



## **The Township of Sables-Spanish Rivers**

11 Birch Lake Rd

Massey, ON

POP 1P0

P 705-865-2646 - F 705-865-2736 - [www.sables-spanish.ca](http://www.sables-spanish.ca)

### **The Corporation of the Township of Sables-Spanish Rivers Request for Proposal (RFP)**

#### **Municipal Insurance and Risk Management Program**

**Issue Date: Thursday, September 5, 2024**

**Closing Date: Wednesday, October 16, 2024**

**Closing Time: 11:00 am**

**Contact: Anne Whalen – Clerk-Administrator**

11 Birch Lake Rd

Massey Ontario

POP 1P0

T: 705-865-2646

F: 705-865-2736

Email: [inquiries@sables-spanish.ca](mailto:inquiries@sables-spanish.ca)

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### **Section 1 Introduction and General Instructions**

#### **1.01 Introduction**

The Township of Sables-Spanish Rivers (referred to herein as ‘the Township’) is inviting Proposals from qualified Bidders for our general municipal insurance program, including risk management services. The term of the agreement shall be one (1) year, commencing January 1, 2025, with possibility of extension for a further three (3) years. This Request for Proposals document and any other applicable attachments or addenda are available in PDF format through the Township of Sables-Spanish Rivers’ website at [www.sables-spanish.ca](http://www.sables-spanish.ca).

#### **1.02 Submission of Proposals**

Proposals shall be submitted in the form and format specified in Sections 2 and 3 and shall include the completed Form of Tender included as Section 4 at the end of this document. A designated signing officer authorized to bind the Bidder to the provisions of their Proposal must sign the Form of Tender. Any addenda issued by the Township in accordance with Subsection 1.06 must be acknowledged by the Bidder on the Form of Tender. Each Bidder is asked to submit one (1) hard copy and one (1) electronic copy of their Proposal. All Proposals must be signed, sealed, the envelope marked with the Bidder’s name and the Project Name and received by:

The Township of Sables-Spanish Rivers  
11 Birch Lake Road  
Massey, ON POP 1P0

Project Name: “2024 RFP Municipal Insurance”

**Proposal Submission Deadline: 11:00 a.m. Wednesday, October 16, 2024.**

Proposals must not be restricted by a statement added to the Form of Tender or by a covering letter, or by alterations to the Form of Tender supplied unless otherwise provided in the RFP.

The onus unequivocally remains with the Bidder to ensure that the Township receives Proposals delivered or sent by courier prior to the Proposal Submission Deadline, in accordance with the submission process described in this section. Proposals received after the Proposal Submission Deadline will not be considered and will be returned unopened. Faxed submissions will not be accepted in response to this RFP.



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### 1.03 Contacts

All questions or inquiries must be made in writing or email to the Lead Contact named below:

Anne Whalen, Clerk-Administrator

11 Birch Lake Road

Massey, ON POP 1P0

[inquiries@sables-spanish.ca](mailto:inquiries@sables-spanish.ca)

**IMPORTANT:** A Bidder may be disqualified if they make inquiries, between the Proposal issue date and the notification of the Award, in a manner other than that described in this RFP or to anyone involved in the process who is not the Lead Contact, including but not limited to the members of Council. This is to ensure that each Bidder receives the same information and that no Bidder receives unfair treatment during the RFP process.

### 1.04 Schedule

The schedule set out herein represents the Township's best estimate of the schedule that will be followed:

RFP issue date: Thursday, September 5, 2024

Deadline for submission of questions (see Sec 1.05): Friday, September 27, 2024 at 3:00 pm

Addenda posted on Municipal website (see Section 1.06): Tuesday, October 1, 2024 by 11:00 am

Proposal Submission Deadline (see Sec 1.02): Wednesday, October 16, 2024 by 11:00 am

Anticipated notification of award: Thursday October 24th, 2024 (provided Council approve on October 23, 2024)

Contract start date: Wednesday, January 1, 2025

### 1.05 Required Review and Clarification

Bidders shall carefully review this RFP. If questions concerning clarification of the contents of this document arise, the questions must be made in writing and received by the Lead Contact by 3:00 p.m. on Friday, September 27<sup>th</sup>, 2024. This will allow time for the issuance of any necessary addenda. Protests based on any omission or error or on the content of the RFP will be disallowed if these perceived faults have not been brought to the attention of the Lead Contact. In submitting a Proposal, the Bidder acknowledges that they have read, completely understood, and accepted the terms and conditions of the RFP in full. The Township is not responsible for any misunderstanding of the RFP.



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### 1.06 Amendments to the RFP

The Township of Sables-Spanish Rivers may issue addenda to clarify and/or modify certain aspects of the RFP prior to the Proposal Submission Deadline. Addenda shall be posted by 11:00 am on Tuesday, October 1, 2024 to [www.sables-spanish.ca](http://www.sables-spanish.ca) and shall be available in the Municipal Office. It is the Bidder's responsibility to obtain a copy of any addenda and acknowledge same on the Form of Proposal.

### 1.07 Opening of Proposals

There will be no formal opening of Proposals. Typically, a request for proposals is evaluated on a more comprehensive set of criteria than a tender. As such, the RFP will not be awarded at the opening, but only after the Evaluation Committee has examined all Proposals in detail and presented their recommendation to Council. Bidders will be notified of the date for the Council meeting at which the Award will be decided, and they are welcome to attend or will be notified by the Lead Contact.

### 1.08 Reserved Rights of the Township of Sables-Spanish Rivers

The Township reserves the right to:

- a. make public the names of any or all Bidders and their quoted price;
- b. request written clarification or the submission of supplementary written information in relation to the clarification request from any Bidder and incorporate a Bidder's response to that request for clarification into the Bidder's Tender;
- c. adjust a Bidder's scoring or reject a Bidder's Tender on the basis of
  - i) a financial analysis;
  - ii) information provided by references;
  - iii) the Bidder's past performance on previous contracts awarded by the Township;
  - iv) the information provided by a Bidder pursuant to the Township exercising its clarification rights under this RFP process; or
  - v) other relevant information that arises during the RFP process;
- d. verify with any Bidder or with a third party any information set out in a Tender;
- e. check references other than those provided by any Bidder;
- f. disqualify any Bidder whose Tender contains misrepresentations or any other inaccurate or misleading information, or any qualifications;
- g. disqualify any Bidder or the Tender of any Bidder who has engaged in conduct prohibited by this RFP;



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- h. make changes, including substantial changes, to this RFP provided that those changes are issued by way of addenda in the manner set out in this RFP;
- i. select the Bidder other than the Bidder whose Tender reflects the lowest cost to the Township or the highest overall score;
- j. cancel this RFP process at any stage;
- k. cancel this RFP process at any stage and issue a new RFP for the same or similar deliverables;
- l. accept or reject any or all Tenders in whole or in part;
- m. discuss with any Bidder different or additional terms to those contemplated in this RFP or in any Bidder's Proposal;
- n. if a single Tender is received, reject the Proposal of the sole Bidder and cancel this RFP process
- o. to negotiate with the two highest scoring Bidders.

These reserved rights are in addition to any other expressed rights or any other rights which may be implied in the circumstances.

### **1.09 Not Responsible for Costs**

The Township of Sables-Spanish Rivers shall not pay any costs associated with the preparation, submission, or presentation of the Bidder's Proposal. The Township shall not be liable for any expenses, costs or losses suffered by the Bidder or any third party resulting from the Township exercising any of its expressed or implied rights under this RFP.

### **1.10 Tender Expiry Date**

Bidders hereby acknowledge that their Proposals shall be irrevocable for a period of 60 days from the Proposals Submission Deadline. Extensions to this period may be granted with the mutual agreement of the Township and the successful Bidder and may be initiated by either party.

### **1.11 Confidentiality and Ownership**

Any information provided to the Bidder by the Township of Sables-Spanish Rivers before, during or after the project is completed shall be treated as confidential and shall not be used or communicated by the Bidder or any third party in any way unless otherwise identified or permitted by the Township. The information, reports, documentation, plans, etc. that are produced by the successful Bidder in response to this project shall become the exclusive property of the Township of Sables-Spanish Rivers. However, intellectual property, such as specific tools, templates,



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processes, etc. that the Bidder provides as part of the deliverables remains the property of the Bidder.

### **1.12 Invoicing**

The Bidder shall provide an annual invoice to the Township of Sables-Spanish Rivers that separates the total cost of the program by municipal Department. Further details will be confirmed with the Successful Bidder.

### **1.13 Freedom of Information**

Any personal information required in the Proposal is received under the authority of the Township of Sables-Spanish Rivers. This information shall be an integral component of the submission. All written Proposals received by the Township become a public record. Once a Proposal is accepted by the Township and the contract has been awarded, all information contained in the Proposals may be available to the public, including personal information. Questions about the collection of personal information and the Municipal Freedom of Information and Protection of Privacy Act, 1989, R.S.O. 1990, as amended may be directed to the Municipal office.

### **1.14 Additional Requirements**

- (a) The successful Bidder shall ensure that all services and products provided in respect to this RFP are done so in accordance with and under the authorization of all applicable authorities, municipal, provincial, and/or federal legislation.

## **Section 2 Minimum Specifications & Requirements**

The intent of this RFP is to contract with an insurance carrier to secure appropriate insurance coverage and risk management services for the Township of Sables-Spanish Rivers. At a minimum, this includes insurance policy placement, insurance policy administration support, brokerage claim services and review, and a risk management program.

Details of the Township's required coverage, deductibles, and other specifications are set out in the following Appendices and may be obtained only by contacting the Lead Contact, as they contain confidential information:

- Appendix 'A': Current Coverage Summary
- Appendix 'B': Property List
- Appendix 'C': Vehicle List



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**RISK MANAGEMENT SERVICES:** The Township is interested in receiving information and training on risk management techniques and insurance requirements during the policy period. Bidders shall provide a detailed overview of their Risk Management Services (i.e., learning documents, training sessions) that are available to municipal clients. Bidders shall provide a general summary of their risk management delivery to other clients in past years. Bidders shall clearly specify which services are included in the premium costs and which may be provided on a fee for service basis.

**CLAIMS MANAGEMENT SERVICES:** Bidders shall describe in detail how claims for the Township will be handled. Bidders shall provide an overview of the Claims Management procedures that would be followed in the event of a claim, including but not limited to estimated timelines, preferred method of incident reporting, use of adjusters, legal representatives, investigation and settlement.

**TAX:** Premiums shall be provided exclusive of any applicable taxes. The Total Annual Cost shall show a sub-total, amount of taxes, and total including taxes.

**WORDINGS:** Bidders may quote on their own wordings provided that all conditions are met by the wordings. The Township shall require that original specimen wordings accompany the Proposal, showing all terms, conditions and exclusions. Bidders shall provide any deviations from the coverage requested in a separate section, marked “Deviations” and accompanied by a full description of the deviation and its potential impact on the Municipality.

**SUBSCRIPTION IDENTIFICATION:** If more than one Insurer is proposed for a selected coverage, each Insurer and percentage subscription is to be identified for each class of insurance, and the Bidder 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.

**ASSIGNMENT/TRANSFER:** The Successful Bidder shall not assign or transfer any portion of the Proposal submitted and subsequently accepted without receiving prior approval to do so by the Township.

**GOVERNING LAW:** A contract resulting from this Request for Proposals shall be governed by and interpreted in accordance with the laws of the Province of Ontario.

**COVERAGES:** The Township shall reserve the right to increase or decrease coverage, to add additional items to the respective policies, or to increase or decrease deductibles, at any time, all of which shall be subject to corresponding increases or decreases to premium costs. Bidders may



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submit a “Recommendations” section to their submission outlining any enhancements and costs associated with coverages or services that may exceed those set out in the Appendices.

**QUALIFICATIONS:** Bidders shall provide evidence of financial strength and viability and their ability to react to the changing needs of the Township and insurance best practice. Bidders shall provide documentation showing that they are licensed and in good standing to operate as an insurance broker in the Province of Ontario. Bidders shall provide evidence of understanding and familiarity with legislation, municipal operations, and associated risks, as they relate to the provision of insurance and risk management services. Bidders shall provide information on the people who will be assigned to work with the Township, including their roles and locations.

**REFERENCES:** Bidders shall submit two references from similarly sized municipalities or similar organizations, who can speak to the Bidder’s ability to provide the required services.

**TERM:** The term of this agreement shall be one (1) year, commencing January 1, 2025. The Township reserves the right to extend the agreement under the same terms and conditions for a further three (3) years on a year to year basis, dependent upon the quality of service, mutual agreement, and annual premium negotiation.

**CANCELLATION:** Bidders shall include a sixty (60) day cancellation policy, with notice to be provided in writing by other party. Failure to comply with the requirements expressed herein may result in disqualification of the Proposal.

### **Section 3 Evaluation of the Proposals**

#### **3.01 Evaluation Criteria, Process and Award**

As part of the evaluation process, the Township may contact one or more Bidders to clarify or obtain more information about their Proposal or to request the Bidder to exhibit or otherwise demonstrate the information contained therein. The purpose of these discussions will be to ensure full understanding of the requirements of the RFP and Proposal. Discussions will be limited to specific sections of the RFP identified by the evaluation committee. The Lead Contact will only hold discussions with Bidders who have submitted a Proposal deemed to be reasonably acceptable for Award. The Township may negotiate with the two highest scoring bidders to achieve cost or service improvements/efficiencies. The Township may make an Award on the basis of the Proposals received without further discussion with the Bidders. Therefore, each initial offer should contain the Bidder’s best terms/information, including all required documentation as listed in this RFP. The evaluation committee will recommend Award to Council for the Bidder achieving the highest combined score based on the rated criteria in 3.02 below.





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### 3.02 Maximum Evaluation Points Summary

#### **Program and Services Offered**

**40 points**

- Documentation and demonstration that the proposed services meet or exceed the minimum requirements of the RFP.

#### **Cost**

**40 points** •

Total cost and breakdown of costs are complete and reasonable.

#### **Bidder's Qualifications and References**

**20 points** •

The Bidder is qualified to provide the required services.

#### **Maximum Points Available**

**100 points**

The successful Bidder shall be notified of the Award in writing to the address given on the Form of Proposal, and/or may be contacted verbally or electronically by the Lead Contact.



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**Section 4 Form of Tender**

I/We, the Undersigned, having examined this Request for Proposals, do hereby offer to enter into an Agreement with the Township of Sables-Spanish Rivers to provide a municipal insurance and risk management program under the terms as included in this RFP and Proposal.

I, We \_\_\_\_\_  
(Name-Print) (Position)

of \_\_\_\_\_  
(Company Name)

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_, 2024.

\_\_\_\_\_  
AUTHORIZED SIGNATURE

\_\_\_\_\_  
STREET ADDRESS

\_\_\_\_\_  
CITY PROVINCE POSTAL CODE

\_\_\_\_\_  
TELEPHONE NO. FACSIMILE NO. E-MAIL ADDRESS

Receipt of any issued addenda shall be acknowledged by initialing in the space provided below.

Addendum No. 1 \_\_\_\_\_ Addendum No. 2 \_\_\_\_\_ Addendum No. 3 \_\_\_\_\_

Signature in the designated space, by an authorized officer of the Bidder's company affirms acceptance of the Request for Proposal requirements set forth in this document, the associated costs attributed to the business arrangement between the Bidder and Township of Sables-Spanish Rivers, and hereby certifies that the information supplied in this tender proposal to be true and complete in all respects.

Company Seal

## Appendix A

### 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		50,000 Per Person 50,000 Per Accident
Voluntary Property Damage		50,000 Per Occurrence 50,000 Annual Aggregate
Voluntary Compensation - Employees		50,000 Each Person 250,000 Annual Aggregate
Sewer Backup	10,000 Per Claimant	Included
Wrongful Dismissal (Legal Expense – Claims Made)	5,000	500,000 Per Claim 500,000 Aggregate
Forest Fire Expense		2,000,000 2,000,000 Aggregate
Abuse Liability – Claims Made Form	10,000	2,000,000 Per Claim 2,000,000 Aggregate
Abuse Liability Retroactive date: (dd/mm/yyyy) 01/01/2023		
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 Clause (including expenses) refer to Policy Wordings

#### Follow Form – Excess Liability Coverage Description

(\$) Limit of Insurance

<b>Excess Limit</b>	10,000,000
<b>Underlying Policy</b>	<b>(\$) Underlying Limit</b>
General Liability	15,000,000
Abuse Exclusion Applies	
Errors & Omissions Liability	15,000,000
Non-Owned Automobile	15,000,000
Owned Automobile	15,000,000

**Total Limit of Liability (\$)**      25,000,000

## Appendix A

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

#### Accident

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Board Members: Persons Insured Mayor, Deputy-Mayor and Five (5)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 Mayor, Deputy-Mayor and Five (5)Councillors		
Critical Illness ( Subject to satisfactory application)		10,000
Volunteers Accidental Death & Dismemberment		50,000
Paralysis		100,000
Weekly Income – Total Disability		500
Weekly Income – Partial Disability		250
Firefighters': Persons Insured		
Firefighters' Accidental Death & Dismemberment		100,000
Paralysis		200,000
Weekly Income – Total Loss of Time		400
Weekly Income – Partial Loss of Time		200

## Appendix A

### 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

#### Legal Expense (Claims Made)

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

## Appendix A

### 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	10,000	RC	17,195,168
Scheduled Items	10,000		1,033,589
Coverage, Deductible and Basis of Settlement as per Schedule			
<b>Property Supplemental Coverage</b>			
(Included in the Total Sum Insured unless otherwise specified in the wording)			
Building By-laws	10,000		10,000,000
Building Damage by theft	10,000		Included
Debris Removal	10,000		Included
Electronic Computer Systems			
Electronic Computer Hardware and Media	10,000		Included
Electronic Computer Systems Breakdown	10,000		76,000
Electronic Computer Systems – Extra Expense			Not Insured
Extra Expense Period of Restoration	10,000		90 Days
Expediting Expense	10,000		Included
Fire or Police Department Service Charges	10,000		Included
First Party Pollution Clean-up	10,000		1,500,000
Fungi and Spores	10,000		10,000
Furs, Jewellery and Ceremonial Regalia			
Ceremonial Regalia	10,000		Included
Furs and Jewellery	10,000		25,000
Inflation Adjustment	10,000		Included
Live Animals Birds or Fish	10,000		25,000
Newly Acquired Property	10,000		1,000
Professional Fees	10,000		Included
Property and Unnamed Locations	10,000		Included
Property Temporarily Removed Including while on Exhibition and during Transit	10,000		Included

## Appendix A

Recharge of Fire Protection Equipment Expense	10,000	Included
Sewer Backup and Overflow	10,000	Included
<b>Municipal &amp; Public Administration Extension Endorsement</b>		
(In Addition to the Total Sum Insured unless specifically scheduled in the wording)		
Accounts Receivable	10,000	500,000
Bridges and Culverts	10,000	50,000
Buildings Owned due to Non Payment of Municipal Taxes	10,000	250,000
Buildings in the Course of Construction Reporting Extension	10,000	1,000,000
By Laws – Governing Acts	10,000	25,000
Consequential Loss Caused by Interruption of Services		
On Premises	10,000	Included
Off Premises	10,000	1,000,000
Cost to Attract Volunteers Following a Loss	10,000	10,000
Docks, Wharves and Piers	10,000	100,000
Errors and Omissions	10,000	Included
Exterior Paved Surfaces	10,000	50,000
Extra Expense	10,000	500,000
Fine Arts		
At Insured's Own Premises	10,000	25,000
On Exhibition	10,000	100,000
Fundraising Expenses	10,000	10,000
Green Extension	10,000	50,000
Growing Plants		
Any One Item	10,000	1,000
Per Occurrence	10,000	100,000
Ingress and Egress	10,000	Included
Leasehold Interest	10,000	25,000
Master Key	10,000	25,000
Peak Season Increase	10,000	25,000
Personal Effects	10,000	25,000
Property of Others	10,000	25,000
Rewards: Arson, Burglary Robbery and Vandalism	10,000	25,000
Signs	10,000	Included
Vacant Property	10,000	1,000,000
Valuable Papers	10,000	500,000
<b>Business Interruption</b>		
Rent or Rental Value	10,000	500,000
Gross Revenue	10,000	90,000

## Appendix A

### Additional Endorsements

Virus and Bacteria Exclusion	Not Applicable	Included
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### Earthquake Coverage

Earthquake Coverage	3% Minimum \$100,000	Included
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#### Notes Applicable to Earthquake Coverage

1. Earthquake coverage applies to: all property insured unless it is specifically excluded. Specifically excluded property will be shown under **Changes to Your Insurance Program – Property** in this Report.
2. Deductible is applicable to each premises.

Earthquake Aggregate – Applicable to All Provinces		"Total Sum Insured" and "all coverages" as declared to the Insurer at the time of the "earthquake".
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### Flood Coverage

Flood Coverage	\$ 50,000	Included
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#### Notes Applicable to Flood Coverage

1. Flood coverage applies to: all property insured unless it is specifically excluded. Specifically excluded property will be shown under **Changes to Your Insurance Program – Property** in this Report.
2. Deductible is applicable to each premises.

Flood Aggregate – Applicable to All Provinces		"Total Sum Insured" and "all coverages" as declared to the Insurer at the time of the "flood".
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**(\$) Total Amount of Insurance                      21,139,557**

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



## Appendix A

### Schedule of Coverage

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

#### Equipment Breakdown (Advantage/BM31)

Coverage Description	(\$) Deductibles / Waiting Period	(\$) Limit of Insurance
Direct Damage	5,000	50,000,000 Per Accident
Extra Expense		500,000
Consequential Damage		50,000
Expediting Expense		Included
Hazardous Substances		500,000
Ammonia Contamination		500,000
Water Damage		500,000
Professional Fees		500,000
Interruption by Civil Authority		30 days
Errors and Omissions		500,000
Loss of Data		100,000
Selling Price		Included
By-Law Cover		Included
Off Premises Mobile Object		25,000
Brands and Labels		250,000
Environmental "Green" Coverage		250,000
Service Interruption		Included Within 2500 metres
Contingent Business Interruption		25,000
Public Relations Coverage		10,000
Loss of Profits (Gross Revenue)	24 Hours	90,800

## Appendix A

### Schedule of Coverage

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

#### Owned Automobile

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
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#### Liability

Bodily Injury		15,000,000
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	5,000	Included
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#### Endorsements

Fire Department Vehicles		Included
Replacement Cost		Included
#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
#44R - Family Protection Coverage		2,000,000

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

## Appendix A

### Coalition - Cyber Liability

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Policy Aggregate Limit of Liability including claims & expenses		
Network & Information Security Liability	\$25,000	\$2,000,000
Regulatory Defense & Penalties	\$25,000	\$2,000,000
Funds Transfer Liability	\$25,000	\$250,000
PCI Fines, Expenses & Costs	\$25,000	\$2,000,000
Cyber Extortion & Ransomware	\$25,000	\$2,000,000
Multimedia Content Liability	\$25,000	\$2,000,000
Business Interruption & Dependent Business Loss	8 Hours	\$2,000,000
i.Resultant from Security Breach	\$25,000	\$2,000,000
ii.Resultant form Systems Failure	\$25,000	\$2,000,000
Limit of Coverage for Privacy Breach Response & Additional Coverages		
Breach Response Services **	\$25,000	\$2,000,000
Breach Response Costs **	\$25,000	\$2,000,000
Crisis Management & Public Relations	\$25,000	\$2,000,000
Digital Asset Restoration	\$25,000	\$2,000,000
Computer Replacement & Bricking	\$25,000	\$2,000,000
Reputational Harm Loss	Waiting Period: 14 days	\$1,000,000
Court Attendance	\$0	\$50,000
Invoice Manipulation	-	-
Service Fraud including Cyptojacking	\$20,000	\$100,000
Funds Transfer Fraud, Personal Funds Fraud & Social Engineering	\$25,000	\$250,000

\*\* Coverage Limit is separate from, and in addition to, the aggregate policy limit of Liability

CORPORATION OF THE TOWNSHIP OF SABLES-SPANISH RIVERS

Appendix B  
 BUILDINGS AND STRUCTURES  
 01/01/2024

ESTIMATE OF VALUES

ADMINISTRATION

1	WEBBWOOD STORAGE BUILDING, 10 CENTRE STREET, WEBBWOOD, P0P 2G0	19,300
45	Inspected in 2022 OFFICE & COUNCIL CHAMBER, 11 BIRCH LAKE ROAD, SABLES-SPANISH RIVERS, P0P 1P0	846,600

ARENA

35	GROSS REVENUE - MASSEY ARENA, 455 GOVERNMENT ROAD, MASSEY, P0P 1P0	90,800 LIM
37	* MASSEY ARENA, 455 GOVERNMENT ROAD, MASSEY, P0P 1P0	7,482,500
38	* MASSEY FENCING, 455 GOVERNMENT ROAD, MASSEY, P0P 1P0	12,200
39	* MASSEY BLEACHERS, 455 GOVERNMENT ROAD, MASSEY, P0P 1P0	19,000
40	* MASSEY LIGHTING, 455 GOVERNMENT ROAD, MASSEY, P0P 1P0	89,100
		0

CLINIC

9	MEDICAL OFFICE , 260 CAMERON STREET, MASSEY, P0P 1P0	581,100
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FIRE

5	WEBBWOOD FIRE HALL, 16 MAIN STREET, WEBBWOOD, P0P 2G0	229,700
8	MASSEY FIRE HALL, 200 IMPERIAL STREET NORTH, MASSEY, P0P 1P0	291,500
48	Inspected in 2022 SHAKESPEARE TOWNSHIP FIRE HALL, 1 FIREHALL ROAD, SHAKESPEARE, N0B 2P0	214,400

GENERAL

36	RENTAL INCOME	500,000 LIM
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CORPORATION OF THE TOWNSHIP OF SABLES-SPANISH RIVERS

Appendix B

BUILDINGS AND STRUCTURES

01/01/2024

ESTIMATE OF VALUES

LIBRARY

4	WEBBWOOD LIBRARY, 16 MAIN STREET, WEBBWOOD, P0P 2G0	455,700
7	MASSEY LIBRARY, 185 GROVE STREET, MASSEY, P0P 1P0	814,800

PARKS & REC

3	WEBBWOOD RINK BUILDING/CHANGE HOUSE , 12 ALGOMA STREET, WEBBWOOD, P0P 2G0	98,400
10	WALFORD COMMUNITY CENTRE & FIRE HALL, 410 HWY 17, WALFORD, P0P 2E0	814,800
11	WALFORD RINK CHANGE HOUSE, 66 WALFORD ROAD, WALFORD, P0P 2G0	9,600
42 *	BASKETBALL COURT OUTDOOR FENCING, 455 GOVERNMENT ROAD, MASSEY, P0P 1P0	32,600
43 *	LEE VALLEY HALL (LEASED TO SENIORS CLUB), 983 LEE VALLEY ROAD, SABLES-SPANISH RIVERS, P0P 2G0	305,800
44 *	COMMUNICATION TOWER , 983 LEE VALLEY ROAD, SABLES-SPANISH RIVERS, P0P 2G0	19,000

PUBLIC WORKS

2	WASHROOM BUILDING - MASSEY HERITAGE PARK, 105 SABLE STREET, MASSEY, P0P 1P0	108,100
		0
46	Inspected in 2022 SALT & SAND DOME, 11 BIRCH LAKE ROAD, SABLES-SPANISH RIVERS, P0P 1P0	360,100
47	Inspected in 2022 PUBLIC WORKS STORAGE BUILDING, 11 BIRCH LAKE ROAD, SABLES-SPANISH RIVERS, P0P 1P0	188,300

PUBLIC WORKS

49	Inspected in 2022 SOUTH YARD STORAGE BUILDING, 1792 HIGHWAY 17, MASSEY, P0P 1P0	130,100
50	inspected in 2022 MASSEY PUBLIC WORKS GARAGE, 11 BIRCH LAKE ROAD, SABLES-SPANISH RIVERS, P0P 1P0	879,40

CORPORATION OF THE TOWNSHIP OF SABLES-SPANISH RIVERS

Appendix B

OTHER PROPERTY (Excluding Buildings)

01/01/2024

ESTIMATE OF VALUES

ADMINISTRATION

14	OFFICE & COUNCIL CHAMBER CONTENTS, 11 BIRCH LAKE ROAD, SABLES-SPANISH RIVERS, P0P 1P0	146,630
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ARENA

23	MASSEY ARENA CONTENTS, 455 GOVERNMENT ROAD, MASSEY, P0P 1P0	143,698
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24	MASSEY ARENA MISC EQUIPMENT & CONTENTS , 455 GOVERNMENT ROAD, MASSEY, P0P 1P0	1,099,726
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30	2016 OLYMPIA MILLENNIUM (ICE SURFACER), SERIAL NO. RM160779360	82,774 SCH REP
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CLINIC

21	MEDICAL OFFICE CONTENTS, 260 CAMERON STREET, MASSEY, P0P 1P0	146,630
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ECS

34	ELECTRONIC COMPUTER SYSTEMS - EQUIPMENT	76,000
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FIRE

12	SHAKESPEARE TOWNSHIP FIRE HALL - CONTENTS, 1 FIREHALL ROAD, SHAKESPEARE, N0B 2P0	33,872
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18	WEBBWOOD FIRE HALL CONTENTS, 16 MAIN STREET, WEBBWOOD, P0P 2G0	43,989
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20	MASSEY FIRE HALL CONTENTS, 200 IMPERIAL STREET NORTH, MASSEY, P0P 1P0	73,315
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25	FIREFIGHTING EQUIPMENT	375,000
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33	RADIO EQUIPMENT	40,000
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LIBRARY

17	WEBBWOOD LIBRARY CONTENTS, 16 MAIN STREET, WEBBWOOD, P0P 2G0	201,690
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19	MASSEY LIBRARY CONTENTS, 185 GROVE STREET, MASSEY, P0P 1P0	176,836
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CORPORATION OF THE TOWNSHIP OF SABLES-SPANISH RIVERS

Appendix B

OTHER PROPERTY (Excluding Buildings)

01/01/2024

ESTIMATE OF VALUES

PARKS & REC

16	WEBBWOOD RINK BUILDING/CHANGE HOUSE CONTENTS, 12 ALGOMA STREET, WEBBWOOD, P0P 2G0	23,094
22	WALFORD COMMUNITY CENTRE/FIRE HALL CONTENTS, 410 HWY 17, WALFORD, P0P 2E0	36,658
26	2018 670 JOHN DEERE GRADER, SERIAL NO. 1DW670GXCHD684376	353,320 SCH REP
27	2002 740 GRADER. SERIAL NO. 33540	216,000 SCH ACV
28	2015 EC160DL VOLVO EXCAVATOR, SERIAL NO. VCEC160DT00210130	250,000 SCH REP
29	1999 CASE 621 LOADER, SERIAL NO. JEE0093413	115,995 SCH ACV
31	2006 JOHN DEERE 2210 LAWN TRACTOR	15,500 SCH ACV
32	2020 JOHN DEERE BACKHOE LOADER SERIAL NO. 1T0410LXPLF381886	187,000
	24MT7 TRACTOR	199,000

PUBLIC WORKS

13	MASSEY PUBLIC WORKS GARAGE - CONTENTS, 11 BIRCH LAKE ROAD, SABLES-SPANISH RIVERS, P0P 1P0	116,000
15	PUBLIC WORKS STORAGE BUILDING CONTENTS, 11 BIRCH LAKE ROAD, SABLES-SPANISH RIVERS, P0P 1P0	116,000

APPENDIX C  
AUTOMOBILE FLEET SCHEDULE

BUILDING

1 23 GMC SIERRA 1500 168770

FIRE

2 91 GMC FIRE TRUCK 521773  
3 96 GMC PUMPER 507765  
4 13 INTERNATIONAL TANKER RESCUE 352911  
5 01 INT TANKER FIRE TRUCK 401089  
6 02 INT TANKER FIRE TRUCK F44953  
7 96 INT FIRE TRUCK 140593  
8 15 FREIGHTLINER FM2 GD3614  
9 24 Maxi Pumper

PUBLIC WORKS

10 19 INTERNATIONAL HV613 042145  
11 05 INTERNATIONAL PLOW 143022  
12 12 CHEV SILVERADO 153311  
13 14 FORD ESCAPE UA2404  
14 18 GMC SIERRA 160728  
15 20 CHEV SILVERADO 260383  
16 22 FORD F550 W DUMP & PLOW D66873  
17 24 WESTERN STAR PLOW TRUCK

PARKS & RECREATION

18 22 GMC SIERRA 575229