

CORPORATION OF THE TOWN OF BLIND RIVER AND NORTH SHORE POWER GROUP INC.  
RFP #2018-03

**GENERAL INSURANCE AND RISK MANAGEMENT SERVICES PROGRAM  
2018**

Proposals will be received not later than:  
**2:00pm LOCAL TIME**  
**Thursday, May 3, 2018**

Addressed to: Kathryn Scott, Clerk Administrator  
Town of Blind River  
11 Hudson St, PO Box 640  
Blind River ON P0R 1B0

For providing a General Insurance and Risk Management Program for the Corporation of the Town of  
Blind River and North Shore Power Group Inc.

**Term: May 23, 2018 to May 23, 2019**

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## **1.0 GENERAL TERMS AND CONDITIONS**

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Part 1 of this proposal document sets out a Summary of Requirements and outlines the General Terms and Conditions.

The Corporation of the Town of Blind River and North Shore Power Group Inc. shall hereby be referred to as the "Municipality" throughout this document.

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### **1.1 Purpose**

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The Municipality is in the process of selecting an Insurer to provide insurance and risk management services in the areas contained within this Request for Proposal.

Through this Request for Proposal, the Municipality seeks to:

- Specify the terms and conditions that would govern any resulting policy
- Select the successful proponent, if any

This Request for Proposal states the instructions for submitting proposals, and the procedures and criteria by which the successful proponent will be selected.

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### **1.2 Proposal Submissions**

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Any change notices, appendices and addenda issued for this Request for Proposal shall be considered part of this proposal document.

The proposal is to be submitted in a sealed envelope clearly marked with the proposal name and proposal document number to the Clerk Administrator on or before the closing date and time. Proponents must submit one (1) submission accompanied by a digital file containing a PDF version of the complete proposal (CD, DVD or USB). Your proposal must be written in ink or typewritten. Erasure, overwriting or strike-outs must be initialed by the person signing on behalf of the proponent.

Fax proposals are not acceptable.

Proposals will not be accepted after the closing date and time. Proponents may not make modifications to their Proposals after the closing date and time.

All proposals shall become the property of the Municipality.

It is the responsibility of each proponent to submit all required documents as outlined in this Request for Proposal. Failure to quote on all options set out will disqualify your proposal.

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### **1.3 Irrevocable Offer**

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The proponent hereby acknowledges that offers contained within your response to this Request for Proposal shall remain open for acceptance by the Municipality for a period of not less than thirty (30) days from the closing date of this Request for Proposal following the closing date and time specified in Section 1.6 and 1.7.

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### **1.4 Proposal Costs**

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The Municipality is not liable for any costs incurred by Brokers or Insurers in preparing responses to this Request for Proposal or for any work performed prior to official appointment by the Municipality.

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### **1.5 Municipal Contact for Request for Proposal**

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It shall be the proponent's responsibility to clarify any points in question with the Clerk Administrator of the Municipality prior to submitting the proposal. Responses to inquiries will be forwarded to all proponents. Inquiries should be directed to:

Name            Kathryn Scott  
Title            Clerk Administrator  
Address        11 Hudson St, PO Box 640  
                    Blind River ON P0R 1B0  
Telephone      705-356-2251 x213  
Fax              705-356-7343  
Email address katie.scott@blindriver.ca

If a proponent discovers any inconsistency, discrepancy, ambiguity, error, or omission in this Request for Proposal, it must notify the Municipality immediately in writing.

Any revision to this Request for Proposal will be issued as an addendum to all proponents.

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### **1.6 Schedule of Events**

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The following schedule is provided for planning purposes only. The Municipality may alter this schedule at any time and accepts no responsibility for adherence to this schedule:

Issue of Request for Proposal – Friday, April 13, 2018  
Inquiries Up To – Friday, April 27, 2018  
Due Date for Submission of Proposal – Thursday, May 3, 2018 at 2:00pm  
Proponent Recommended to Council – Monday, May 7, 2018 (evening)

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## 1.7 Opening

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Proposals will only be received by:

Name Kathryn Scott  
Title Clerk Administrator  
Address 11 Hudson St, PO Box 640  
Blind River ON P0R 1B0  
Telephone 705-356-2251 x213

One (1) copy of your proposal accompanied by a digital file containing a PDF version of the complete proposal (CD, DVD or USB) must be received by the Clerk Administrator no later than 2:00pm local time, Thursday, May 3, 2018.

Proposals will be signed by an official authorized to bind the Brokers and Insurers and will provide the name(s), title(s), address and telephone number of the individual(s) to be contacted during the evaluation process.

Proposals received later than the specified closing date and time will be returned unopened to the proponent.

As this is a proposal document for which a number of criteria will be evaluated, only the names of the proponents who have submitted a proposal will be identified at the opening and the price submitted will not be disclosed.

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## 1.8 Selection Process

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The Municipality will not necessarily accept the lowest price or any proposal. Any implication that the lowest price or any proposal will be accepted is hereby expressly negated.

### Selection

The General Insurance and Risk Management Services Program will be selected based upon evaluation criteria developed by the Municipality which in its sole discretion will determine the manner in which each response to this Request for Proposal meets the evaluation criteria.

## Evaluation Criteria

Each response to this Request for Proposal will be evaluated by the Municipality to determine the degree to which it responds to the requirements as set out. Because this is a Request for Proposal, other factors in addition to price will be considered when submissions are evaluated. Factors to be considered will include, but not necessarily be limited to:

### 1. Coverage and Completeness of Submission 30%

- Responsiveness to the Request for Proposal requirements as demonstrated by the proponent's ability to provide all of the coverages specified, and other innovative coverage solutions as well as all other details requested in this proposal document. The proposal will be awarded to one firm only.

### 2. Experience, Financial Stability and References 10%

- Demonstrated participation in public sector issues, trends and legislation.
- The Proponent's experience in providing insurance to municipalities.
- References Submitted
- The Insurers' financial strength and long-term viability, including financial statements of Insurers, and duration of participation on Public Entity risks.

### 3. Services Offered 30%

#### a) Risk Management Services

- Property inspections, asset valuations
- Risk hazard assessments, including cyber assessments and road reviews
- Contract reviews and consultation
- Provision of ongoing training and seminars
- Policy and procedural audits
- Access to on-line reference library of Risk Management resources
- Ability to provide innovative programs for weather monitoring and other risk reducing techniques
- Dedicated team experienced in providing Risk Management and Inspection Services

For each service, indicate any additional costs required.

#### b) Claims Management Services

- Canadian in-house provision of claims services with authority to settle most municipal claims
- Use of local adjusters and legal resources with access to subject matter legal expertise
- On-line access to claim status and activity
- Provision of periodic claim summaries

Indicate any additional cost required for these services.

### 4. Price 30%

### 5. Interview (optional – additional 10%)

- Depending on the initial evaluation, a short list may be selected to meet with the Municipality to discuss their proposal in detail. It is expected that no more than three (3) representatives would provide a presentation on behalf of their firm(s) including the account executive who will be assigned to the Corporation of the Town of Blind River and North Shore Power Group Inc.

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## 1.9 Rejection of Proposals

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The Municipality reserves the right to reject any and/or all proposals received. The Municipality is not under any obligation to award a contract, and reserves the right to terminate the Request for Proposal at any time for any reason, and to withdraw from discussions with all or any of the proponents who have responded. The receipt and opening of a proposal does not constitute acceptance of any proposal.

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## 1.10 Confidentiality

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The Municipality and the proponent agree that the content of each response to this Request for Proposal will be held in the strictest confidence, and details of any response will not be discussed with any other party. By submitting a response to this Request for Proposal, each proponent, broker and insurer agrees not to disclose at any time. Only information subject to the Freedom of Information and Privacy Act may be disclosed. The Municipality agrees to notify the proponent should a request for information be received.

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## 1.11 Term of Agreement

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The successful proponent will provide services to and arrange insurance for the Municipality for the upcoming policy term, from May 23, 2018 to May 23, 2019. Based on satisfactory performance and service, subsequent renewals may be granted for a period of up to 4 additional years.

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## 1.12 Claims Adjuster

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The Municipality, together with the Insurer, may appoint an independent adjuster to handle all or any of the claims.

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## 1.13 Coverage

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Details of the Municipality's required coverage and deductibles are set out in the Coverage Specifications Section. The following highlights some of the key requirements:

**Tax:** All Premiums shown shall be actual premiums, exclusive of Harmonized Sales Tax (HST), which shall be additional to premiums shown.

**Subscription Identification:** If more than one Insurer is proposed for a selected coverage, each Insurer and percentage of subscription is to be identified for each class of insurance and the proponent must warrant that all subscriptions are firm authorizations. As well, all Liability insurance, including Municipal Liability, Errors and Omissions Liability, Non-Owned Automobile and Environmental Liability must be placed with the same General Insurance Company.

**Wordings:** Insurers may quote on their own wordings as long as all conditions are met by the wordings. The Municipality will require that original specimen wordings must accompany the proposal

showing all Terms, Conditions and Exclusions. It is mandatory that deviations from the coverage requested be outlined in full in a separate section, marked "Deviations".

**Claims Made:** The Errors and Omissions Liability and the Environmental Liability policies are to be written on a claims made form.

**Assignment/Transfer:** The successful proponent will not assign or transfer any portion of the proposal submitted and subsequently accepted without receiving prior approval to do so by the Municipality.

**Coverages:** At any time of this Agreement the Municipality reserves the right to increase coverage for insurance purposes, or to add additional items to the respective policies or to increase or decrease deductibles, all of which would be subject to increases/decreases to premium costs. If coverages exceed those set out in the "Coverage Requirements", proponents must include a separate Program Options section to their submission outlining enhancements and costs associated.

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#### **1.14 Reservation of Right**

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Proponents will not have the right to change conditions, terms or prices of the proposal once the proposal has been submitted in writing to the Municipality, nor shall proponents have the right to withdraw a proposal once it has been submitted.

The lowest or any proposal will not necessarily be accepted.

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#### **1.15 Governing Law**

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Any contract resulting from this Request for Proposal shall be governed by and interpreted in accordance with the laws of the Province.

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#### **1.16 Cancellation**

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All insurance policies will include a ninety (90) day written notice of cancellation by the Insurer, unless otherwise noted and agreed to by the Insured.



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## **2.0 SERVICE REQUIREMENTS**

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Please provide responses to the following in the order presented.

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### **2.1 Proponent/Brokerage Responsibilities**

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Brokers and Insurers must provide evidence of long-term strength and viability, flexibility to react to the changing insurance needs of the Municipality, but have the ability to anticipate the Municipality's needs and respond with innovative solutions. Brokers must have access to appropriate insurance markets.

Each Insurer is asked to provide evidence of long-term financial strength and viability including:

1. Financial statements
2. AM Best rating

Please confirm your organization is licensed and in good standing to operate as an insurance broker in the Province of Ontario.

Brokers and insurers must provide evidence of municipal experience including your familiarity with operations and associated risks as well as demonstrated comprehensive knowledge of legislation governing municipal operations.

Outline the Account Management Team you propose to assemble to service the needs of the Municipality including the qualifications and functions of each team member. Include the locations of the proposed servicing office and methods by which the Municipality will be able to interact with the proposed servicing office.

Provide a list of current municipal clients of similar size, exposures and scope of operations to the Corporation of the Town of Blind River and North Shore Power Group Inc. in your proposal. Please include a list of three (3) references including contact names, addresses and phone numbers.

Members of the Account Management Team will attend such meetings as are called to discuss their work and shall provide such information as requested which will enhance the understanding of the Municipality concerning matters pertaining to insurance and Risk Management Services.

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### **2.2 Risk Management Services**

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The Municipality is interested in receiving risk management services. Include in your response details regarding the following: (provide a response for each point, or indicate "not available"):

1. A profile for each member of your risk management team and their municipal expertise
2. Outline your experience providing their following to municipalities:
  - a. Seminars
  - b. Joint presentations to municipal association audiences
  - c. Risk inspection services including evaluations, your evaluation method should be included
  - d. Contract reviews
  - e. Describe any other risk management services you are currently providing to municipalities

Indicate any advisory services which are included in the premium, and those which are provided on a fee for service basis.

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### **2.3 Claims Management Services**

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Include in your response details regarding the following:  
(provide a response for each point, or indicate "not available"):

Describe in detail how claims for the Municipality will be handled.

Provide an overview of the Claims Management Plan that your organization would use.

Outline the claims handling procedure that would be implemented to standardize this process in a multi-site operation.

Discuss the use of adjusters, legal representatives, the handling of sensitive claims and education.

Advise if there is a dedicated claims management team and briefly describe their experience.

Is direct access to the claims team available?

Do you utilize a Third Party Claims Administrator? If yes, identify the firm used and if they have claims settling authority.

Indicate any advisory services which are included in the premium, and those which are provided on a fee for service basis.

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### **3.0 COVERAGE SPECIFICATIONS**

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Coverage requirements for policies are outlined on the following pages:

- Municipal Liability Insurance
- Errors and Omissions Liability Insurance
- Non-Owned Automobile Insurance
- Environmental Liability Insurance
- Crime Insurance
- Board Members' Accident Insurance
- Volunteers Accident Insurance
- Firefighters Accident Insurance
- Conflict of Interest Insurance
- Legal Expense Insurance
- Cyber Insurance
- Property Insurance
- Equipment Breakdown Insurance
- Automobile Fleet Insurance

**Limits may be a combination of Primary and Excess coverage**

Please refer to insurance contract for all limits, terms, conditions and exclusions that apply.

**3.1 Municipal Liability Insurance**  
(OCCURRENCE FORM)

NAMED INSURED:

Corporation of the Town of Blind River and North Shore Power Group Inc.

DESCRIPTION:

Insures all operations of the Municipality against claims arising from bodily injury, property damage, personal injury.

LIMITS OF PROTECTION PER OCCURRENCE:

- \$ 50,000,000 any one liability claim with no annual aggregate.
- \$ 250,000 Wrongful Dismissal (legal expense) Limit per claim.
- \$ 250,000 Annual Aggregate Limit.
- \$ 50,000 Voluntary Medical Payments per Person and \$ 50,000 per Accident
- \$ 50,000 Voluntary Property Damage Per Occurrence and \$ 50,000 Annual Aggregate
- \$ 50,000 Voluntary Compensation – Employees per Person and \$ 250,000 Annual Aggregate
- \$ 1,000,000. Forest Fire Expense Limit and \$ 1,000,000 Annual Aggregate

DEDUCTIBLE:

- \$ 5,000 Third Party Claims Deductible (including expenses).
- \$ 5,000 Sewer Backup per Claimant Deductible (including expenses).
- \$ 5,000 Wrongful Dismissal Deductible.
- \$ NIL Forest Fire Expense Deductible

POLICY COVERAGE AND CONDITIONS:

- Bodily injury including assault and battery coverage
- Property damage
- Personal injury
- No General Aggregate
- Broad definition of insured applies, including: Councillors, Employees, Statutory Officers, Firefighters, Volunteers, Boards, Commissions and Committees.
- Cross Liability included
- Employers' Liability
- Contractual Liability
- Liquor Liability
- No Products and Completed Operations Aggregate.
- Professional Liability (including Medical Malpractice) on an occurrence basis
- Blanket Tenants' Legal Liability
- No exclusion for sexual, physical or mental abuse applicable to the entity
- Coverage applies Worldwide
- Malpractice Liability
- Watercraft/Municipal Marina Liability
- Sewer Backup Liability

ATTACH SPECIMEN COPY OF PROPOSED POLICY.

**3.2 Errors and Omissions Liability Insurance**  
(CLAIMS MADE POLICY)

NAMED INSURED:

Corporation of the Town of Blind River and North Shore Power Group Inc.

DESCRIPTION:

Protects the Municipality from liability imposed upon it by a court of civil law, for compensatory damages because of a wrongful act causing financial loss to a third party.

LIMITS OF PROTECTION PER CLAIM:

\$ 50,000,000 any one claim with no annual aggregate.

DEDUCTIBLE, INCLUDING EXPENSES:

\$ 5,000

POLICY COVERAGE AND CONDITIONS:

- Broad form definition of Insured applies including: Councillors, Employees, Statutory Officers, Firefighters, Volunteers, Boards, Commissions and Committees.
- Administration of Employee Benefits Programs included to the full policy limit
- Defence costs over above Limit of Protection
- Coverage applies Worldwide.

ATTACH SPECIMEN COPY OF PROPOSED POLICY.

### 3.3 Non-Owned Automobile Insurance

**NAMED INSURED:**

Corporation of the Town of Blind River and North Shore Power Group Inc.

**DESCRIPTION:**

Provides legal liability protection against claims arising out of accidents involving vehicles not owned by the municipality, but being operated on their behalf. Coverage is provided as per the Statutory Non-Owned Automobile policy.

**LIMITS OF PROTECTION PER OCCURRENCE:**

- \$ 50,000,000 any one liability claim, with no annual aggregate
- \$ 250,000 SEF 94 Legal Liability (Physical Damage) to Hired/Rented Automobile – All Perils

**DEDUCTIBLE:**

- \$ 500 SEF No. 94

**POLICY COVERAGE AND CONDITIONS:**

- Provides legal liability protection against claims arising out of accidents involving vehicles not owned by the Insured but being operated on their behalf. Coverage is provided as per the Statutory Non-Owned Automobile policy.
- Physical Damage insures the legal liability of the Insured for damage to vehicles not owned by them.
- This stand-alone policy includes the standard Non-Owned Automobile endorsements in the base wording:  
  
S.E.F. 96 (Contractual Liability) and S.E.F. 99 (Long Term Lease Exclusion)
- Broad form definition of Insured applies including: Councillors, Employees, Statutory Officers, Firefighters, Volunteers, Boards, Commissions and Committees.

**ATTACH SPECIMEN COPY OF PROPOSED POLICY.**

**3.4 Environmental Liability Insurance**  
(CLAIMS MADE POLICY)

NAMED INSURED:

Corporation of the Town of Blind River and North Shore Power Group Inc.

DESCRIPTION:

Protects the municipality from environmental liability for claims for Third Party bodily injury, and property damage resulting from pollution conditions on or migrating from premises owned or occupied by the Insured that are discovered and reported during the policy period.

LIMIT OF PROTECTION PER CLAIM:

\$ 3,000,000 any one liability claim  
\$ 5,000,000 annual aggregate

SELF-INSURED RETENTION:

\$ 5,000

POLICY COVERAGE AND CONDITIONS:

- Broad form definition of Insured applies, including: Councillors, Employees, Statutory Officers, Firefighters, Volunteers, Boards, Commissions and Committees.
- Broad definition of Environmental Impairment applies.
- Coverage is included for sudden and accidental events and for liability resulting from events that occur gradually and over a period of time.
- Separate limits of liability apply specifically to this coverage including a Limit per Occurrence and an Annual Aggregate Limit.
- Coverage is included for liability arising out of the escape of contaminants from properties previously owned, leased or operated by the municipality.
- Coverage is included for impairment caused by owned watercraft.
- Coverage applies worldwide.
- No exclusion for landfill sites, open or closed.
- No exclusion or limitation for fuel tanks, above or underground.

ATTACH SPECIMEN COPY OF PROPOSED POLICY.

### 3.5 Crime Insurance

**NAMED INSURED:**

Corporation of the Town of Blind River and North Shore Power Group Inc.

**DESCRIPTION:**

Provides protection to the municipality for the loss of money, securities and other property through the fraudulent or dishonest acts of employees and others.

**LIMITS OF PROTECTION:**

Employee Dishonesty- Form A (Commercial Blanket Bond)	\$ 1,000,000.
Loss Inside Premises (Broad Form Money and Securities)	\$ 300,000
Loss Outside Premises (Broad Form Money and Securities)	\$ 300,000
Money Orders & Counterfeit Paper Currency	\$ 200,000
Forgery & Alteration (Depositors Forgery)	\$ 1,000,000
Audit Expense	\$ 200,000.
Computer and Transfer Fraud	\$ 200,000.

**DEDUCTIBLE:**

No deductible applies.

**POLICY COVERAGE AND CONDITIONS:**

Comprehensive Dishonesty, Disappearance and Destruction policy includes:

- Definition of "messenger" is extended to include persons not compensated
- The definition of "employee" is extended to include all persons holding positions in the municipality's service who are not compensated, and includes members of Council, members of all Boards, Commissions and Committees appointed by and under Council's jurisdiction.
- Computer and Transfer Fraud includes voice computer toll fraud.

**ATTACH SPECIMEN COPY OF PROPOSED POLICY.**



### 3.6 Board Members' Accident Insurance

**NAMED INSURED:**

Corporation of the Town of Blind River and North Shore Power Group Inc.

**DESCRIPTION:**

This policy provides accident insurance coverage for the benefit of the municipality's elected officials. Persons to be covered are:

*List Mayor, Deputy-Mayor and Five Councillors*

**LIMITS OF PROTECTION:**

Schedule of Benefits (on Duty):

Accidental Injury, Death & Dismemberment	\$	250,000
Paralysis	\$	500,000
Permanent Total Disability	\$	250,000
Weekly Indemnity – Total Loss of Time	\$	500
Weekly Indemnity– Partial Loss of Time	\$	300

Accidental Death of a Spouse While Travelling on Business	Included
24 Hour coverage	Included
Critical Illness Coverage	\$10,000 (specified individuals up to 75 years of age)

**DEDUCTIBLE:** NIL

**POLICY COVERAGE AND CONDITIONS:**

- Coverage applies while the individual is acting within the scope of their duties, including all travel required.
- Aggregate limit applies only when more than one Board Member is involved in the same accident.
- Coverage applies to Insured Persons 80 years of age or under.
- Weekly indemnity for Total Loss of Time is payable for 52 weeks (own occupation). Coverage extends for permanent disability (every occupation).
- Schedule of Dismemberment Benefits payable as set out in the policy.
- Accident Reimbursement up to \$ 15,000.
- Dental Expenses are included up to \$5,000.
- Occupational Retraining Expenses are included up to \$15,000.
- Repatriation Expenses are included up to \$15,000.
- Dependent Children's Education is included up to \$10,000.
- Dependent Children's Day Care is included up to \$10,000.
- Spousal Occupational Training included up to \$15,000.
- Transportation/Accommodation expenses included up to \$15,000 (when Insured is being treated over 100km from home).

### **Board Members' Accident Insurance - Continued**

- Home Alteration and Vehicle Modification expenses up to \$15,000.
- Seat Belt Dividend up to \$25,000.
- Funeral expenses are included up to \$10,000.
- Identification Benefit up to \$5,000.
- Eyeglasses, Contact Lenses & Hearing Aids up to \$3,000.
- Convalescence Benefit
- Workplace Modification Benefit up to \$5,000.
- Elective Benefits payable as set out in the policy.

ATTACH SPECIMEN COPY OF PROPOSED POLICY.

### 3.7 Volunteers' Accident Insurance

**NAMED INSURED:**

Corporation of the Town of Blind River and North Shore Power Group Inc.

**DESCRIPTION:**

This policy provides accident insurance coverage for the benefit of the Insured's volunteers.

**LIMITS OF PROTECTION:**

**Schedule of Benefits (on Duty):**

Accidental Injury, Death & Dismemberment	\$	50,000
Paralysis	\$	100,000
Weekly Income – Total Loss of Time	\$	500
Weekly Income – Partial Loss of Time	\$	250

**DEDUCTIBLE:** NIL

**POLICY COVERAGE AND CONDITIONS:**

- Coverage applies while the individual is acting within the scope of their duties, including all travel required.
- An aggregate limit is only applicable if more than one volunteer is involved in the same accident.
- Coverage applies to Volunteers 80 years of age or under.
- Weekly indemnity for Total Loss of Time is payable for up to 52 weeks.
- Schedule of Dismemberment Benefits payable as set out in the policy.
- Dental Expenses are included up to \$5,000.
- Occupational Retraining Expenses are included up to \$15,000.
- Repatriation Expenses are included up to \$15,000.
- Dependent Children's Education is included up to \$10,000.
- Dependent Children's Day Care is included up to \$10,000.
- Spousal Occupational Training included up to \$15,000.
- Transportation/Accommodation expenses included up to \$1,500.
- Home Alteration and Vehicle Modification expenses up to \$15,000.
- Seat Belt Dividend up to \$5,000.
- Funeral expenses are included up to \$10,000.
- Identification Benefit up to \$5,000.
- Eyeglasses, Contact Lenses & Hearing Aids up to \$3,000.
- Convalescence Benefit
- Workplace Modification Benefit up to \$5,000.

**ATTACH SPECIMEN COPY OF PROPOSED POLICY.**

### 3.8 Firefighters' Accident Insurance

**NAMED INSURED:**

Corporation of the Town of Blind River and North Shore Power Group Inc.

**DESCRIPTION:**

This policy provides a comprehensive form of accident insurance coverage for the benefit of the municipality's Volunteer Firefighters.

This coverage to be provided for 24 Volunteer Firefighters

**LIMITS OF PROTECTION:**

**Schedule of Benefits:**

Accidental Injury, Death And Dismemberment	\$ 100,000
Paralysis	\$ 200,000
Permanent Total Disability	\$ 100,000
Weekly Indemnity - Total Loss Of Time	\$ 400
Weekly Indemnity - Partial Loss Of Time	\$ 200
Accident Reimbursement	\$ 10,000
Dental Expense	\$ 1,000
Rehabilitation	\$ 10,000
Repatriation	\$ 10,000
Dependent Children's Education - Per Child	\$ 7,500
Dependent Children's Day Care - Per Child	\$ 7,500
Spousal Occupational Training	\$ 10,000
Transportation/Accommodation	\$ 10,000
Home Alteration/Vehicle Modification	\$ 10,000
Heart Or Circulatory Malfunctions	\$ 100,000
Infectious Disease; Aids; Permanent Disfigurement From Burns	\$ 100,000
Seatbelt Dividend	\$ 10,000
Funeral Expense	\$ 10,000
Eyeglasses, Contact Lenses And Hearing Aids	\$ 2,000
Convalescence Benefit – Per Day	\$ 100
Elective Benefits	As Scheduled In Policy

**DEDUCTIBLE:** NIL

**POLICY COVERAGE AND CONDITIONS:**

- Coverage applies while the individual is on duty as a firefighter on behalf of the municipality.
- On duty means: as a firefighter, ambulance driver or attendant, including responding to and returning 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 travelling to or from any of these activities.

### **Firefighters' Accident Insurance - Continued**

- No aggregate limit applies.
- No age restriction applies.
- Coverage is extended to include all volunteers that are recruited at a fire.
- No exclusion applies to the death benefit payable due to a pre-existing history or condition of heart disease.

ATTACH SPECIMEN COPY OF PROPOSED POLICY.

### **3.9 Conflict of Interest Insurance**

**NAMED INSURED:**

Corporation of the Town of Blind River and North Shore Power Group Inc.

**DESCRIPTION:**

This policy provides for the reimbursement of legal fees and expenses incurred by the elected or appointed members of Council who are charged under the Municipal Conflict of Interest Act, [or other applicable Statute title(s) in Provinces other than Ontario] provided that the court finds:

- that there has been no contravention, or
- contravention has occurred by reason of inadvertence, remoteness, or insignificance, or
- contravention has occurred by reason of a bona fide error in judgement.

**LIMITS OF PROTECTION:**

Coverage is provided for 100% of legal fees and disbursements up to a maximum limit of \$ 100,000 in respect of each individual Insured's claim.

**POLICY COVERAGE AND CONDITIONS:**

- Coverage is provided in respect of each individual Insured's claim up to the maximum limit.
- Separate limit of insurance applies.
- No annual aggregate limit applies.
- Coverage is extended to include any member of a Board, Commission or Committee of the Insured as defined by the Municipal Conflict of Interest Act.
- Coverage is also included for any subsequent proceedings under the Act.
- The Insured is able to select and instruct legal counsel with no intervention by the Insurer.

**ATTACH SPECIMEN COPY OF PROPOSED POLICY.**

### 3.10 Legal Expense Insurance

**NAMED INSURED:**

Corporation of the Town of Blind River and North Shore Power Group Inc.

**DESCRIPTION:**

This policy provides for payments as costs are incurred (up to Limit of Insurance and Aggregate Limit) of legal defence costs incurred by the insured for:

- Provincial statute or regulation;
- 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

In addition to the Base Coverage, coverage is included for:

- Unlimited Telephone Legal Advice and access to Specialized Legal Representation in event of legal disputes.

**LIMIT OF PROTECTION:**

- Coverage is provided for 100% of legal fees and disbursements up to \$250,000 subject to an annual aggregate for all claims of \$500,000.

Optional Coverages may include the following (if specified in Limit of Protection):

- Contract Disputes and Debt Recovery;
- Statutory License Protection;
- Property Protection;
- Tax Protection.

**Appeals**

Legal costs for appeals are covered for Legal Defence Costs and any Optional Coverage purchased.

**ATTACH SPECIMEN COPY OF PROPOSED POLICY.**

### 3.11 Property Insurance (Including Data Processing Insurance)

NAMED INSURED:

Corporation of the Town of Blind River and North Shore Power Group Inc.

DESCRIPTION:

This policy provides "All Risk" coverage to protect the Municipality's assets from direct physical loss or damage. Coverage is provided on a blanket basis unless otherwise indicated.

LIMITS OF INSURANCE:

Total Sum Insured	\$ 42,829,200
Valuable Papers	\$ 500,000
Accounts Receivable (other than Data Processing)	\$ 500,000
Extra Expense	\$ 500,000
Rent or Rental Value Form	\$ 500,000
<i>Business Interruption:</i>	
Profits	\$ 300,000
Gross Revenue Form	\$ 1,838,265
Master Key	\$ 25,000
Personal Effects	\$ 5,000 per Person and \$ 25,000 per Occurrence
<i>Data Processing:</i>	
Systems and Equipment	\$ 14,000
Media	\$ 5,000
Extra Expense	\$ 5,000
Exhibition Form	\$ As Per Lists Provided
Fine Arts Form	\$ 200,683
Delta Solar Installation Solar Panels	

DEDUCTIBLE:	\$ 5,000
Exceptions:	
Data Processing	\$ 2,500
Peril of Flood	\$ 50,000
Peril of Earthquake	3% or Minimum \$100,000
Exhibition Form	\$ 2,500
Fine Arts Form	\$ 2,500
Delta Solar Installation Solar Panels	\$10,000

**Note: Property Insured (See list of properties in Exhibit "A" attached)**



## **Property Insurance (Including Data Processing Insurance) Continued**

### **POLICY COVERAGE AND CONDITIONS:**

- Broad Definition of property insured
- No co-insurance or margins clause
- Replacement cost coverage provided
- Worldwide coverage included
- Replacement on same site not required
- No restriction on property in transit and coverage is provided to policy limit
- Newly acquired property is automatically included with no limit other than the policy limit
- Sewer back-up coverage included
- By-law coverage included to the policy limit
- Permission is granted: to make additions, alternations and repairs; for property to remain vacant or unoccupied; to keep and use materials as usual and necessary to the Insured's business.
- Debris removal
- 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.
- Land/water (pollution) clean-up provided up to the limit of insurance if caused by an Insured Peril to Insured property, no sub-limit.
- Insured is not required to provide a signed statement of values and policy does not contain a stated amount clause.

**ATTACH SPECIMEN COPY OF PROPOSED POLICY.**

### 3.12 Equipment Breakdown Insurance (TechAdvantage)

**NAMED INSURED:**

Corporation of the Town of Blind River and North Shore Power Group Inc.

**DESCRIPTION:**

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 Description	(\$) Deductibles / Waiting Period	(\$) Limit of Insurance
Direct Damage	5,000 except 10,000 Delta Solar Installation	50,000,000 Per Accident
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
<b>*Will not show on Declarations</b>	
Anchor Locations	Included
Service Interruption	Included
<b>*Will not show on Declarations</b>	Within 1000 metres
Contingent Business Interruption	25,000
Public Relations Coverage	5,000

LOCATIONS: All locations excluding unlisted sub-stations.

ATTACH SPECIMEN COPY OF PROPOSED POLICY.

### 3.13 Automobile Insurance

**NAMED INSURED:**

Corporation of the Town of Blind River and North Shore Power Group Inc.

**DESCRIPTION:**

This policy provides protection for all claims arising out of the use or operation of licensed automobiles owned or leased by the municipality. Coverage is provided as per the Statutory Automobile Owner's Policy.

**LIMITS OF PROTECTION:**

Liability Limit \$ 50,000,000  
Direct Compensation Property Damage  
Accident Benefits

Physical Damage:  
All Perils

DEDUCTIBLES:  
All Perils Various

**Note: Owned Vehicles (See list of vehicles in Exhibit "B" attached)**

**POLICY COVERAGE AND CONDITIONS:**

- Coverage provided for Third Party Liability, Statutory Accident Benefits, Uninsured Automobile, Direct Compensation (property damage), and Physical Damage as shown.
- Coverage is extended to include:
  - Replacement Cost Endorsement
  - Fire Department Vehicles Endorsement
- Coverage is provided on a blanket basis under the 21B – Blanket Fleet Endorsement. Premium adjustment at renewal is on a 50/50 basis as specified in the endorsement;
- Replacement cost with no deduction for depreciation up to 25 years of age.
- Valued coverage (#19A) can be provided on specified vehicles, usually those that are obsolete, would not be replaced, or would be replaced with a used vehicle.
- Actual Cash Value coverage can be provided on specified vehicles
- 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.

ATTACH SPECIMEN COPY OF PROPOSED POLICY.