various building and fire codes and are familiar with the accessibility requirements applicable in context of our policy wording for replacement/reconstruction to the latest legislation.

During their inspections, the inspectors will also analyze your facilities and provide risk recommendations to help reduce the incidence, frequency and severity of claim and liability issues.

Our liability inspection services also extend to trails; playgrounds; toboggan hills and any sport playing fields or parks as well as any open spaces.

As a result of our inspection, you will receive a report that will include a photographic inventory of all premises inspected; recalculated values for insurance purposes as well as any risk recommendations.

Our loss control services include at no cost the property valuation and risk inspections to identify potential risks that could result in injury, property loss or litigation, and to suggest corrective measures, which may control or reduce the possibility of these situations from occurring. The reported hazards are prioritized and timelines for compliance are provided.

ROADS AND 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.

In order to help municipalities minimize their exposure to non-repair of road claims, Frank Cowan Company has an experienced Roads Specialist to provide our municipal clients with road risk assessments. These assessments can include any of the following:

- Adequacy of documentation
- Compliance to the Ontario Traffic Manual
- Adequacy of current policies and procedures
- A review of select road segments with a focus on:
 - Adequacy of the road for alternative uses such as bicycle facilities and Off-Road Vehicles
 - Adequacy of pavement markings, warnings and regulatory signs
 - Identification of hazards within the roadside

Our sidewalk consulting services can help reduce the frequency of falls on your sidewalks.

Alternatively, the Municipality may choose another area of concern.

A report will be presented to the Municipality of Brockton and a collaborative discussion will follow complete with recommendations for improvements if warranted.

This service will be provided by Brian Anderson, Frank Cowan Company's Road Specialist.

Driver Training

Frank Cowan Company has launched a new Driver Training service. We can provide your staff – from fleets to individual drivers – with comprehensive driver training. We have seminars, tools and guidelines to assist with everything from pre-employment checklists and Driver Management Polices to Defensive and Cooperative Driving education.

This service will be provided by Paul Cote who is a Driver Trainer.

Fleet Management Evaluation

Frank Cowan Company can review your municipality's fleet risk management practices and discuss opportunities for risk improvement to help to support your ongoing efforts.

The fleet review service includes:

- Management structure with the fleet operations
- Areas of operation/travel
- Driver training/hiring practices
- Vehicles and equipment controls/management
- Loss management controls and analysis
- General safety practices

This service will be provided by Paul Cote.

Minimum Maintenance Standards (MMS) Compliance

Minimum Maintenance Standards (MMS) were developed under the authority of Section 44(4) of the Municipal Act as the Provincial response to municipalities' requests for relief from onerous court decisions. A recent MMS Amendment was signed into law on May 3, 2018. To use this statutory defence in court, a municipality must be able to show through documentation that it met the minimum standards, as defined in Regulation 239/02. Documentation and record-keeping are critical.

Our MMS Compliance review focuses on reviewing the municipality's 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.

A report will be presented to the Municipality and a collaborative discussion will follow complete with recommendations if warranted.

This MMS Compliance Review will be provided by Brian Anderson, Road Specialist.

REVIEWS AND ANALYSIS

Policy and Procedural Reviews

We can help the Municipality audit systems and processes to reduce potential losses within your organization. Our reviews focus on identifying any 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. A report is presented to you with recommendations if warranted.

This service will be provided to the Municipality by Melanie Marsh, Risk Analyst.

Contract Reviews

Frank Cowan Company has reviewed thousands of contracts on behalf of municipalities. One major purpose of a contract is to ensure that the assumed risks are identified and managed. The contract cannot make the risk disappear, but it should determine who is responsible for its management and financing. Insurance is the most widely accepted means of financing contractual risks. But, in order for insurance to be an effective financing vehicle, the risks must be identified and then supported by the correct insurance coverages to minimize your financial exposure.

We provide you with a contractual risk assessment and recommendations to help you determine the most appropriate liability transfers and the subsequent required insurance coverages. Our contract reviews have included Boundary Road Agreements; Government Funding Contracts; CN/CP Rail, 407 ETR and MTO Road Overpass Construction Agreements; Shared Services; Mutual Aid; Developers' Agreements; Solar and Wind Turbine Installations; Third Party Service Agreements for the Operation of Wastewater and Water Treatment Facilities; Marina Leases, Special Events Agreements as well as various Construction Contracts, to name a few. This service also includes a review of the insurance requirements in Tender and RFP documents and supporting Certificates of Insurance.

To further support our municipal clients, Frank Cowan Company has developed an exclusive and extensive insurance requirement contract guideline workbook. This guideline addresses a number of common contracts that municipalities enter into, for example Summer Road Construction; Winter Road, Parking Lots and Sidewalk Maintenance; Construction of New Facilities; Culvert and Overpass Construction; Underground Infrastructure Repair and Replacement; and provides the suggested insurance wordings. All your staff have to do is "cut and paste."

This complimentary service is among our most popular because a third party contract review has the ability to make a substantial difference.

This service will be provided by Jennifer Sandison, Paralegal.

Claims History Analysis

In addition to having an in-house Risk Management department, Frank Cowan Company also has an in-house Claims department. Team members from both departments are able to easily liaise with one another on an ongoing basis. If the Claims Department identifies an issue during the investigation of a claim, such as a sidewalk trip hazard that the Municipality identified but never repaired, they will forward a risk management referral to the Risk Management Department. The Risk Analyst will review the issue and provide the appropriate marketing representative with input to help prevent a future claim. A Risk Inspector may also be assigned to investigate the issue and recommend a solution.

This open channel of communication gives us the ability to offer our clients a claims history analysis that focuses on the predominant sources of their claims. After completing the review, we can then provide a risk management program to help eliminate many of these sources.

Our claims reviews are utilized by many of our clients and we always include a claims review while completing a policy and procedure review.

This service will be provided by Melanie Marsh, Risk Analyst.

Risk Management Centre of Excellence

The Frank Cowan Company Risk Management Centre of Excellence is an online resource that provides clients with information and tools needed to manage various risk issues. The Risk Management Centre of Excellence was created to help our clients become more proactive regarding risk mitigation.

Legislative amendments and new service demands from your community can quickly change your risk profile. When this happens, you need to make smart decisions around your existing risk management strategy. Frank Cowan Company partners with local, provincial and national professional associations in addition to numerous Provincial Ministries to share knowledge and resources. Our articles are written by professionals from a cross section of disciplines with a focus on comprehensive information that you will find useful and easy to understand.

This tool is available 24 hours a day, 7 days a week to all staff and can be accessed from any electronic or mobile device. There are currently over 300 articles on the Centre of Excellence.

We have included sample Centre of Excellence articles for your review.

SEMINARS AND TRAINING

Educational Training

We can also develop customized sessions on specific risk issues for your municipality. These customized sessions can be tied to a claims review; documentation review; policy & procedure review or any risk issue facing your municipality.

Over the past three years, we have provided 321 risk management training seminars to more than 11,200 participants. In 2018, we provided 105 training seminars to 3,500 people.

We can also provide training through webinars on any topic of your choosing. The webinars will be developed and delivered by specialists in the topic of your choosing. We will also record these webinars and make them available to you so your managers can use them at any time to train new staff or as a refresher for existing staff.

Our plan for the Municipality of Brockton includes one seminar in the 2020-2021 policy year with the topic chosen by the Municipality. This service will be provided by the subject matter expert.

Regional Training Sessions

Every year Frank Cowan Company hosts regional sessions throughout Ontario. In previous years, we have offered sessions on Building Inspection Losses; Fleet Safety; Non-repair of Roads. In 2016 we focused on Trails and Cycling on Municipal Roadways. In 2017, we offered sessions on Occupier's Liability in light of the Bruce County decision as well as Roads – Safety for all Users. In 2018, we focused on risks facing Municipal Building Departments, the Operation of Automated Vehicles and the New Construction Act.

Ontario Traffic Manual Technical Training

Frank Cowan Company has partnered with Ontario Good Roads Association (OGRA) and the Association of Ontario Road Supervisors (AORS) to provide technical training on several books of the Ontario Traffic Manual series. These sessions will be offered at various times and locations throughout the province. These sessions are being considered by AORS to be an elective for Certified Road Supervisor – Intermediate accreditation.

ADVOCACY AND ASSOCIATION PARTNERSHIPS

Our Work on Legislative Committees

Frank Cowan Company employees are continually recruited to serve on legislative committees. Jeff Price, P.Eng., Loss Control Manager, is a member of the CSA Technical Committee, the Ontario Trails Committee (OTC) and the Institute of Climatic Loss Reduction (ICLR) Insurance Advisory Committee.

By serving on legislative committees our staff are aware of changes that will be introduced and can thus move quickly to help our municipal clients begin modifying their policies and procedures to maintain regulatory compliance.

Corporate Partnership with the Federation of Canadian Municipalities

Through our Corporate Partnership with the Federation of Canadian Municipalities, we are building strong relationships with organizations that support municipal government in their work.

Risk Management Partnership with the Ontario Recreational Facilities Association

Through our partnership, we provide risk management training to all recreational staff across Ontario. We are a regular contributor to their quarterly publication, Facility Forum.

Risk Management Educational Seminars for Municipalities

Let Us Help You Build Your Risk Management Expertise

FUNDAMENTAL RISK MANAGEMENT

Risk Management 101



Risk is inherent in the operating environment of every municipality. It is impossible to eliminate risk, but it is possible to manage it. The principles of risk management have been around for many years. Their implementation is crucial in today's changing world. Escalating claim costs, joint and several liability and new provincial regulations are some of the reasons why ignoring the importance of sound risk management can have serious consequences for any organization. This seminar will outline the steps of risk analysis, relevant legislation and real life examples of claim situations. It will give the participant important tools for effective risk management that they can take and use in the course of their work.

Risk Assessments

What was supposed to be a fun treat at a party turned into a nightmare when the bouncy castle that was rented for the day went flying into the air, kids inside, and landed on a roof some distance away. The castle was not anchored properly and was picked up by high winds. In this case, negligence was responsible for an accident that caused injury to children. The incident could have been prevented had the organization undergone a risk assessment prior to renting the bouncy castle. This seminar builds on the basic foundation of risk management and looks further into risk assessments. With new activities being introduced, whether it's longboarding, parkour or adult gym equipment in parks, it is imperative that municipalities keep up with new emerging risks. Risk assessments can help an organization determine the risk involved in an activity and how to minimize exposure.

BUILDING ON RISK MANAGEMENT 101

We encourage municipalities and their staffs to build on the core competency risk management skills learned in Risk Management 101 and develop their risk skills in their areas of interest. We take the risk management basics and apply the techniques to various municipal disciplines. The participants will learn of risks associated with the topic and various risk management strategies specific to that area. Claim examples will be given, and pictures used to enhance the learning experience. These can be taken on their own, or added to a 101 session. Subject areas include, but are not limited to the following:

- Arenas
- Parks and Recreation
- Municipal Trails
- Liquor Liability
- Premises Risks

ROADS & SIDEWALKS

Risk Management Considerations for Municipal Roads in Ontario

The result of the Giuliani decision has had serious ramifications for municipalities in Ontario. It was one of the first times that the Minimum Maintenance Standards (MMS) had been substantially considered by the courts, and unfortunately the disappointing decision weakened a MMS based defence. The team at Frank Cowan Company has worked with various stakeholders to seek amendments to the MMS. As of February 2013, new amendments to the MMS have been approved. With many municipalities looking to review their policies and procedures or renew road maintenance agreements, we are pleased to present a new seminar designed to help answer the question of what to do post Giuliani. Working with the Ontario Good Roads Association to help navigate through the current legal environment, this seminar will look at strategies to create your road maintenance policies and other documents.



Risk Management Considerations for Municipal Sidewalks in Ontario

This seminar will walk participants through section 44 of the Municipal Act and its effect on Municipal Sidewalk maintenance and repair. It will go through the winter and summer policies to have in place as well as considering defences and judgment trends. The Minimum Maintenance Standards will be highlighted and practical risk management tips will be reviewed.

RISK ISSUES FOR EVERY ORGANIZATION

Abuse

While not a new topic, the issue of abuse is the number one concern among organizations that work with vulnerable populations. It is important for these entities to reduce their risk of abuse and understand their insurance coverages.

Volunteers

Volunteers are an essential resource to municipalities but also a source of risk. This seminar will discuss methods of mitigating that risk and how they can be implemented through various municipal departments. Participants will be walked through the process of creating volunteer plans, policies and procedures.

Social Media

With the rise in the use of social media for business and personal pursuits comes the rise in risks associated with it. This seminar will address the emerging issues surrounding social media and your municipality and how to mitigate exposure. Recent case law in the area will be discussed.

Privacy Breaches & Cyber Risk

Cyber breaches are becoming common place and news stories continue to feature incidents of private information being stolen or lost. It is imperative that municipalities learn to assess their cyber exposure and protect the information they hold. This seminar will discuss the latest trends in cyber breaches and the likely culprits. It will look at internal and external risk controls to help mitigate loss and the steps to take when a breach has occurred.

BEYOND THE BASICS: CONTRACTS & WAIVERS

Contracts

Contracts tend to be an area people like to avoid – the language can be confusing and the clauses difficult to understand. The insurance requirements of some contracts reflect a lack of understanding of the nature and scope of insurance. In many cases the clauses do not make sense and can be contrary to your interests. This seminar addresses these concerns and demystifies the language of contracts, focusing on the insurance sections. In particular, we address:

- Indemnification/ hold harmless clauses
- Insurance covenants that should be included in all contracts
- Structuring insurance requirements

Certificates of Insurance

Often contracts will require a certificate of insurance, but many people do not understand the significance of this document. This seminar will provide participants with an understanding of the importance of certificates of insurance and why this information is necessary. The session will answer important questions such as:

- How long should I keep a certificate of insurance?
- What should I look for in a certificate of insurance?
- When do I need to involve legal counsel?

Attendees will also receive a checklist that can be used as a tool to assess certificates of insurance to ensure they are issued as requested.

Waivers of Liability

This topical seminar will look at case law illustrating the continuing battle of contractual waivers, especially waivers used in sporting and recreational activities. Organizations draft waivers and plaintiffs seek to negate them. When an entity tries to limit or extinguish its liability to potential claimants, a court will undertake an analysis in order to decide whether or not the release is enforceable. The seminar will give valuable tips to consider when drafting and administering a waiver.

CLAIMS & LITIGATION

Documentation

Documentation is a key element of good risk management. In the world of litigation, it is not what you did; it is what you can prove that you did. Cases are document intensive as the main body of evidence in any proceeding is based on the documents and records kept. Documentation is used as evidence to prove that the standard of care was met, or that contracts existed. This seminar will go through important considerations such as:

The importance of documents and how they used in a claim

Creating your documents

Staff training and audits

Incident Reporting

Incident reporting can be a topic on its own or combined with documentation. Incident reporting is an important part of risk management and claims handling. It helps ensure prompt reporting and investigation of incidents. This seminar will highlight some key aspects of Incident reporting, including:

- Standardized report forms
- Accident reporting procedures
- The “Do’s & Don’ts” of incident report filing

Developing a Claims Protocol

Claims are an unfortunate reality for municipalities. This seminar will focus on claims reporting guidelines. It will go through the different policy types (claims made vs occurrence based policies), counselor involvement, as well as some the most frequently asked questions about the claims process. The session will also address the issues of damage escalation and joint and several liability. It will conclude talking about ways to mitigate the risk and cost of claims and the litigation process.

Claims Management Services

The Frank Cowan Company claims team works from our Princeton, Ontario head office. This team of 15 claims professionals has over 300 years of combined experience, the vast majority of which is in the municipal area. We have maintained a long-term commitment to understanding our municipal clients so that we can better service their unique claims handling requirements.

Our claim experience is unparalleled in the marketplace due to our staff's technical expertise in handling the unique complexity of claims confronted by our municipal clients. We recognize that your needs are diverse. As such, Frank Cowan Company can address your individual requirements relative to claims handling and the utilization of specific adjusters or legal representatives through a 'Claims Handling Agreement' tailored to your specific circumstances.

Best practices have been implemented at Frank Cowan Company to promote cost effective and expeditious management of claims. The consistent execution of these best practices serves to enhance our client's experience and satisfaction with Frank Cowan Company. Our Claims staff have established performance goals related to the "Best Practices" and are regularly measured based on their adherence to the "Best Practices" through our audit process.

Our Claims "Best Practices" has an established process in place to ensure that trends or risk management concerns that are identified in the analysis of claims are brought to the attention of the Risk Management Department for further review, analysis and development of action plans to minimize future exposures.

Frank Cowan Company offers enhanced value-added claims services to its clients via access to Guidewire ClaimCenter. Guidewire is a real time web-based paperless system that is available to all Frank Cowan Company clients through a secure password protected portal. Guidewire gives clients the ability to:

1. View the up-to- date status of your claim(s) that are being investigated and defended on your behalf.
2. View your claims history.
3. Identify increased efficiencies and trends in claims data.
4. Mitigate claims when coupled with Frank Cowan Company's solid risk management program.

Claim/Incident Reporting Procedure

New claims and incidents are reportable to Frank Cowan Company via the following methods:

Email: mail.claims@frankcowan.com
Telephone: 1-800-265-4000 ext. 55333
Fax: 519-458-4366

Within four hours of receipt, claims will be promptly set up in Guidewire and forwarded to Frank Cowan Company claims management for review. Next, the claim will be assigned to a Claim Examiner with the appropriate expertise to manage the loss.

Within 24 hours, the Claim Examiner will contact the client to introduce themselves and gather any additional pertinent information needed in order to provide specific investigation instructions to the Independent Adjuster.

Within five business days of assignment, the Claim Examiner develops a focused and proactive plan that pursues all critical evidence and information required to effectuate a timely and effective resolution and provides this direction to the assigned independent adjuster to obtain.

We understand that claims of a sensitive or political nature can have serious implications to our clients. We also understand that there may be a situation where the insured is absolutely opposed to settlement of a claim and the insurer wishes to settle. We will work collaboratively with the County to help bring difficult claims to a quick resolution. We recognize that some claims may require the involvement of the Claims Manager or VP, Claims to help develop an agreed upon strategy. We want the County to be actively involved in this process so we can work together as a team.

Frank Cowan Company can assist you throughout the claim process by leveraging our expertise in this niche market. Our Claims “Best Practices” dictates that the Claim Examiner shall proactively communicate throughout the life of the claim to ensure that the County is appropriately informed of the process, status and resolution strategy of the claim.

Use of Adjusters

Frank Cowan Company will agree to your choice of independent adjuster. If it is found that the appointed adjuster cannot meet our joint service requirements, the Claims Manager or VP, Claims at Frank Cowan Company will work with the County to either assist the adjuster to improve or appoint a replacement.

Legal Representatives

We will also work with you to select a defense counsel from a pre-approved list to service your defense requirements. We will give consideration to firms that are not on our pre-approved list provided they can meet our due diligence requirements.

Claims Audits

Frank Cowan Company offers to audit your claims handling procedures. Audits will be conducted within a mutually agreed upon time period. Results of the claims audit will be communicated along with recommended action plans (seminars, training, documentary tools, etc.) to address any areas for improvement.

Educational Seminars

In addition, educational seminars of interest to the County be arranged and delivered by the VP, Claims or Claims Manager.

Catastrophe Claims

Catastrophes caused by weather conditions and large fires, while infrequent, do bring trying times when they occur. Frank Cowan Company has a Claims Disaster Management Plan, which is attached. In your time of need, we will be at your side.

Frank Cowan Company does not charge any fees for any claims management services.

Deductible Recovery

On claims where a first party deductible is applicable, the deductible is subtracted from payments made on each claim until the deductible limit is reached.

On claims where a third-party deductible is applicable, the insured is billed monthly for every payment issued on each claim during that month until the deductible limit is reached.

Claims Disaster Management Plan

Frank Cowan Company has a long-standing history of providing specialized insurance to municipalities and other organizations across Canada. In a country as geographically and environmentally diverse as Canada, we have witnessed some unique claim events. In all severe property losses, a quick response and recovery is critical after a claim. You receive the benefit of working with a company that has the experience and means to provide claims assistance should a severe event occur.



Severe claims events may include:

- Fires
- Weather including storms, wind or tornadoes
- Earthquakes
- Train derailments
- Snow load collapse
- Water damage
- Environmental disasters

Frank Cowan Company has a robust claims department dedicated to handling claims for our clients. If an event causes catastrophic insurable damage to your infrastructure, in support of your solid emergency preparedness and response plans, we will be there to assist you as you assist those that are in need.

Should serious damage occur to an insured asset, Frank Cowan Company can offer the following services. At your request, we will attend and assist you in a way that is constructive and proactive.

Claims management will attend the event to assist you. Senior claims examiners will be assigned to handle your case from either an onsite location or from one of our offices.

Through our well-established network, Frank Cowan Company can have preferred contractors assigned quickly to aid in the protection of exposed buildings.

Senior specialized Independent Adjusters can be assigned if your local adjuster requires support or is unavailable.

Frank Cowan Company will employ our property damage appraisal system to ensure prompt service and a fair price.

We can assist in preparing communications or updates to the public.

We can provide assistance with arranging temporary mobile office units to replace space that may not be available due to damage. These mobile units can be equipped with computers and other essential and necessary equipment.

Frank Cowan Company can provide expert advice and helpful assistance in triaging buildings for repair.

We have the ability to advance funds to help with the claim.

Experience and knowledge can go a long way in an emergency situation. Frank Cowan Company has assisted with managing many claims events over the years. We respect the protocol that municipalities follow and can provide additional help if and when needed. It's one of the value-added services that you, as a client, receive from Frank Cowan Company.

You never know when an extra hand is needed. Take, for example, the tornado that devastated the lakeside community of Goderich, Ontario. Frank Cowan Claims Management was on site as soon as the Town was re-opened, 3 days after the event, a senior adjuster was assigned, contractors were retained, and protection of damaged buildings commenced that day.

Enhancements and Deviations

This is a summary. Nothing herein alters the terms, conditions and exclusions contained in the printed insurance contract(s).

Total Casualty and Automobile Limit of Liability is \$50,000,000 provided as follows:	
\$15,000,000 Casualty Primary	\$15,000,000 Auto Primary
\$10,000,000 Follow Form Excess (First Layer) Over \$15,000,000 Primary Limit	
\$25,000,000 Follow Form Excess (Second Layer) Over \$25,000,000 Combined Follow Form Excess	

LIABILITY POLICY

Enhancements

- No Aggregate limit applies under the General Liability
- Full Entity Abuse coverage is included on an occurrence basis.
- Employee Benefit Liability is included under the Error & Omissions policy.
- Full Medical Malpractice Liability coverage is included to the limit of insurance proposed for any one claim; no aggregate limit applies. This coverage is therefore not limited to incidental malpractice and is provided on an occurrence basis.

Deviations

- Incidental Garage Operations coverage can be reviewed if an exposure exists
- Wrap-Up Liability Difference in Conditions/Difference in Limits are not available.

ERRORS & OMISSIONS POLICY

Enhancement

- No Aggregate limit applies under the Errors & Omissions policy
- No retroactive date applies.
- Employee Benefit Liability is included.
- Legal Expense coverage is provided as a separate coverage item rather than as part of the Errors & Omissions policy, and is subject to an enhanced limit of \$250,000 per claim and a \$500,000 annual aggregate. No deductible applies to this coverage
- Conflict of Interest coverage is provided as a separate coverage item rather than as part of the Errors & Omissions policy, and is subject to a limit of \$100,000 per claim. Coverage is enhanced to include no annual aggregate and no deductible.

ENVIRONMENTAL POLICY

Enhancement

- \$3,000,000 limit per claim applies

Deviations

- Liability in respect of heritable genetic damage or teratogenic damage to persons, animals or plants is excluded.
- Liability arising from the deliberate and intentional dumping or disposal of toxic or radioactive substances by the Insured is excluded.
- Liability arising out of sewer backup meaning the backing up or escape of water or waste from any sewer, sump or drain is excluded. Sewer backup coverage is provided under the Municipal Liability policy.
- Fines, penalties, penal, punitive or exemplary damages arising directly or indirectly out of Environmental Impairment are excluded.

CRIME POLICY

Enhancements

- Computer Fraud limit has been increased to \$250,000.

Deviations

- Fraudulently Induced Transfer Fraud is available subject to a completed application.

COUNCILLORS' ACCIDENT POLICY

Enhancements

- Aggregate limit of \$2,500,000 applies only when more than one Board Member is involved in the same accident.
- Up to \$10,000 per school year Dependent Child Educational Benefit.
- \$3,000 Eyeglasses, Contact Lenses and Hearing Aids Benefit.
- Coverage applies to Insured Persons under the age of 80 years.
- Enhanced limit of \$10,000 Limit applies to Critical Illness for Insured(s) who are age 75 or less (subject to a completed application if proponent successful).

Deviations

- Accident includes 24-hour coverage, spousal extension and provides Out of Province Medical coverage as a result of an accident.

VOLUNTEERS' ACCIDENT POLICY

Enhancement

- Aggregate limit of \$1,000,000 applies only when one or more Insured person is involved in the same accident.
- \$15,000 limit applies to Rehabilitation Benefit, Family Transportation, Home Alteration and Vehicle Modification, Repatriation Benefit and the Funeral Benefit.
- \$100 per day In-Hospital Benefit when confined to a bed.

LEGAL EXPENSE POLICY

Enhancement

- No deductible applies.
- Telephone Legal advice is available as well as specialized legal representation.

CONFLICT OF INTEREST POLICY

Enhancement

- No Aggregate limit applies.

PROPERTY POLICY

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

The Total Insured Values are \$49,173,054

Coverage includes Property of Every Description insured on a Blanket Basis for a limit of \$46,503,054.

The following also form part of your coverage: Scheduled Property, Supplemental and Extensions of Coverage, Business Interruption and endorsements.

Property wording enhanced, see schedule of coverage for extensions and supplements.

Enhancements

- Earthquake deductible is 3% of total loss or \$100,000 minimum, whichever is greater.

AUTOMOBILE POLICY

As of July 1, 2017 certain vehicles will no longer be considered road building machines and will be considered as commercial motor vehicles and as such may need to be insured on your automobile policy. Please refer to your broker or the MTO website for full details.

Enhancements

- OPCF 43R Removing Depreciation Deduction – 24 Months has been replaced with the GCNA 8 – Replacement Cost Endorsement and applies to all vehicles 25 years and newer unless otherwise agreed.

Deviations

- The OPCF4A, Permission to Carry Explosives and OPCF4B, Permission to Carry Radioactive Material have not been included, but can be made available upon confirmation of the specific exposures.
- Coverage for Government Automobiles (OPCF 3), Non-Owned Equipment (OPCF 31), Use of Recreational Vehicles by Unlicensed Operators (OPCF 32) have not been included. If exposures exist, please advise details in order to review.
- Premium adjustment is on a 50/50 basis as specified in the endorsement; mid- term endorsements will not be processed on policies with this blanket coverage.

CYBER POLICY

Enhancements

- Funds Transfer Fraud, Telephone Hacking and Unauthorized Use of Computer Resources are included in the Computer Fraud Coverage under the Crime policy.

Deviations

- Theft of Funds Held in Escrow and Theft of Personal Funds requires further details.
- Corporate Identify Theft coverage is not available.
- Hardware Replacement Costs coverage is not available.
- Push payment Fraud is available under Crime policy – Fraudulently Induced Transfer Fraud.

Your Insurance Coverage

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>	10,000	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 Aggregate
Voluntary Compensation - Employees	Nil	50,000 Each Person 250,000 Annual Aggregate
Sewer Backup	10,000 Per Claimant	
Wrongful Dismissal (Legal Expense)	5,000	500,000 Per Claim 500,000 Aggregate
Forest Fire Expense	Nil	2,000,000 2,000,000 Aggregate
Errors & Omissions Liability (Claims Made Form)	10,000	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)	10,000	3,000,000 Per Claim 5,000,000 Aggregate

*Your deductible may be a Deductible and Reimbursement Claus (including expenses) refer to Policy Wording

Insurers	Participation (%)
The Guarantee Company of North America	59.25
Underwriters at Lloyds Under Contract Number B1100049400119000	20.75
Temple Insurance Company	20.00

The preceding represents the Subscribing Insurers and their participation as of the date of this report, any changes in participation will be communicated prior to the Inception of Coverage.

Note: Refer to Follow Form Excess Liability section for Total Limit of Liability

SCHEDULE OF COVERAGE

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

Follow Form – Excess Liability

Coverage Description	(\$)	Limit of Insurance
Excess Limit		10,000,000

Underlying Policy	(\$)	Underlying Limit
General Liability		15,000,000
Errors & Omissions Liability		15,000,000
Non-Owned Automobile		15,000,000
Owned Automobile		15,000,000

Insurers	Participation (%)
The Guarantee Company of North America	100

The preceding represents the Subscribing Insurers and their participation as of the date of this report, any changes in participation will be communicated prior to the Inception of Coverage.

Follow Form – Excess Liability

Coverage Description	(\$)	Limit of Insurance
Excess Limit	25,000,000	Occurrence

Underlying Policy	(\$)	Underlying Limit
General Liability		25,000,000
Errors & Omissions Liability		25,000,000
Non-Owned Automobile		25,000,000
Owned Automobile		25,000,000

Insurers	Participation (%)
XL Catlin Syndicate 2003 under contract number B1100049400419000	100

The preceding represents the Subscribing Insurers and their participation as of the date of this report, any changes in participation will be communicated prior to the Inception of Coverage.

Total Limit of Liability (\$) 50,000,000

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	
Money Orders and Counterfeit Paper Currency			200,000	
Audit Expense			200,000	
Forgery or Alteration (Depositors Forgery)			1,000,000	
Computer and Transfer Frauds (Including Voice Computer Toll Fraud)			250,000	

Insurers	Participation (%)
The Guarantee Company of North America	59.25
Underwriters at Lloyds Under Contract Number B1100049400119000	20.75
Temple Insurance Company	20.00

The preceding represents the Subscribing Insurers and their participation as of the date of this report, any changes in participation will be communicated prior to the Inception of Coverage.

SCHEDULE OF COVERAGE

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

ACCIDENT

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Board Members: Persons Insured Seven (7) Councillors		
Board Members Accidental Death & Dismemberment		250,000
Paralysis		500,000
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
Critical Illness: Persons Insured		
Critical Illness (Subject to satisfactory application)		10,000
Volunteers Accidental Death & Dismemberment		
Paralysis		100,000
Weekly Income – Total Disability		500
Weekly Income – Partial Disability		250

Insurers	Participation (%)
The Guarantee Company of North America	59.25
Underwriters at Lloyds Under Contract Number B1100049400119000	20.75
Temple Insurance Company	20.00

The preceding represents the Subscribing Insurers and their participation as of the date of this report, Any changes in participation will be communicated prior to the Inception of Coverage.

SCHEDULE OF COVERAGE

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

CONFLICT OF INTEREST

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Legal Fees Expenses		100,000 Per claim No Aggregate

Insurers	Participation (%)
The Guarantee Company of North America	59.25
Underwriters at Lloyds Under Contract Number B1100049400119000	20.75
Temple Insurance Company	20.00

The preceding represents the Subscribing Insurers and their participation as of the date of this report, any changes in participation will be communicated prior to the Inception of Coverage.

LEGAL EXPENSE

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Legal Defence Cost	100%	250,000 500,000 Aggregate

Insurers	Participation (%)
The Guarantee Company of North America	100

The preceding represents the Subscribing Insurers and their participation as of the date of this report, any changes in participation will be communicated prior to the Inception of Coverage.

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	5,000	RC	46,503,054
Property Supplemental Coverage			
(Included in the Total Sum Insured unless otherwise specified in the wording)			
Building By-laws	5,000		Included
Building Damage by theft	5,000		Included
Debris Removal	5,000		Included
Electronic Computer Systems			
Electronic Computer Hardware and Media	2,500		Included
Electronic Computer Systems Breakdown	2,500		143,520
Electronic Computer Systems – Extra Expense			Not Insured
Extra Expense Period of Restoration	5,000		90 Days
Expediting Expense	5,000		Included
Fire or Police Department Service Charges	5,000		Included
First Party Pollution Clean-up	5,000		Included
Fungi and Spores	5,000		10,000
Furs, Jewellery and Ceremonial Regalia			
Ceremonial Regalia	5,000		Included
Furs and Jewellery	5,000		25,000
Inflation Adjustment	5,000		Included
Live Animals Birds or Fish	5,000		25,000
Newly Acquired Property	5,000		Included
Professional Fees	5,000		Included
Property and Unnamed Locations	5,000		Included
Property Temporarily Removed Including while on Exhibition and during Transit	5,000		Included
Recharge of Fire Protection Equipment Expense	5,000		Included
Sewer Backup and Overflow	5,000		Included

Public Entity Extension Endorsement (In Addition to the Total Sum Insured unless specifically scheduled in the wording)		
Accounts Receivable	5,000	500,000
Bridges and Culverts	5,000	50,000
Buildings Owned due to Non Payment of Municipal Taxes	5,000	100,000
Buildings in the Course of Construction Reporting Extension	5,000	1,000,000
By Laws – Governing Acts	5,000	25,000
Consequential Loss Caused by Interruption of Services		
On Premises	5,000	Included
Off Premises	5,000	1,000,000
Cost to Attract Volunteers Following a Loss	5,000	10,000
Docks, Wharves and Piers	5,000	100,000
Errors and Omissions	5,000	Included
Exterior Paved Surfaces	5,000	50,000
Extra Expense	5,000	500,000
Fine Arts		
At Insured's Own Premises	1,000	25,000
On Exhibition	1,000	100,000
Fundraising Expenses	5,000	10,000
Green Extension	5,000	50,000
Growing Plants		
Any One Item	5,000	1,000
Per Occurrence	5,000	100,000
Ingress and Egress	5,000	Included
Leasehold Interest	5,000	25,000
Master Key	5,000	25,000
Peak Season Increase	5,000	25,000
Personal Effects	5,000	25,000
Property of Others	5,000	25,000
Rewards: Arson, Burglary Robbery and Vandalism	5,000	25,000
Signs	5,000	Included
Vacant Property	5,000	1,000,000
Valuable Papers	5,000	500,000

Business Interruption

Rent or Rental Value	5,000	500,000
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Additional Endorsements

Earthquake – POED	3% Minimum \$100,000	Included
Flood – POED	\$ 50,000	Included

(\$) Total Amount of Insurance 49,173,054

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

Insurers**Participation (%)**

The Guarantee Company of North America	59.25
Underwriters at Lloyds Under Contract Number B1100049400119000	20.75
Temple Insurance Company	20.00

The preceding represents the Subscribing Insurers and their participation as of the date of this report, any changes in participation will be communicated prior to the Inception of Coverage.

SCHEDULE OF COVERAGE

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

EQUIPMENT BREAKDOWN (TechAdvantage)

Coverage Description	(\$) Deductibles / Waiting Period	(\$) Limit of Insurance
Direct Damage	5,000	50,000,000 Per Accident
Loss of Arena Revenues	24 Hours	1,000 Daily Indemnity 90,000 Total limit of loss
Extra Expense		500,000
Spoilage		50,000
Expediting Expense		Included
Hazardous Substances		500,000
Ammonia Contamination		500,000
Water Damage		500,000
Professional Fees		500,000
Civil Authority or Denial of Access		30 days
Errors and Omissions		250,000
Data Restoration		50,000
By-Law Cover		Included
Off Premises Transportable Object		10,000
Brands and Labels		100,000
Green Coverage		50,000
Environmental Efficiency		Up to 150% of Loss
*Will not show on Declarations Page		
Anchor Locations		Included
Service Interruption		Included
*Will not show on Declarations Page		Within 1000 metres
Contingent Business Interruption		25,000
Public Relations Coverage		5,000

Insurers	Participation (%)
Boiler Inspection and Insurance Company of Canada	100

The preceding represents the Subscribing Insurers and their participation as of the date of this report, any changes in participation will be communicated prior to the Inception of Coverage.

SCHEDULE OF COVERAGE

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

OWNED AUTOMOBILE

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Liability		15,000,000
Bodily Injury		Included
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.

Loss or Damage**

Specified Perils (excluding Collision or Upset)		
Comprehensive (excluding Collision or Upset)		
Collision or Upset		
All Perils	2,500	Included

Endorsements

#5 - Permission to Rent or Lease Automobiles and Extending Coverage to Specified Lessee(s)		Included
#20 - Coverage for Transportation Endorsement		1,200/Occ
#21B - Blanket Fleet Coverage		50/50 Adjustment
#32 - Use of Recreational Vehicle by Unlicensed Operators		Included
#44R - Family Protection Coverage		1,000,000
GCNA #4 - Fire Department Vehicles		Included
GCNA #5 - Notice of Cancellation		90 Days
GCNA #8 - Replacement Cost		Included

**** This policy contains a partial payment of loss clause.
A deductible applies for each claim except as stated in your policy.**

Insurers	Participation (%)
The Guarantee Company of North America	100

The preceding represents the Subscribing Insurers and their participation as of the date of this report, any changes in participation will be communicated prior to the Inception of Coverage.

SCHEDULE OF COVERAGE

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

CYBER LIABILITY

Cyber Liability

Coverage Description	(\$ Retention	(\$ Limit of Insurance
Cyber Insurance	10,000	1,000,000

Aggregate Limit of Liability: All limits of liability specified in this Schedule of Coverage are expressed in the aggregate each "policy period" and each "limit of liability" is inclusive of defence costs (where applicable).

Below are the Coverages' Provided under a Cyber Policy

Third Party Insuring Clauses

Multimedia Liability	10,000	1,000,000
Security and Privacy Liability	10,000	1,000,000

First Party Insuring Clauses

Privacy Notification and Crisis Management Costs	10,000	1,000,000
Emergency Response Costs	10,000	1,000,000
Extortion Demands	10,000	1,000,000
Regulatory Investigations	10,000	1,000,000
Business Interruption	12 Hours	1,000,000
Loss of Electronic Data	10,000	1,000,000
Loss Adjustment Costs	10,000	1,000,000
Court and Hearing Costs	10,000	1,000,000

Cyber Subjectivities

After reviewing the information submitted, we are pleased to offer the quotation subject to receipt, review and acceptance of the following

Signed and completed Material No Change Declaration if successful proponent

Signed and Dated Application

Third-Party I.T. Systems Audit completed prior to the January 1, 2021 renewal if successful proponent

Insurers

Participation (%)

XL Catlin Syndicate 2003 under contract number B1100049400319000	100
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The preceding represents the Subscribing Insurers and their participation as of the date of this report, any changes in participation will be communicated prior to the Inception of Coverage.

Cost Analysis

Casualty

General Liability	101,500
Errors and Omissions Liability	6,500
Non-Owned Automobile Liability	189
Environmental Liability	5,834
Crime	1,150
Board Members Accident	1,146
Volunteer Accident	150
Conflict of Interest	420
Legal Expense	900
Cyber	6,420

Property

Property	52,181
Equipment Breakdown	3,715

Automobile

Owned Automobiles	23,500
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Excess

Follow Form	2,500
Follow Form – 2 nd Layer	2,500

Total Annual Premium

\$ 208,605

(Excluding Taxes Payable)

Program Options

Self-Insurance - Deductible Programs

For comparison purposes we are setting out optional deductible programs (annual) that the Insured may wish to consider.

<u>CLASSIFICATION</u> <u>DEDUCTIBLE</u>	<u>PRESENT</u> <u>DEDUCTIBLE</u>	<u>OPTIONAL</u> <u>AVAILABLE</u>	<u>CREDITS</u>
All Perils (Automobile)	\$ 2,500.	5,000. 10,000.	452. 1,575.

Environmental Liability

We are pleased to provide a quote for an increased per claim limit of \$5,000,000 and annual aggregate limit of \$5,000,000 for an additional annual premium of \$2,500 subject to a completed application.

Firefighter's Death and Dismemberment

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.

A quote is available for \$50 per Firefighter for a limit of \$100,000.

For coverage information refer to the Firefighter's Death and Dismemberment Highlight Sheet

Crime Coverage

Fraudulently Induced Coverage is now available. This 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.

Unmanned Aerial Vehicle (UAV) Coverage

- Property and/or Liability Cover may be available for Unmanned Aerial Vehicles (UAV)
- Application required to quote
- For Coverage information refer to the Unmanned Aerial Vehicles (UAV) Highlight Sheet.

Active Assailant and Associated Coverages

Frank Cowan Company has partnered with XLCatlin, a market leader in writing Terrorism Risk, to offer a suite of Active Assailant and Associated Coverages.

You have the option to select one or any combination of the following (Separate Policies):

- Active Assailant Event Insurance
- Chemical, Biological, Radiological and Nuclear (CBRN) Insurance
- Terrorism Property Insurance
- Terrorism Liability Insurance

For Coverage information refer to the Terrorism and Associated Coverage Options.

Application is required to quote.

Facility User Solution

You may have numerous facilities that can be rented to the public. An important Risk Management step is to ensure third parties renting or leasing such facilities have their own insurance when they are renting or leasing your facilities. The **Facility User Solution** automatically provides this insurance.

The product is designed for short or long term rental agreements (e.g. social or sporting events) when Frank Cowan Company insures you, the facility owner.

We would be pleased to work with you in providing a quote for your facilities. See attached Highlight Sheet for details. A quote is available on request.

Cyber Coverage

PCI DSS Fines (Payment Card Industry Data Security Standards) coverage is available for fines, penalties, assessments, fraud recovery and operational expense recovery that you are contractually obligated to pay under a merchant service agreement(s).

A quote is available at \$210 additional annual premium for a limit of \$1,000,000.



Description of Coverages

Frank Cowan Company 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.

The information in this notice is intended for informational purposes only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage.

MUNICIPAL LIABILITY COVERAGE HIGHLIGHTS

OVERVIEW

The Frank Cowan Company are specialists at insuring Public Entities. 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. An Aggregate limit may apply for limits in excess of \$25,000,000.
- 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.
- Abuse Liability for the entity insured.
- 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.
- Abuse and Professional Liability – as we have no exclusions for abuse, professional liability, negligent hiring practices or failure to supervise we provide exceptionally broad coverage for health risks such as long term care homes.

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PUBLIC ENTITY ERRORS AND OMISSIONS LIABILITY COVERAGE HIGHLIGHTS

PUBLIC ENTITY ERRORS AND OMISSIONS INSURANCE

Public Entity 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.

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/Chiropracist	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
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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

FUNERAL EXPENSE

Benefit for loss of life \$10,000

IDENTIFICATION BENEFIT

Benefit for loss of life \$5,000

EYEGASSES, 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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CRITICAL ILLNESS COVERAGE HIGHLIGHTS

FEATURES

- \$10,000 Coverage (each applicant).
- Coverage up to 75 years of age.
- No Deductible.
- No Medical Examination Required (one page application only).

CRITICAL ILLNESSES COVERED

- | | |
|--|---------------------------|
| • Heart Attack (Myocardial Infarction) | • Heart Valve Replacement |
| • Coronary Artery Bypass Surgery | • Benign Brain Tumor |
| • Stroke | • Alzheimer's disease |
| • Cancer | • Third Degree Burns |
| • Kidney Failure | • Coma |
| • Major Organ Transplant | • Blindness |
| • Multiple Sclerosis | • Deafness |
| • Paralysis | • Loss of Speech |
| • Aorta Graft Surgery | • Motor Neuron Disease |
| • Parkinson's disease | |

EXCLUSIONS TYPICAL TO CRITICAL ILLNESS POLICIES

- War or while in the armed forces.
- Suicide, attempted suicide or self-inflicted injuries.
- AIDS (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human immunodeficiency virus).
- Extreme Sports (e.g. scuba diving, parachuting, hang gliding, rodeo events).
- Negligence or non-compliance in seeking and/or following reasonable medical treatment.
- While under the influence of alcohol or drugs.
- Illnesses as a result of pregnancy.

POLICY LIMITATIONS

- Coverage for pre-existing conditions expressly excluded.
- Critical Illness benefit is only payable once, regardless of the number of critical illnesses an Insured claims.
- When a Critical Illness benefit is paid to an Insured Person, they are no longer insurable and coverage ceases.

*** Coverage is subject to a satisfactory application and underwriting approval for each Applicant.**

ADDITIONAL INFORMATION

- Coverage is only available when Board Members' Accidental Death and Dismemberment Coverage is purchased.

APPLICANT APPROVAL

- Coverage is subject to a satisfactory application and underwriting approval for each Applicant.

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VOLUNTEERS' ACCIDENTAL DEATH AND DISMEMBERMENT COVERAGE HIGHLIGHTS

AD&D AND PARALYSIS LIMITS

Accidental Death or Dismemberment	\$50,000
Paralysis Coverage – 200% of Accidental Death and Dismemberment Limit	\$100,000

WEEKLY INDEMNITY

Total Loss of Time	\$500
Partial Loss of Time	\$250

† Volunteer must be gainfully employed immediately prior to an accident for weekly indemnity benefits

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 Volunteer	\$15,000
Spousal Occupational Training	\$15,000

REPATRIATION

Repatriation Benefit (expenses to prepare and transport body home)	\$15,000
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DEPENDENT CHILDREN – PER CHILD

Dependent Children's Education (limit per year- maximum 4 years)	\$10,000
Dependent Children's Daycare (limit per year- maximum 4 years)	\$10,000

TRANSPORTATION/ACCOMMODATION (WHEN TREATMENT IS OVER 100KM FROM RESIDENCE.)

Insured Coverage	\$1,500
Family Member	\$15,000

HOME ALTERATION 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 when proof of wearing a seatbelt.	\$5,000
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FUNERAL EXPENSE

Benefit for loss of life. \$10,000

IDENTIFICATION BENEFIT

Transportation and accommodation costs for family member to identify Insured's remains. \$5,000

EYEGLASS, CONTACT LENSES AND HEARING AIDS

When Insured requires these items due to an accident. \$3,000

CONVALESCENCE BENEFIT – PER DAY

Confined to hospital. \$100

Out patient. \$ 50

WORKPLACE MODIFICATION BENEFITS

Specialized equipment for the workplace. \$5,000

AGGREGATE LIMIT

Aggregate Limit only applicable when 2 or more volunteers are injured in same accident. \$ 1,000,000

ADDITIONAL INFORMATION

- Loss of life payments up to 365 days from date of Accident 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.
- Coverage is afforded to the Volunteer only when they are 'On Duty'.

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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 Frank Cowan Company property wording is flexible and adaptable. Your policy will be comprised of a Base Property Wording and a Public Entity 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.
- No margins clause and no statement of values 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 Frank Cowan Company).
- 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
- Building Damage by Theft
- Debris Removal Expense
- Electronic Computer Systems
- Expediting Expense
- Fire or Police Department Service Charges
- First Party Pollution Clean-Up Coverage
- Fungi (covers the expense for any testing, evaluating or monitoring for fungi or spores required due to loss)
- Furs, Jewellery and Ceremonial Regalia
- Inflation Adjustment
- Live Animals, Birds or Fish
- Newly Acquired Property
- Professional Fees
- Property at Unnamed Locations
- Property Temporarily Removed including while on Exhibition and during Transit
- Recharge of Fire Protective Equipment
- Sewer Back Up and Overflow

Note: The Supplemental Coverage does not increase your Total Sum Insured in most cases.

PUBLIC ENTITY 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).

Limits of Insurance available for each Extension of Coverage will vary based on the individual risk.

- 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 TECHADVANTAGE 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 (called "objects" in the policy). 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 1000 metres of the location.

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

Demolition: Building demolition and rebuilding required by building laws.

Ordinance or law: The additional costs (other than demolition) to comply with building laws or codes.

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

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.

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

Cloud Computing – Data Restoration: Pays for data restoration for data lost when stored and managed by a cloud computing service provider that experiences an equipment breakdown.

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

Anchor Location: (when business income coverage is purchased) expands Business Income coverage resulting from a covered accident at an anchor location that attracts customers to an insured location.

Environmental Efficiency and Green Coverage: Pays for upgrades to more energy efficient or environmentally friendly equipment.

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

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.

OPTIONAL COVERAGE

The coverage is included only if specified limits of insurance are shown on the Schedule of Coverage. A quote may be available (a completed application may be required).

Data Compromise Coverage: Up to \$50,000 (Annual Aggregate) for an Insured affected by a data breach. When a data breach occurs involving personal identifying information (information not typically available to the public) coverage includes expenses you incur for:

- Legal Counsel: to determine how you should best respond to the breach.
- Forensic Services: to help assess the nature and extent of the compromise.
- Regulatory Notification: to provide notification to the Office of the Privacy Commissioner of Canada.
- Notification and Services to Affected Individuals: a packet of customer support information, access to a helpline, fraud alert for the affected individuals, identity restoration case management for victims of identity theft caused by the breach.
- Public Relations Services: to assist in restoring your reputation.

Identity Recovery Coverage: Up to \$15,000 (Annual Aggregate) for an Insured affected by identity theft. Coverage applies to an Insured that is a sole proprietor, a partner if the Insured is a partnership, a chief executive in a corporation or a senior ministerial employee for religious institutions. Coverage is provided for various additional and unexpected expenses an individual will sustain due to an identity theft such as: costs for credit reports, lost wages, costs for the supervision of children, elderly or infirm dependents.

ADDITIONAL INFORMATION

BI&I 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.

Replacement Cost – No deduction for depreciation for repairs or replacement.

- Available for specified vehicles (up to 25 years of age).
- Total Loss: the Insured has the option of purchasing a new vehicle, or accepting a cash settlement for the amount it would cost to purchase a new vehicle.

ADDITIONAL INFORMATION

Blanket Fleet Endorsement:

- Coverage is provided on a blanket basis under the 21B – Blanket Fleet Endorsement. 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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CYBER RISK INSURANCE COVERAGE HIGHLIGHTS

OVERVIEW

Cyber, network and data exposures impact all companies. We offer comprehensive Cyber Risk Insurance Coverage to protect an Insured against the cost of data breaches, fines, penalties and costs involved in restoring the organization's reputation.

Our product provides all-inclusive limits available up to \$1,000,000 for our standard coverages, with higher limits and optional coverage available.

COVERAGE

Media Content Services Liability (Social Media)

- Provides coverage when you are legally obligated to pay because of a claim arising from publishing or distributing material across digital assets (website, social media) causing libel, slander, defamation, invasion of privacy, infringement of copyright, or plagiarism.

Security and Privacy Liability

- This component of the cyber policy pays when you are legally liable to a 3rd party because of a:
 - failure to protect personal or confidential data
 - violation of any law (or statute) governing the use or disclosure of personal data
 - violation of law (or statute) that requires you to give notification to affected persons after a data breach
 - distribution of malware from your computer to that of a third-party.

Privacy Notification and Crisis Management Costs

- When you experience a data breach or network compromise, coverage is provided for the 1st party costs of:
 - performing computer forensics
 - legal fees to determine the actions necessary to comply with legislation
 - operating a call centre to manage inquiries from persons potentially affected
 - providing credit or identity monitoring
- This coverage also extends to provide coverage for:
 - notifications costs after a data breach (whether you are required by law to notify individuals or not)
 - to handle an extortion demand
 - the fees of a public relations or crisis communications firm

Emergency Response Costs

- Emergency payments for data breach, network compromise or an extortion demand.

Regulatory Investigations

- Defence costs and regulatory fines where there is an investigation from a regulatory body.

Business Interruption

- Reimbursement for loss of profit and operational expenses during the period of restoration caused by a network compromise. Cloud Business Interruption coverage is automatically provided as part of your business interruption coverage.

Loss of Electronic Data

- Reimbursement for the reasonable costs of updating or restoring electronic data from backups which have been destroyed, lost, damaged or altered because of any unauthorized access (by viruses, worms, trojan horses, spyware, adware and hacker attacks), use or misuse or modification to your computer system by a third-party or a rogue employee.

Loss Adjustment Costs

- Coverage to assist in the evaluation of loss expenses

Court Hearing Costs

- Reimbursement for any reasonable sums necessary to attend any tribunal, arbitration, adjudication, mediation or other hearing with respect to the cyber claim.

PCI DSS Fines (Payment Card Industry Data Security Standards)

- When PCI compliant, coverage is provided for fines, penalties, assessments, fraud recovery and operational expense recovery you are contractually obligated to pay under merchant services agreement(s).

LIMITS AND DEDUCTIBLES

Limits

- The size and scope of your operation impacts the limit you select. Options range from \$100,000 to \$5,000,000
- Pays up to the Limit of Insurance for each coverage specified, subject to an Aggregate Limit.

Retention

- This policy uses a retention limit which may apply to each coverage.
- The default retention for Business Interruption is 12 hours.

CLAIMS SERVICE

Frank Cowan Company has partnered with Crawford and Company to assist you with all matters relating to actual and potential cyber incidents. Crawford & Company has expertise responding to and mitigating damage from cyber-related events. Their team evaluates and assesses damages under intense conditions, providing you with the support, skills, resources and technology needed to respond quickly and appropriately.

Crawford & Company's dedicated breach operations team is ready to assist you with all aspects of a cyber incident. A dedicated Incident Manager will immediately be assigned to assist you and co-ordinate any services that may be required including:

- I.T. Forensics
- Legal Expertise
- Public Relations Firms
- Cyber Extortion Concerns
- Public and Regulatory Notifications (Including Call Centres)
- Liaise with your Insurer to determine coverage availability

The moment you become aware of a cyber incident that may give rise to a claim or potential claim call Crawford & Company 24/7 tollfree.

SHARED NETWORK SERVICE AGREEMENT OR DATA SHARING ENDORSEMENT AVAILABLE

Many carriers do not provide coverage for shared networks or data sharing. We understand these exposures and can provide coverage through a custom endorsement that responds when you have a data sharing or network sharing exposure.

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Program Options – Highlights of Coverage

Frank Cowan Company offers a Comprehensive Insurance Program to meet your needs.

In addition to "Your Insurance Coverage", enhancements to your coverage are available as outlined under the Program Options page.

Highlights of coverage follow providing a brief description of these options.

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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);

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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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UNMANNED AERIAL VEHICLE (UAV) COVERAGE HIGHLIGHTS

OVERVIEW

Transport Canada is responsible for regulating Unmanned Aerial Vehicles (UAV's) and requires UAV's used for work or research to register with them. Operators must comply with all applicable regulations.

Liability or property policies can now be enhanced with endorsements to cover Unmanned Aerial Vehicles. Coverage 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 UAV (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 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.).
- UAV's must not exceed 500 meters in altitude or the range of 1km from the operator.
- Hijacking or unauthorized control of the UAV or Equipment.
- Failure to comply with any statute, permit, rule, regulation or any requirement for qualification to operate the UAV or the equipment.
- Criminal or dishonest acts, infidelity of employees, or theft from an unlocked vehicle.
- Coverage is limited to Canada only.

LIABILITY COVERAGE

- While Transport Canada mandates a minimum amount of insurance (\$100,000), coverage will follow the policy limit up to \$15,000,000. Higher limits may be available.
- We will extend liability to UAV's.
- 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.
- Coverage is limited to Canada only.

IMPORTANT INFORMATION

While our UAV endorsements are primarily designed to offer coverage for 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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ACTIVE ASSAILANT AND ASSOCIATED COVERAGE

Frank Cowan Company has partnered with XL Catlin, a market leader in writing Terrorism Risk, to offer a suite of Active Assailant and Associated Coverages. **You have the option to select one or any combination of the following coverages:**

ACTIVE ASSAILANT EVENT INSURANCE	A CHEMICAL, BIOLOGICAL, RADIOLOGICAL AND NUCLEAR (CBRN) INSURANCE
<p>An Active Assailant Event is a premeditated malicious physical attack, by an Active Assailant (who is physically present) armed with a hand-held weapon that causes direct physical loss and/or bodily injury or death. Coverage responds when three (3) or more persons that are physically present during the attack are affected.</p> <p>The solution is designed to help organizations with the financial impacts of Active Assailant Events. Coverage can be triggered by property damage or bodily injury. Additional special coverage for:</p> <ul style="list-style-type: none"> • Public Relations Expenses • Relocation Expenses (for the Insured or Employee of the Insured) • Counselling Expenses (for the Insured and Family Members) • Medical Expenses • Job Retraining Expenses (for Employees) • Employee Recruitment Expenses (for the Insured) • Security Expenses (expenses for a security <p>Maximum Limits: \$10,000,000 any one occurrence and in the aggregate</p>	<p>The use of Chemical, Biological, Radiological And Nuclear (CBRN) weapons is a growing concern worldwide. Deployment of these weapons would have a devastating impact, potentially causing damage and interruption to businesses located a significant distance away from the CBRN release. These exposures are excluded under the standard property policies.</p> <p>Our product is triggered by property damage or contamination resulting from the release of CBRN material with malicious intent This insurance covers Physical Loss or Damage (including Demolition, Decontamination and Prohibition of Access Orders, Blast Damage) and Business interruption</p> <p>Maximum Limits: \$25,000,000 any one occurrence and in the aggregate</p>
TERRORISM PROPERTY INSURANCE	TERRORISM LIABILITY INSURANCE
<p>Terrorism perils are dynamic in nature, the causes are sometimes unclear but the impact is significant. The risk is evolving, with a diverse range of groups; both foreign and home-grown, capable of launching terrorist attacks. The nature of such perils means they are board-level issues, and must be on any corporate risk register. Our policies cover physical damage to property, business interruption and extra expenses following property damage.</p> <p>This product offers protection from potentially devastating losses, both domestic and abroad that can result from either an act of Terrorism or an Act of Sabotage.</p> <p>Coverage is very broad and uniquely tailored. This policy provides Physical Loss or Damage and Business Interruption caused by Acts of Terrorism or Acts or Sabotage.</p> <p>Maximum Limits: \$50,000,000 any one occurrence and in the aggregate</p>	<p>Terrorism Liability Insurance provides coverage for financial costs against claims for damages by third parties who are injured in a terrorist attack. Coverage also extends to third party property damage. This is key because these exposures are usually excluded under liability policies.</p> <p>An Act of Terrorism is defined as an act committed for political, religious or ideological purposes including the intention to influence any government and/or to put the public in fear for such purposes.</p> <p>Maximum Limits: \$25,000,000 any one occurrence and in the aggregate</p>

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FACILITY USER SOLUTION COVERAGE HIGHLIGHTS

OVERVIEW

The **Frank Cowan Company Facility User Solution** provides you (the facility owner) with the knowledge that the person(s) renting or leasing your facilities have insurance for events they are hosting.

You also have peace of mind knowing they have added you (the facility owner) as an 'additional insured' to that insurance. As an 'additional insured' your interests are covered when a claim occurs as a result of negligence by someone renting or leasing the facilities.

With the **Frank Cowan Company Limited Facility User Solution** we automatically cover a variety of 'Sporting' and 'Non Sporting Events.'

FEATURES

We provide coverage on one master policy with:

- The option of insuring all of your rented or leased facilities or only selected facilities.
- The option of \$2,000,000 or \$5,000,000 liability limits for all users.
- Coverage under a commercial general liability form with extensions for Tenants Legal Liability, Medical Expenses and Non Owned Automobile Coverage.

ACTIVITIES OR EVENTS INSURED

Approved Activities include the following Non Sporting and Sporting Events:

Non Sporting Events

Anniversaries, arts, art shows and exhibits, auctions, banquets, bazaars, birthday parties, bridge, chess clubs, crafts, dance parties, dance recitals, dinners, engagement parties (e.g. Jack and Jill events), fashion shows, graduations, music recitals or other family celebrations (e.g. christenings, showers, graduations etc.), photo shoots, picnics, religious services, retirement parties, reunions, seasonal markets, seminars, speakers, talent shows, theatre performances, weddings or other ceremonies, workshops/classroom instruction.

Sporting Events

Badminton, baton twirling, bowling, curling, dance lessons, horseshoes, lawn bowling, public skating, shuffle board, table tennis, tai chi, tennis, ball/roller/floor hockey, baseball, basketball, broomball, cheer leading, cricket, dodge ball, dry land training, field hockey, figure skating, fitness classes, frisbee, handball, non-contact sports (martial arts, pick up hockey, pick up lacrosse, touch/flag football), pickle ball, racquet ball, ringette, slo-pitch, soccer, softball, squash, swimming with life guard, synchronized swim, t-ball, track & field, volleyball and yoga.

Excluded Activities

Alpine skiing, bachelorette/stagette parties, bike racing, boxing, climbing walls, contact sports, cycling, fireworks, gymnastics, horse related, kabaddi, kayaking, kickboxing, motor vehicle activities, rugby, skateboarding, snowboarding, stag/bachelor parties, tackle football or wrestling.

While we do provide coverage under the program for sporting activities we do not provide coverage for Organized Sports Teams/Leagues.

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EXHIBIT "A"
BUILDINGS
01/01/2020

ARENA

53 ARENA / COMMUNITY HALL, 290 DURHAM STREET WEST,
WALKERTON, N0G 2V0 All Risk

CARGILL PARK

58 FIELDHOUSE, 999 GREENOCK BRANT TOWNLINE ROAD,
GREENOCK, N0G 2V0 All Risk

59 PICNIC PAVILION, 999 GREENOCK BRANT TOWNLINE ROAD,
GREENOCK, N0G 2V0 All Risk

60 STORAGE SHED, 999 GREENOCK BRANT TOWNLINE ROAD,
GREENOCK, N0G 2V0 All Risk

61 BATTING CAGE, 999 GREENOCK BRANT TOWNLINE ROAD,
GREENOCK, N0G 2V0 All Risk

62 CARGILL COMMUNITY HALL, 999 GREENOCK BRANT TOWNLINE
ROAD, GREENOCK, N0G 2V0 All Risk

CEMETERY

45 CHAPEL / STORAGE BUILDING, 115 CEMETERY ROAD,
WALKERTON, N0G 2V0 All Risk

47 WORKSHOP / STORAGE BUILDING, 115 CEMETERY ROAD,
WALKERTON, N0G 2V0 All Risk

COMM. HALL

49 COMMUNITY HALL, 38 CONCESSION #10, ELMWOOD, N0G 1S0 All Risk

51 PICNIC SHELTER, 60 MAIN STREET SOUTH, LIONS PARK,
ELMWOOD, N0G 1S0 All Risk

52 REFRESHMENT BOOTH - LIONS PARK, 60 MAIN STREET SOUTH,
LIONS PARK, ELMWOOD, N0G 1S0 All Risk

DAY CARE

11 DAY CARE CENTRE, 215 JANE STREET, WALKERTON, N0G 2V0 All Risk

ADMINISTRATION SHOULD CAREFULLY EXAMINE THIS SCHEDULE TO DETERMINE ACCURATE
INFORMATION. ANY CHANGES OR DISCREPANCIES SHOULD BE REPORTED TO US.

EXHIBIT "A"

BUILDINGS

01/01/2020

13 THREE (3) STORAGE SHEDS (EQUAL AMOUNT ON EACH), 215 JANE STREET, WALKERTON, N0G 2V0 All Risk

FIRE

1 FIRE HALL, 510 NAPIER STREET, WALKERTON, N0G 2V0 All Risk

3 COMMUNICATION BUILDING / ANTENNA / EQUIPMENT, 510 NAPIER STREET, WALKERTON, N0G 2V0 All Risk

GENERAL

5 OFFICE RENTED TO OTHERS, 102 HURON STREET, WALKERTON, N0G 2V0 All Risk

77 RENTAL INCOME - - ANY ONE LOCATION All Risk LIM

LIBRARY

7 LIBRARY, 1012 GREENOCK BRANT, CARGILL, N0G 1J0 All Risk

9 LIBRARY, 253 DURHAM STREET EAST, WALKERTON, N0G 2V0 All Risk

PARKS & REC

64 PICNIC SHELTER, 1 JAMES ST - CENTENNIAL PARK, WALKERTON, N0G 2V0 All Risk

65 WASHROOM, 1 JAMES ST - CENTENNIAL PARK, WALKERTON, N0G 2V0 All Risk

66 DURHAM ROAD PICNIC SHELTER, DURHAM ROAD, WALKERTON, N0G 2V0 All Risk

67 STORAGE BUILDING, 290 DURHAM STREET WEST, WALKERTON, N0G 2V0 All Risk

68 PICNIC SHELTER & WASHROOM, 100 SCOTT ST. - CENTRAL PARK, WALKERTON, N0G 1V0 All Risk

69 PICNIC SHELTER / WASHROOM, 20 HANNAH STREET, LOBIES PARK CAMPGROUND, WALKERTON, N0G 2V0 All Risk

ADMINISTRATION SHOULD CAREFULLY EXAMINE THIS SCHEDULE TO DETERMINE ACCURATE INFORMATION. ANY CHANGES OR DISCREPANCIES SHOULD BE REPORTED TO US.

REF:08688

12/07/2019

QUOTE ID: 346740

EXHIBIT "A"

BUILDINGS

01/01/2020

70	PICNIC SHELTER - LIONS PARK, 206 COUNCIL ROAD, FORMOSA, N0G 1W0	All Risk
71	LAWN BOWLING CLUBHOUSE, 215 JANE STREET, WALKERTON, N0G 2V0	All Risk
72	RECREATIONAL FLOODLIGHTING - VARIOUS LOCATIONS	All Risk
74	BRADLEY COMMUNITY HALL, 1682 SIDE ROAD 5, BROCKTON ON, N0G 1J0	All Risk
76	NEW PAVILION / CONCESSION STAND, LOT 33, CONCESSION 11, WALKERTON, N0G 2V0	All Risk

POLL. CONTROL

44	POLLUTION CONTROL PLANT, 300 DURHAM STREET WEST, WALKERTON, N0G 2V0	All Risk
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POOL

56 28	POOL / CHANGEROOMS / EQUIPMENT, 1 JAMES ST - CENTENNIAL PARK, WALKERTON, N0G 2V0	All Risk
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RECREATION

55	STORAGE / ELECTRICAL BUILDING, 290 DURHAM STREET WEST, WALKERTON, N0G 2V0	All Risk
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ROADS

25	EQUIPMENT GARAGE, 130 WALLACE STREET, WALKERTON, N0G 2V0	All Risk
27	RENTED STORAGE / EQUIPMENT GARAGE, 603 COUNTY ROAD 19, WALKERTON, N0G 1V0	All Risk
29	COLD STORAGE, 603 COUNTY ROAD 19, WALKERTON, N0G 1V0	All Risk
30	SAND / SALT STORAGE BUILDING, 603 COUNTY ROAD 19, WALKERTON, N0G 1V0	All Risk
32	OFFICE / EQUIPMENT DEPOT, 248 CONCESSION 10, CARGILL, N0G 2V0	All Risk

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REF:08688

12/07/2019

QUOTE ID: 346740

EXHIBIT "A"
OTHER PROPERTY (Excluding Buildings)
01/01/2020

4 COMMUNICATION BUILDING / ANTENNA / EQUIPMENT, 510
NAPIER STREET, WALKERTON, N0G 2V0 All Risk

GENERAL

6 OFFICE CONTENTS (RENTED TO OTHERS), 102 HURON STREET,
WALKERTON, N0G 2V0 All Risk

LIBRARY

8 LIBRARY, 1012 GREENOCK BRANT, CARGILL, N0G 1J0 All Risk

10 LIBRARY CONTENTS, 253 DURHAM STREET EAST, WALKERTON,
N0G 2V0 All Risk

PARKS & REC

73 PARKS & REC CONTENTS AND EQUIPMENT All Risk

75 BRADLEY COMMUNITY HALL, 1682 SIDE ROAD 5, BROCKTON
ON, N0G 1J0 All Risk

POOL

57 POOL / CHANGEROOMS / EQUIPMENT, 1 JAMES ST -
CENTENNIAL PARK, WALKERTON, N0G 2V0 All Risk

ROADS

26 EQUIPMENT GARAGE, 130 WALLACE STREET, WALKERTON,
N0G 2V0 All Risk

28 RENTED STORAGE / EQUIPMENT GARAGE, 603 COUNTY ROAD
19, WALKERTON, N0G 1V0 All Risk

31 SAND / SALT STORAGE BUILDING, 603 COUNTY ROAD 19,
WALKERTON, N0G 1V0 All Risk

33 OFFICE / EQUIPMENT DEPOT, 248 CONCESSION 10, CARGILL,
N0G 2V0 All Risk

35 SAND STORAGE CONTENTS, 248 CONCESSION 10, CARGILL,
All Risk

ADMINISTRATION SHOULD CAREFULLY EXAMINE THIS SCHEDULE TO DETERMINE ACCURATE
INFORMATION. ANY CHANGES OR DISCREPANCIES SHOULD BE REPORTED TO US.

REF:08688

12/07/2019

QUOTE ID: 346740

EXHIBIT "A"
OTHER PROPERTY (Excluding Buildings)
01/01/2020

N0G 2V0

37	GARAGE/EQUIPMENT STORAGE CONTENTS, 130 WALLACE STREET, WALKERTON, N0G 2V0	All Risk
39	EQUIPMENT STORAGE BUILDING #1, END OF WALLACE STREET, WALKERTON, N0G 2V0	All Risk
41	STORAGE BUILDING # 2, 129 WALLACE ST, WALKERTON, N0G 2V0	All Risk

WATER

15	WATER PUMPHOUSE, 442 LAKE ROSALIND ROAD #4, , BROCKTON, N4N 3B9	All Risk
17	WATER PUMP HOUSE CONTENTS, LOT 7 CONC 6 , CHEPSTOW, N0G 2V0	All Risk
19	WATER PUMP HOUSE, REAR OF 2 GEESON ST, WALKERTON, N0G 2V0	All Risk
21	OFFICE CONTENTS - CHAMBER OF COMMERCE, 4 PARK STREET, WALKERTON, N0G 2V0	All Risk
24	MISC. TOOLS/EQUIPMENT/SUPPLIES/INVENTORY	All Risk

ADMINISTRATION SHOULD CAREFULLY EXAMINE THIS SCHEDULE TO DETERMINE ACCURATE INFORMATION. ANY CHANGES OR DISCREPANCIES SHOULD BE REPORTED TO US.

VEHICLE SCHEDULE

No	Year	Make & Model	Value	ACV/REP	All Perils Deductible
FIRE DEPARTMENT					
1	2015	Pierce Freightliner Rescue truck	\$325,000	REP	\$5,000
2	1999	Freightliner Tanker	\$335,000	REP	\$5,000
3	2004	Spartan Advantage Pumper	\$650,000	REP	\$10,000
4	2011	Ford Truck F150	\$24,000	REP	\$2,500
5	2019	Freightliner Tanker/Pumper	\$400,000	REP	\$5,000
6	2016	Stealth Trailer		REP	\$2,500
PUBLIC WORKS Ligh and Heavy					
7	2003	GMC Ext Cab 4x4 #61	\$40,000	REP	\$2,500
8	2007	Volvo #13	\$420,000	REP	\$5,000
9	2006	Ford SRW F250 #62	\$40,000	REP	\$2,500
10	1996	Chevrolet Pick up #57	\$40,000	REP	\$2,500
11	2009	GMC Sierra SLE #63	\$40,000	REP	\$2,500
12	2006	Volvo Plow Truck #11	\$420,000	REP	\$5,000
13	2006	Volvo Plow Truck #17	\$420,000	REP	\$5,000
14	2005	Volvo Tandem Truck #18	\$420,000	REP	\$5,000
15	1996	Ford Single Axle #15	\$230,000	REP	\$2,500
16	1998	GMC Sierra 1 Ton #12	\$230,000	REP	\$2,500
17	2014	Western Star Tandem Axle	\$420,000	REP	\$5,000

VEHICLE SCHEDULE

No	Year	Make & Model	Value	ACV/REP	All Perils Deductible
18	2010	International Tandem Axle Plow #10	\$420,000	REP	\$5,000
19	2011	International Workstar Single Axle #14	\$230,000	REP	\$2,500
20	2018	Western Star tanden #16	\$420,000	REP	\$5,000
UTILITIES					
21	2010	Tacoma 4x4	\$38,000	REP	\$2,500
22	2008	Chevrolet Silverado	\$35,000	REP	\$2,500
23	2010	GMC Sierra	\$40,000	REP	\$2,500
24	2006	Ford F150	\$45,000	REP	\$2,500
25	2011	Ford F150 Pick up - leased	\$45,000	ACV	\$2,500
TRAILERS					
26	1995	Homemade Trailer - Rec Dept		REP	\$2,500
27	2009	Small Utility Trailer		REP	\$2,500
28	2011	Tandew Trailer		REP	\$2,500
BUILDING DEPARTMENT					
29	2017	Toyota Rav 4 AWD LE - leased	\$30,000	ACV	\$2,500
30	2016	Ford Escape - leased	\$35,000	ACV	\$2,500
MUNICIPAL OFFICE					
31	2008	Pontiac Montana SV6	\$30,000	REP	\$2,500

Claims Handling Agreement

This agreement is by and between Frank Cowan Company Limited (“Cowan”) and the Corporation of the Municipality of Brockton (the “Insured”)

PURPOSE

- To formally set the basis upon which the Insured is permitted to handle claims that normally would be handled by Cowan
- To ensure all claims are handled effectively and appropriately
- To reduce the cost of claims handling
- To ensure all arms-length expenses incurred on internally handled claims matters are tracked accurately and completely
- To provide an early warning system for claims that may exceed the policy deductible

BACKGROUND

Whereas reporting conditions and requirements are present in and form part of the policies of insurance issued to the Insured by Cowan; and

whereas the Insured desires to handle certain claims internally; and

whereas Cowan authorizes the Insured to handle certain claims internally subject to the terms of this agreement; and

whereas this agreement is intended to remain in force until all claims handled by the Insured and covered by the policies of insurance issued by Cowan are resolved,

therefore, the Insured agrees to the following terms and conditions.

REPORTING REQUIREMENT:

If at any time during the handling of a claim it becomes apparent that the claim:

- has reached or is expected to reach a total incurred value in excess of 75% of the policy deductible or,
- is the type of claim set out below, or
- triggers coverage under a Claims Made wording. (Claims of this nature must be reported before the end of the policy term in which they are received by the Insured.)

the Insured shall **immediately** report the claim, despite the insured not bearing any liability, to Cowan who may elect to assume handling of the claim.

Type of Claim That Must Be Reported Immediately:

- Fatalities
- Brain damage resulting in mental or physical impairment
- Injuries resulting in total or partial paralysis
- Third degree burns (10% of body) or second degree burns (30% of body)
- Impairment of vision or hearing (50% or more)
- Massive internal injuries affecting internal body organ(s)
- Multiple fractures involving more than one member or significant shortening of limbs
- Fracture of both heel bones
- Any injuries requiring surgical intervention
- Total disability in excess of 6month, regardless of injury
- Multiple cases of drug or vaccine reaction
- Class action suits
- Pollution, environmental or contamination
- Any claims assigned to external defence counsel (exception: Small Claims Actions)

If at any time a claim is not reported to Cowan that otherwise should have been as per the above criteria or Cowan requests a claim be reported which subsequently is not, Cowan reserves the right to deny cover.

When claims are reported to Cowan, any commitments made by the Insured are subject to ratification by Cowan. Cowan may exercise its right to engage alternative service providers than those the Insured has assigned.

TRACKING

The Insured must maintain a claims reporting and tracking system on which all claims will be entered. The system must be acceptable to Cowan. An up to date claims loss bordereaux of all claims handled by the insured must be forwarded to Cowan every six (6) months or as requested by Cowan.

Cowan has the right to use the data for analytical and Underwriting purposes.

EXPENSES

Arms-length expenses will not include salaries for Insured personnel, administrative or overhead expenses.

Arms-length expenses will include the following paid to third party vendors:

- Defence legal
- Adjusting
- Investigation
- Experts

AUDIT

The Frank Cowan Company Limited will have the right to audit claims handled by the Insured having provided reasonable notice. The results of all audits will be shared with the Insured.

The audit will address proper documentation to support coverage, liability and quantum, claim handling quality, reserve timeliness, settlement level appropriateness, quality of defense and adherence to this agreement.

TERMINATION

If at anytime the terms of this agreement are not being met, Cowan reserves the right to terminate this agreement immediately and assume carriage of all or some of the insured's claims at the sole discretion of Cowan.

We the undersigned have the authority to execute this agreement.

Dated at _____ the ____ day of _____, 201 ____

The Corporation of the Municipality of Brockton (The Insured)

Chris Peabody, Mayor

Fiona Hamilton, Clerk

Signature of Authorized Representative

Signature of Authorized Representative

Frank Cowan Company Limited

Name and Title of Authorized Representative

Signature of Authorized Representative