

**THE CORPORATION OF THE TOWN OF ESPANOLA**

**RFP GENERAL INSURANCE AND RISK MANAGEMENT SERVICES PROGRAM – RFP 2022-01**

**2022-2023**

Proposals will be received not later than:

4:00 pm, November 5, 2021

Requested by:

The Corporation of the Town of Espanola  
100 Tudhope Street, Ste 2  
Espanola, ON  
P5E 1S6

For providing a General Insurance and Risk Management Program for the  
**Corporation of the Town of Espanola**

**Term: January 1, 2022 to January 1, 2023**

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Schedule "A" Summary of Coverage, Limits and Deductible  
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## 1.0 GENERAL TERMS AND CONDITIONS

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 Espanola** shall hereby be referred to as the “Municipality” throughout this document.

### 1.1 Purpose

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.

### 1.2 Proposal Submissions

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’s Office on or before the closing date and time. Proponents must submit five (5) copies. Your proposal must be written in ink or type written. Erasure, overwriting or strike-outs must be initialed by the person signing on behalf of the proponent.

Fax or electronic proposals are not acceptable.

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

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.

### 1.3 Corporate Profile

The Corporation of the Town of Espanola is a municipal entity of approximately 5,000 population which provides a wide range of services to its ratepayers. The Municipality operates generally under the authority of the Municipal Act of Ontario as well as other legislation as appropriate. The Municipality is located in Northern Ontario, in the District of Sudbury.

The Municipality is governed by a Mayor and Council. The current council contingent is made up of a Mayor, and six councillors. The Municipality has appointed a number of boards and committees.

The following captures relevant activities and operations that help to describe the Corporation's activities and operation.

<b>Activity or Operation</b>	<b>Yes</b>	<b>No</b>	<b>Contracted</b>
Fire Fighting	X		
Police			X
Building Inspection / Permit Approval	X		
Road Construction / Maintenance	X		As Required
Snow Removal	X		
Water Distribution	X		
Water Treatment			X
Landfill Sites		X	
Gas Utilities		X	
Telephone Utilities		X	
Internet Utilities		X	
Day Care Services		X	
Library	X		
Waste and Recycling Services			X
Animal Control and Bylaw Enforcement			X
Electric Power Distribution		X	
Public Transit System (1 Specialized-Trans)	X		
Ambulance Services		X	
Health Care Units		X	
Hospital or similar facility		X	
Nursing Home or similar facility		X	
Community Housing Projects		X	
Municipal Airport		X	
Parks / Playground	X		
Beach	X		
Outdoor Arena	X		
Bleachers	X		
Community Centre with Arena, Pool, Fitness Centre	X		
Outdoor fields (baseball, soccer, track and field)	X		
Trail	X		
Tennis and Pickleball Courts	X		
Golf Course		X	
Restaurants		X	

Downhill Ski Facility		X	
Retail Store / Gas Stations		X	
Liquor License (Community Centre)	X		
Seasonal Trailer Park/Campground		X	
Cemetery	X		

1.4 Irrevocable Offer

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 2.7.

1.5 Proposal Costs

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

1.6 Contact for Request for Proposal

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

Name: Joseph Burke  
 Title: Clerk  
 Address: 100 Tudhope Street, Ste 2, Espanola, ON P5E 1S6  
 Telephone: 705-869-1540 x2113  
 Fax: 705-869-0083  
 Email address: jburke@espanola.ca

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

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

1.7 Schedule of Events

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:

- A. Issue of Request for Proposal – October 6, 2021
- B. Inquiries up to – October 27, 2021
- C. Due Date for Submission of Proposal – November 5, 2021
- D. Evaluation of RFP and clarification of Proposal Responses – by November 12, 2021
- E. Recommendation to Council and RFP awarded by November 30, 2021

## 1.8 Opening

Proposals will only be received by:

Name: Joseph Burke

Title: Clerk

Address: 100 Tudhope Street, Ste 2, Espanola, ON P5E 1S6

Telephone: 705-869-1540 x2113

Email address: jburke@espanola.ca

Five (5) copies of your proposals must be received by the Clerk's Office no later than **4:00 PM** local time, **November 5, 2021**

Envelopes shall be sealed and plainly marked "**RFP for General Insurance and Risk Management Services Program – RFP F2022-01**"

Proposals will be signed by an official authorized to bind the Brokers and Insurers and will provide the name(s), title(s), and 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.

## 1.9 Selection Process

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 Proposals, 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:

- **Completeness of submission and project appreciation**
  - Responsiveness to the Request for Proposal requirements as demonstrated by the proponent's ability to provide all of the coverages specified as well as all other details requested in this proposal document.
  - Added Value and innovative Solutions Ability
- **Experience**
  - The Insurer's experience in providing insurance to municipalities.
- **Services Offered**
  - Risk Management Services
  - Claims Management Services, including evidence of how the proponent links claims analysis to their risk management advisory services
- **Proponent's Financial Statements/Stability**
  - The Insurer's and Broker's financial strength and long-term viability, including financial statements of Main Insurers.
- **References submitted**
- **Price**
- **Interview**
  - 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 that will be assigned to the Corporation of the Town of Espanola.

### 1.10 Rejection of Proposals

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.

### 1.11 Confidentiality

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 Municipal Freedom of Information and Privacy Act may be disclosed. The Municipality agrees to notify the proponent should a request for information be received.

### 1.12 Term of Agreement

The successful proponent will provide services to and arrange insurance for the Municipality for an initial one-year, from January 1, 2022 – January 1, 2023. Based on satisfactory performance and service, subsequent renewals may be granted.

### 1.13 Claims Adjuster

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

### 1.14 Coverage

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, excluding sales tax

**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, Automobile 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”. An electronic version on a thumb drive is acceptable.

**Claims Made:** The Errors and Omissions Liability and the Environmental Liability policies can 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.

**Coverage:** 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 coverage exceeds those set out in the “Coverage Requirements”, proponents must include a separate Recommendations section to their submission outlining enhancements and costs associated.

#### 1.15 Reservation of Right

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.

#### 1.16 Governing Law

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

#### 1.17 Cancellation

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

### **2.0 Service Requirements**

Please provide responses to the following in the order presented.

#### 2.1 Proponent/Brokerage Responsibilities

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 stability including:

- Financial statements
- AM Best and S&P ratings

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. Brokers and Insurer must be licensed to transact business in Ontario.

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

## 2.2 Risk Management Services

The Municipality is interested in receiving information on new and innovative ways to manage its risks and insurance requirements during the policy period.

Include in your response an overview of the Risk Management Services (including seminars and training) that you have provided to your municipal clients within the Province of Ontario, of a similar size and scope of operations as the Corporation of the Town of Espanola within the last three (3) years.

Information should be included in your proposal regarding any advisory services which are included in the premium, and those which are provided on a fee for service basis.

## 2.3 Claims Management Services

Please describe in detail how claims for the Municipality will be handled. Provide an overview of the Claims Management Program that your organization would use. Outline the claim/incident reporting procedure(s) that would be implemented to standardize this process in a multi-site operation.

Discuss the use of adjusters, legal representatives, investigation and settlements. The Municipality in consultation with the insurer reserves the right to choose adjusting and legal representation.

## **3.0 Coverage Specifications**

Coverage requirements for policies are outlined in the following schedules:

Schedule "A"	Summary of Coverage
Schedule "B"	General Property and Automobile Fleet

#### **4.0 Certificate of Insurance**

The Municipality requires approximately 40 Certificates of Insurance to be issued on its behalf annually.

#### **5.0 Definition Named Insured**

The definition of "Named Insured" is intended to cover all operations of the Municipality. It is further intended that any variation on the descriptive wording as determined by Council is to be included as part of the Named Insured. Specifically, to be included are all of the Municipality's affiliated Boards, Commissions, Committees, and Council, and all volunteers, while performing duties on behalf of or in association with the Municipality. In addition, the Named Insured must include the affiliated agencies listed in existing agreements

**Schedule A**  
**SUMMARY OF COVERAGE, LIMITS AND DEDUCTIBLES**

<b>CANADIAN COUNCILS LIABILITY</b>		
<b>LIMIT OF LIABILITY</b>	General Liability <i><b>(including Sudden And Accidental Pollution)</b></i> :	\$ 5,000,000 any one Occurrence and in the Annual Aggregate for Products and Completed Operations during the Policy Period
<b>EXTENSIONS OF COVERAGE</b>	<b>Extension</b>	<b>Limit</b>
	Employers' Liability	\$ 5,000,000 any one Claim
	Tenant Legal Liability	\$ 5,000,000 any one Occurrence
	Employee Benefit Liability	\$ 5,000,000 any one Claim
	Incidental Medical Malpractice Retro Date:11/15/1993	\$ 5,000,000 any one Claim
	Voluntary Medical Payments	\$ 50,000 any one Claim and in the Annual Aggregate during the Policy Period
	Forest Fire Fighting Expense	\$ 2,000,000 any one Occurrence and in the Annual Aggregate during the Policy Period
	Voluntary Payment for Property Damage	\$ 50,000 any one Occurrence and in the Annual Aggregate during the Policy Period
	Incidental Garage Operations	\$ 250,000 any one Occurrence and in the Annual Aggregate during the Policy Period

<b>CANADIAN COUNCILS LIABILITY</b>		
	Municipal Marina Legal Liability	\$ 100,000 any one Pleasure Craft \$ 1,000,000 in the Annual Aggregate for Legal Liability for Property Damage during the Policy Period
	Wrongful Dismissal (Legal Expense)	\$ 500,000 any one Claim and in the Annual Aggregate during the Policy Period
	Conflict of Interest Reimbursement Expenses	\$ 100,000 any one Claim
	Legal Expense Reimbursement Expenses	\$ 100,000 any one Claim and \$ 500,000 in the Annual Aggregate during the Policy Period
	Non-Owned Automobile (including Contractual Liability for Hired Autos)	\$ 5,000,000 any one Occurrence
	Legal Liability for Damage to Hired Autos	\$ 250,000 any one Occurrence
	Wrap-up Liability – Difference in Conditions and Difference in Limits	\$ 5,000,000 any one Occurrence
<b>ENDORSEMENTS</b>	<b>Endorsement</b>	<b>Limit</b>
	Municipal Errors and Omissions Liability Retroactive Date: Unlimited	\$ 5,000,000 any one Claim and in the Annual Aggregate during the Policy Period
	Environmental Impairment Liability Retroactive Date: Unlimited	\$ 2,500,000 any one Claim and \$ 5,000,000 in the Annual Aggregate during the Policy Period
	Abuse / Molestation Liability Retroactive Date: 1/1/2008	\$ 250,000 any one Claim and \$ 500,000 in the Annual Aggregate during the Policy Period
	Voluntary Compensation	As per Endorsement No. 4 – Schedule of Benefits
<b>DEDUCTIBLE(S)</b>	<b>Applicable Coverage</b>	<b>Deductible</b>
	Public Entity General Liability	\$ 10,000 any one Occurrence and in the Annual Aggregate for Products and Completed Operations during the Policy Period any one Occurrence / per Claimant in respect of Sewer Back-up

**CANADIAN COUNCILS LIABILITY**

	Extensions of Coverage	\$ 10,000 per Occurrence / per Claimant for all Extensions of Coverage except: \$ NIL with respect to Non-Owned Automobile Liability, Conflict of Interest and Legal Expense Reimbursement As per Endorsement No. 4 – Schedule of Benefits for Voluntary Compensation \$ 1,000 with respect to Legal Liability for Damage to Hired Autos \$ 5,000 with respect to Wrongful Dismissal (Legal Expense)
	Municipal Errors and Omissions Liability	\$ 10,000 any one Claim
	Environmental Impairment Liability	\$ 10,000 any one Claim
	Abuse / Molestation Liability	\$ 10,000 any one Claim

**CANADIAN COUNCILS UMBRELLA LIABILITY (FIRST LAYER)**

<b>LIMITS OF LIABILITY</b>	\$20,000,000	any one Occurrence in the Annual Aggregate in respect of Products & Completed Operations
	\$20,000,000	any one Occurrence in the Annual Aggregate in respect of Municipal Errors and Omissions Liability
	\$20,000,000	any one Occurrence in the Annual Aggregate in respect of Employee Benefits Liability
<b>EXCESS OF UNDERLYING COVERAGE(S) AND LIMIT(S)</b>	<b>Underlying Coverage</b>	<b>Underlying Limit</b>
	General Liability	\$ 5,000,000 any one Occurrence
	Incidental Medical Malpractice	\$ 5,000,000 any one Claim
	Municipal Errors and Omissions Liability	\$ 5,000,000 in the Annual Aggregate
	Employer's Liability and Tenant's Legal Liability	\$ 5,000,000 any one Occurrence
	Employee Benefits Liability	\$ 5,000,000 any one Claim
	Non Owned Automobile Liability including Contractual Liability for Hired Automobiles	\$ 5,000,000 any one Occurrence
	Owned Automobile Liability	\$ 5,000,000 any one Occurrence
	Transit Automobile Liability	\$ 5,000,000 any one Occurrence

<b>CANADIAN COUNCILS UMBRELLA LIABILITY (SECOND LAYER)</b>		
<b>LIMITS OF LIABILITY</b>	\$25,000,000	any one Occurrence in the Annual Aggregate in respect of Products & Completed Operations
	\$25,000,000	any one Occurrence in the Annual Aggregate in respect of Municipal Errors and Omissions Liability
	\$25,000,000	any one Occurrence in the Annual Aggregate in respect of Employee Benefits Liability
<b>EXCESS OF UNDERLYING COVERAGE(S) AND LIMIT(S)</b>	<b>Underlying Coverage</b>	<b>Underlying Limit</b>
	General Liability	\$25,000,000 any one Occurrence
	Incidental Medical Malpractice	\$25,000,000 any one Claim
	Municipal Errors and Omissions Liability	\$25,000,000 in the Annual Aggregate
	Employer's Liability and Tenant's Legal Liability	\$25,000,000 any one Occurrence
	Employee Benefits Liability	\$25,000,000 any one Claim
	Transit Automobile Liability	\$25,000,000 any one Occurrence



**COMBINED PHYSICAL DAMAGE & MACHINERY BREAKDOWN**

<b>COVERAGE</b>	Property Of Every Description – All Risks of Direct Physical Loss or Damage (Subject to Policy Exclusions)	
<b>LIMITS</b>	\$ 36,005,702	Blanket Limit of Loss on Blanket Property of Every Description including Machinery Breakdown
	\$ 25,000	Computer/Electronic Data Processing (Included in Blanket Limit)
<b>EXTENSIONS OF COVERAGE</b>	<b>The Limits shown below are included in the Blanket Limit shown above:</b>	
	<b>Extension</b>	<b>Limit</b>
	Valuable Papers	\$ 500,000
	Extra Expense	\$ 500,000
	Accounts Receivable	\$ 500,000
	Gross Rentals	\$ 500,000
	Computer Media	\$ 500,000
	Fine Arts (Agreed Value)	\$ 25,000
	<b>The Limits shown below are in addition to the Blanket Limit shown above:</b>	
	<b>Extension</b>	<b>Limit</b>
	Newly Acquired Property	\$ 1,000,000
	Buildings in the Course of Construction	\$ 1,000,000
	Property in Transit	\$ 500,000
	Unnamed Locations	\$ 1,000,000
	Expediting Expense	\$ 500,000
	Business Interruption – Profits	\$ 300,000 Subject to maximum of \$25,000 per month
	Contingent Business Interruption	\$ 1,000,000
Fire Extinguishing Materials and Fire Fighting Expense	\$ 100,000	
Professional Fees	\$ 500,000	
Hacking Event or Computer Virus attack – any one Random Attack or Any One Specific Attack, any one event or total loss in a policy year for the combined total loss or damage	\$ 100,000	
<b>EXTENSIONS OF COVERAGE</b>	<b>The Limits shown below are in addition to the Blanket Limit shown above:</b>	
	<b>Extension</b>	<b>Limit</b>
Master Key	\$ 10,000	

**COMBINED PHYSICAL DAMAGE & MACHINERY BREAKDOWN**

<b>CONTINUED</b>	Land and Water Pollution Clean Up Expense	\$ 100,000
	Stock Spoilage	\$ 100,000
	Consequential Damage	\$ 100,000
	Off Premises Service Interruption	\$ 1,000,000
	Exhibition Floater	\$ 100,000
	Ammonia Contamination	\$ 500,000
	Water Escape	\$ 500,000
	Hazardous Substance	\$ 500,000
	Property of Councillors', Board Members' and Employees'	\$ 5,000 any one loss (\$25,000 maximum annual policy limit)
<b>DEDUCTIBLE(S)</b>	\$ 10,000 each Occurrence for All Losses except : \$ 1,000 each Computer/Electronic Data Processing loss \$ 25,000 each Sewer Back Up loss \$ 100,000 each Flood loss 5% of total loss or \$100,000 minimum, whichever is greater, each Earthquake occurrence \$ 1,000 each Fine Art loss	

<b>COMPREHENSIVE CRIME</b>		
<b>LIMITS</b>	\$ 1,000,000	Employee Dishonesty – Form A
	\$ 200,000	Broad Form Loss of Money (Inside Premises)
	\$ 200,000	Broad Form Loss of Money (Outside Premises)
	\$ 200,000	Money Orders & Counterfeit Paper Currency
	\$ 1,000,000	Depositors Forgery
	\$ 200,000	Professional Fees / Audit Expenses
	\$ 200,000	Computer Fraud or Funds Transfer Fraud
<b>DEDUCTIBLE</b>	\$ Nil	per Loss

<b>AUTOMOBILE INSURANCE (ON)</b>		
<b>COVERAGE APPLICABLE</b>	<b>Liability – Bodily Injury / Property Damage</b>	Limit: \$ 5000000
	<b>Accident Benefits – Basic Benefits</b>	Limit as stated in Policy
	<b>Accident Benefits – Options None Selected</b>	Limit as stated in Policy
	<b>Uninsured Automobile</b>	Limit as stated in Policy
	<b>Direct Compensation – Property Damage</b>	Limit as stated in Policy
	<b>Loss or Damage – All Perils</b>	Deductible: \$ 10000
<b>ENDORSEMENTS</b>	<p><b>OPCF 3</b> Drive Government Automobiles Endorsement</p> <p><b>OPCF 4A</b> Permission to Carry Explosives</p> <p><b>OPCF 4B</b> Permission to Carry Radioactive Material</p> <p><b>OPCF 5</b> Permission to Rent or Lease</p> <p><b>OPCF 32</b> Use of Recreational Vehicles by Unlicensed Drivers</p> <p><u>Additional Endorsements:</u></p> <p><b>OPCF 20</b> Loss of Use Endorsement - Limit: \$1,000 per occurrence (Applicable only to Private Passenger Vehicles and Light Commercial Vehicles)</p> <p><b>OPCF 21B</b> Blanket Fleet Endorsement – No Annual Adjustment</p> <p><b>OPCF 24</b> Freezing of Fire-Fighting Apparatus</p> <p><b>OPCF 31</b> Non-Owned Equipment</p> <p><b>OPCF 43R</b> Removing Depreciation Deduction – 24 Months New</p> <p><b>OPCF 44</b> Family Protection Endorsement</p> <p>Notice of Cancellation Ninety (90) Days</p> <p>Tarmac Exclusion</p>	

<b>AUTOMOBILE INSURANCE (ON) TRANSIT FLEET</b>		
<b>COVERAGE APPLICABLE</b>	<b>Liability – Bodily Injury / Property Damage</b>	Limit: \$ 5,000,000 Road Hazard and Passenger Hazard
	<b>Accident Benefits – Basic Benefits</b>	Limit as stated in Policy
	<b>Uninsured Automobile</b>	Limit as stated in Policy
	<b>Direct Compensation – Property Damage</b>	Limit as stated in Policy
	<b>Loss or Damage – All Perils</b>	Deductible: \$ 10,000
<b>ENDORSEMENTS</b>	<b>OPCF 6C</b> Permission to Carry Passengers – \$5,000 limit for Property of Passengers <b>OPCF 43R</b> Removing Depreciation Deduction - 24 months <b>OPCF 21B</b> Blanket Fleet Endorsement – No annual adjustment Notice of Cancellation (90 days) Tarmac Exclusion	

<b>COUNCILLORS' ACCIDENT COVERAGE</b>	
<b>LIMITS OF COVERAGE</b>	\$ 100,000 Principle Sum
<b>INCLUDED COVERAGE</b>	Number of Councillors: Seven (7) Councillors
	While on Duty Only Coverage
	Based on seven (7) members

**VOLUNTEER FIRE FIGHTERS' ACCIDENT COVERAGE**

<b>LIMITS OF COVERAGE</b>	\$ 200,000	Principle Sum
	While on Duty Only Coverage	
	Disability Benefit 1 <sup>st</sup> 4 weeks - \$300	
	Disability Benefit after 4 weeks - \$500	

**MUNICIPAL VOLUNTEERS ACCIDENT COVERAGE**

**LIMITS OF  
COVERAGE**

\$ 50,000 Principal Sum - Volunteers of the Policy Holder While on Duty  
Only under the age of 80



<b>LCIS – ANNUAL LOW RISK EVENTS LIABILITY</b>	
<b>LIMITS OF COVERAGE</b>	<p> \$ 5,000,000 Bodily Injury &amp; Property Damage any one Occurrence  \$ 5,000,000 Products &amp; Completed Operations Aggregate  \$ 2,000,000 Personal Injury &amp; Advertising Liability  \$ 10,000 Medical Payments per Person  \$ 50,000 Medical Payments per Accident  \$ 5,000,000 Tenant's Legal Liability  \$ 5,000,000 Incidental Medical Malpractice Liability  \$ 2,000,000 Non-Owned Automobile Liability  \$ 50,000 SEF 94 – Legal Liability for Damage to Non-Owned Autos  \$ 1,000,000 Fire Fighting Expense Liability </p>
<b>DEDUCTIBLE</b>	<p>\$ 1,000 per Loss but only with respect to Property Damage Liability, Tenant's Legal Liability and SEF 94 – Legal Liability for Damage to Non-Owned Autos</p>

<b>CYBER LIABILITY</b>		
<b>CYBER INCIDENT RESPONSE</b>	\$ 500,000 \$ 500,000 \$ 500,000 \$ 500,000 \$ 500,000 \$ 500,000 \$ 50,000	Incident Response Costs per Claim Legal and Regulatory Costs per Claim IT Security and Forensic Costs per Claim Crisis Communication Costs per Claim Privacy Breach Management Costs per Claim Third Party Privacy Breach Management Costs per Claim Post Breach Remediation Costs per Claim (maximum 10% of all sums CFC has paid as a direct result of the cyber event)
<b>CYBER CRIME</b>	\$ 100,000 \$ 100,000 \$ 100,000 \$ 500,000 \$ 100,000 \$ 100,000 \$ 50,000 \$ 100,000	Funds Transfer Fraud per Claim Theft of Funds Held in Escrow per Claim Theft of Personal Funds per Claim Extortion per Claim Corporate Identity Theft per Claim Telephone Hacking per Claim Push Payment Fraud per Claim Unauthorized Use of Computer Resources per Claim
<b>SYSTEM DAMAGE AND BUSINESS INTERRUPTION</b>	\$ 500,000 \$ 500,000 \$ 100,000 \$ 500,000 \$ 500,000 \$ 25,000 \$ 500,000	System Damage and Rectification Costs per Claim Income Loss and Extra Expense per Claim (sub-limited to \$1,000,000 in respect of System Failure) Additional Extra Expense per Claim Dependent Business Interruption per Claim (sub-limited to \$1,000,000 in respect of System Failure) Consequential Reputational Harm per Claim Claim Preparation Costs per Claim Hardware Replacement Costs per Claim
<b>NETWORK SECURITY AND PRIVACY LIABILITY</b>	\$ 500,000 \$ 500,000 \$ 500,000 \$ 500,000 \$ 500,000	Network Security Liability Aggregate, including Costs and Expenses Privacy Liability Aggregate, including Costs and Expenses Management Liability Aggregate, including Costs and Expenses Regulatory Fines Aggregate, including Costs and Expenses PCI Fines, Penalties and Assessments Aggregate, including Costs and Expenses

**Schedule B  
General Property**

No.	Description	Address	Building Replacement Value (\$)	Contents (\$)
1	Municipal Offices	100 Tudhope Street Espanola, ON P5E 1S6	1,639,935.15	-
2	Sharp MX-7040N Colour Copier s/n 5500271700 (Admin Area)-Leased from CIT Financial	Located in Municipal Office 100 Tudhope St, Ste 2	-	28,543.74
3	Sharp MX3115N Colour Copier s/n 5507291700 (POA office)- Leased from CIT Financial	Located in POA Office 100 Tudhope St, Ste 4	-	7,656.04
4	Municipal Garage	596 Second Ave, Espanola, ON P5E1C4	703,050.58	-
5	Public Works Storage Garage - Rear of 596 2nd Street	596 Second Ave, Espanola ON P5E1C4	280,716.08	-
6	(Recreation Complex) Arena, Library, Swimming Pool	175 Avery Dr, Espanola, ON P5E 1C9	19,036,565.47	2,244,303.70
7	Complex Storage Bldg, rear of Complex	175 Avery Dr, Espanola, ON P5E 1C9	92,622.06	-
8	Fire Hall, 592 2nd Street West. P5E 1C4- new build 2019	592 Second Ave, Espanola, ON P5E1C4	2,353,759.34	477,543.60
9	Playground Washrooms building and playground equipment	795 Hwy #6, Espanola, ON P5E 1N6	71,247.74	34,198.91

10	3 Storage Buildings at Ballpark/Playground	500 Queensway Ave, Espanola, ON P5E1K3	113,045.58	-
11	Mead Street Backstop-address 500 Queensway as above	500 Queensway Ave, Espanola ON P5E1K3	-	16,458.23
12	Picnic Shelter-address 500 Queensway as above	500 Queensway Ave, Espanola ON P5E1K3	123,885.56	7,481.01
13	Canteen-address address 500 Queensway as above	500 Queensway Ave, Espanola ON P5E1K3	61,942.78	29,924.05
14	Sand/Salt Dome	596 Second Ave, Espanola ON P5E 1C4	444,439.46	-
15	Storage Shed, at salt/sand dome	596 Second Ave, Espanola ON P5E 1C4	134,725.55	-
16	Leased to OPP Sept 2018	78 Centre Street, Espanola, ON P5E 1S4	2,093,666.03	-
17	Miscellaneous Equipment & Contents			3,890,126.40
18	Cemetery Vault	386 Ricci Dr, Espanola, ON P5E 1G4	79,797.46	-

## Automobile Fleet

#	YR	MAKE & MODEL	DEPT./ USE	LIST PRICE NEW	DATE VEHICLE ADDED
		<b>FIRE</b>			
1	2000	Freightliner FL80-1050 SPM Pumper	FIRE	\$ 213,000	01-Mar-01
2	1992	Ford Fire Pumper FL800- 625 SPM Pumper Tanker	FIRE	\$ 115,000	01-Mar-01
3	2015	Ford F550 DRW/Rescue	FIRE	\$ 140,000	09-Dec-14
4	2009	Chevrolet Silverado 1/2 ton	FIRE	\$ 27,500	18-Jun-09
5	2019	FGFT Freightliner Pumper tanker	FIRE	\$ 383,410	3-Jun-19
		<b>BUILDING DEPT.</b>			
6	2013	Ford F150 Black	BLDG	\$ 28,677	Feb 27/13 & Oct 30/18
		<b><i>Specialized Transit</i></b>			
7	2017	Glaval Titan II 2017 GM gas 6.0L, 159" wheelbase, 14,200 GVWR, 96" wide body, 4 Wheelchair positions up to 8 passenger	OTHER/ WORKS	\$ 100,094	26-Feb-18
		<b><i>PUBLIC WORKS (HEAVY)</i></b>			
8	2006	Western Star 4900 SA, #46 Dump	OTHER/ WORKS	\$ 103,000	12-Aug-08
10	2012	International 70S #4	Public Works	\$ 77,500	Added Ap 17/2012
11	2015	Western Star #11		\$ 209,050	05-Jun-17
12	1998	Johnston Sweeper (#36)	Public Works	28,248	26-Jun-17
13	2013	Freightliner SD-triaxle	Public Works	150,000	Dec 3/19
14	2012	Vactor 2100 Freightliner	Public Works	280,000	01-Nov-19

		<b>PUBLIC WORKS (LIGHT)</b>			
15	2021	Ford F150, 4WD SuperCrew	Public Works	\$ 50,505	08-Sep-21
16	2008	Ford F250, #43	OTHER/ WORKS	\$ 30,454	16-Jul-07
17	2009	Ford F-150, #9	OTHER/ WORKS	\$ 30,000	13-May-09
18	2010	Tandem Truck Int'l #5	Public Works	\$ 200,000	21-May-10
19	2011	Ford 4x4 Truck #10	Public Works	\$ 35,000	25-Aug-10
20	2014	Dodge Ram ST 4x4 #19	Public Works	\$ 32,935	05-Aug-14
21	2015	Chev Silverado #15	Public Works	\$ 41,985	23-Jul-15
22	2017	Dodge Ram #7	Public Works	\$ 31,268	12-Sep-16
23	2020	Ford F150 XLT 4x4 S/Cab 8ft	Public Works	\$ 49,234	24-Jun-20
		<b>LEISURE SERVICES</b>			
24	2010	Chev Silverado	Leisure Services	\$ 40,000	17-Jun-15