

THE CORPORATION OF THE TOWN OF SMOOTH ROCK FALLS

Appendix A - Coverage Details

1) MUNICIPAL INSURANCE

DESCRIPTION	LIMITS	DEDUCTIBLE
CERTIFICATE OF AUTOMOBILE INSURANCE		
Liability - Bodily Injury / Property Damage	5,000,000	5,000 / Loss or Damage
COMPREHENSIVE CRIME		
Employee Dishonesty - Form A	1,000,000	Nil / Loss
Broad Form Loss of Money (Inside Premises)	200,000	Nil / Loss
Broad Form Loss of Money (Outside Premises)	200,000	Nil / Loss
Money Orders & Conterfeit Paper Currency	200,000	Nil / Loss
Depositors Forgery	1,000,000	Nil / Loss
Professional Fees / Audit Expenses	200,000	Nil / Loss
Computer Fraud or Funds Transfer Fraus	200,000	Nil / Loss
GENERAL LIABILITY		
General Liability, including Sudden and Accidental Pollution	5,000,000 / Occurrence	5,000 / Occurrence
Extensions:		
Employer's Liability	5,000,000 / Claim	5,000 / Claim
Tenant Legal Liability	5,000,000 / Occurrence	5,000 / Occurrence
Employee Benefit Liability	5,000,000 / Claim	5,000 / Claim
Incidental Medical Malpractice Retroactive Date: 11/15/1993	5,000,000 / Claim	5,000 / Claim
Voluntary Medical Payments	50,000 / Claim	5,000 / Claim
Forest Fire Fighting Expense	2,000,000 / Occurrence	5,000 / Claim
Voluntary Payment for Property Damage	50,000 / Occurrence	5,000 / Claim
Incidental Garage Operations	250,000 / Occurrence	5,000 / Claim
Municipal Marina Legal Liability	100,000 / Pleasure Craft	5,000 / Claim
	1,000,000 in Annual Aggregate	
Wrongful Dismissal (Legal Expense)	500,000 / Claim	5,000 / Claim
Conflict of Interest Reimbursement Expenses	100,000 / Claim	Nil
Legal Expense Reimbursement Expenses	100,000 / Claim	Nil
	500,000 in Annual Aggregate	
Non-Owned Automobile (including Contractual Liability for Hired Automobiles)	5,000,000 / Occurrence	Nil
Legal Liability for Damage to Hired Automobiles	250,000 / Occurrence	1,000 / Occurrence
Wrap-up Liability - Difference in Conditions and Difference in Limits	5,000,000 / Occurrence	Nil
Endorsements		
Municipal Errors and Omisions Liability Retroactive Date: Unlimited	5,000,000 / Claim	5,000 / Claim
Environmental Impairment Liability Retroactive Date: Unlimited	5,000,000 / Claim	5,000 / Claim
	5,000,000 in Annual Aggregate	
Abuse / Molestation Liability Retroactive Date: 8/31/2016	250,000 / Claim	5,000 / Claim
	500,000 in Annual Aggregate	

Voluntary Compensation		Nil
Police Officer Assault	5,000,000 / Occurrence	5,000 / Occurrence
COMBINED PHYSICAL DAMAGE AND MACHINERY BREAKDOWN		
Blanket Limit of Loss on Blanket Property	24,934,040	25,000 / Occurrence for All Losses except where specified differently
Computer/Electronic Data Processing (Included in Blanket Limit)	25,000	1,000 / Computer/Electronic Data Processing Loss
Unlicensed Equipment (Included in Blanket Limit)	1,530,000	
Extensions (Included in Blanket Limit):		
Valuable Papers	500,000	
Extra Expense	500,000	
Accounts Receivable	500,000	
Gross Rentals	600,000	
Computer Media	500,000	
Fine Arts (Agreed Value)	50,000	1,000 / Fine Art Loss
Extensions (Addition to the Blanket Limit):		
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 Interruptions - Profits	300,000 Max \$25,000 per month	
Contingent Business Interruption	1,000,000	
Fire Extinguishing Material and Fire Fighting Expense	100,000	
Professional Fees	500,000	
Hacking Event or Computer Virus Attack - any one 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	
Master Key	10,000	
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	
Hazardous Substance	500,000	
Ammonia Contamination	500,000	
Water Escape	500,000	
Property of Councillors, Board Members and Employees	5,000 / Loss (\$25,000 maximum annual policy limit)	
		50,000 / Flood Loss
		5% of total loss or \$100,000 minimum, whichever is greater, each Earthquake occurrence

CANADIAN COUNCILS UMBRELLA LIABILITY (1st Layer)		
Limits of Liability:		
	20,000,000 / Occurrence in the Annual Aggregate in respect of Products & Completed Operations	
	20,000,000 / Occurrence in the Annual Aggregate in respect of Municipal Errors and Omissions Liability	
	20,000,000 / Occurrence in the Annual Aggregate in respect of Employee Benefits Liability	
Schedule of Underlying Insurance:		
General Liability	5,000,000 / Occurrence	
Incidental Medical Malpractice	5,000,000 / Claim	
Municipal Errors Omissions	5,000,000 in Annual Aggregate	
Employer's Liability and Tenant's Legal Liability	5,000,000 / Occurrence	
Employee Benefits Liability	5,000,000 / Claim	
Non Owned Automobile Liability including Contractual Liability for Hired Automobiles	5,000,000 / Occurrence	
Owned Automobile Liability	5,000,000 / Occurrence	
CANADIAN COUNCILS UMBRELLA LIABILITY (2nd Layer)		
Limits of Liability:		
	25,000,000 / Occurrence in the Annual Aggregate in respect of Products & Completed Operations	
	25,000,000 / Occurrence in the Annual Aggregate in respect of Municipal Errors and Omissions Liability	
	25,000,000 / Occurrence in the Annual Aggregate in respect of Employee Benefits Liability	
Schedule of Underlying Insurance:		
General Liability	25,000,000 / Occurrence	
Incidental Medical Malpractice	25,000,000 / Claim	
Municipal Errors Omissions	25,000,000 in Annual Aggregate	
Employer's Liability and Tenant's Legal Liability	25,000,000 / Occurrence	
Employee Benefits Liability	25,000,000 / Claim	
Non Owned Automobile Liability including Contractual Liability for Hired Automobiles	25,000,000 / Occurrence	
Owned Automobile Liability	25,000,000 / Occurrence	
COUNCIL ACCIDENT		
Council Accident 24hr coverage (Class B II, 7 persons, Accident Indemnity, Accident Medical, Dental)	Aggregate Limit of Liability \$2,500,000 per Accident	

VOLUNTEER ACCIDENT		
	Aggregate Limit of Liability 1,000,000	
VOLUNTEER FIREFIGHTERS		
On-Duty Coverage, Off-Duty Member Benefit, Eligible Dependent Benefit		
Loss of Life Benefits:		
Accidental Death Benefits		
Accidental Death Benefit Amount	200,000	
Seat Belt Benefit Amount	50,000	
Safety Vest Benefit Amount	50,000	
Military Death Benefit Amount	15,000	
Illness Loss of Life Benefit Amount	200,000	
Dependent Child and Education Benefit Amount	30,000	
Spousal Support and Education Benefit Amount	15,000	
Memorial Benefit Amount	5,000	
Dependent Elder Benefit Amount	5,000	
Repatriation Benefit Amount	20,000	
Lump Sum Living Amounts:		
Accidental Dismemberment Benefit Principal Sum	200,000	
Vision Impairment Benefit Principal Sum	200,000	
Injury Permanent Impairment Benefit Principal Sum	200,000	
Heart Permanent Impairment Benefit Principal Sum	200,000	
Illness Permanent Impairment Benefit Principal Sum	200,000	
Cosmetic Disfigurement Resulting From Burns Benefit Principal Sum	200,000	
HIV Positive Lump Sum Living Benefit Principal Sum	200,000	
Cancer Benefit Principal Sum	5,000	
Weekly Income Benefits:		
Total Disability Benefits		
Total Disability Weekly Amount (first 28 days)	500	
Total Disability Maximum Weekly Amount (after 28 days)	1,000	
Total Disability Minimum Weekly Amount	125	
Partial Disability Benefits		
Partial Disability Weekly Amount (first 28 days)	250	
Partial Disability Maximum Weekly Amount (after 28 days)	500	
Partial Disability Minimum Weekly Amount	63	
Occupational Retraining Benefit Maximum Amount	20,000	
Weekly Injury Permanent Impairment Benefit	No	
Medical Expense Benefits:		
Medical Expense Benefit Maximum Amount	10,000	
Cosmetic Plastic Surgery Maximum Amount	25,000	
Post-Traumatic Stress Disorder Maximum Amount	25,000	
Critical Incident Stress Management Maximum Amount	25,000	
Family Expense Benefit Amount (per day)	100	
Family Bereavement and Trauma Counseling Benefit Amount (per person)	1,000	

Transition Benefit	Yes	
Felonious Assault Benefit Amount	100,000	
Home Alteration and Vehicle Modification Benefit Maximum Amount	50,000	
Optional Benefits:		
Weekly Hospital Benefit Amount	None	
First Week Total Disability Benefit Amount	None	
Coordinbated 28 Day Total Disability Benefit Amount	None	
Extended Total Disability Benefit	No	
Long-Term Total Disability Benefit	No	
Cost Of Living Adjustment (COLA) Benefits		
(1) Weekly Injury Permanent Impairment COLA	No	
(2) Long-Term Total Disability COLA	No	

2) CYBER INSURANCE

DESCRIPTION	LIMITS	DEDUCTIBLE
CYBER INCIDENT RESPONSE		
INCIDENT RESPONSE COSTS	1,000,000 / Claim	0 / Claim
LEGAL AND REGULATORY COSTS	1,000,000 / Claim	5,000 / Claim
SECURITY AND FORENSIC COSTS	1,000,000 / Claim	5,000 / Claim
CRISIS COMMUNICATION COSTS	1,000,000 / Claim	5,000 / Claim
PRIVACY BREACH MANAGEMENT COSTS	1,000,000 / Claim	5,000 / Claim
THIRD PARTY PRIVACY BREACH MANAGEMENT	1,000,000 / Claim	5,000 / Claim

POST BREACH REMEDIATION COSTS	50,000 / Claim, subject to a maximum of 10% of all sums paid by insurer as a direct result of the cyber event	0 / Claim
CYBER CRIME		
FUNDS TRANSFER FRAUD	250,000 / Claim	5,000 / Claim
THEFT OF FUNDS HELD IN ESCROW	250,000 / Claim	5,000 / Claim
THEFT OF PERSONALS FUNDS	250,000 / Claim	5,000 / Claim
EXTORTION	1,000,000 / Claim	5,000 / Claim
CORPORATE IDENDITY THEFT	250,000 / Claim	5,000 / Claim
TELEPHONE HACKING	250,000 / Claim	5,000 / Claim
PUSH PAYMENT FRAUD	50,000 / Claim	5,000 / Claim
UNAUTHORISED USE OF COMPUTER RESOURCES	250,000 / Claim	5,000 / Claim

SYSTEM DAMAGE AND BUSINESS INTERRUPTION		
SYSTEM DAMAGE AND RECTIFICATION COSTS	1,000,000 / Claim	5,000 / Claim
INCOME LOSS AND EXTRA EXPENSE	1,000,000 / Claim, sub-limited to CAD1,000,000 in respect of system failure	5,000 / Claim
ADDITIONAL EXTRA EXPENSE	100,000 / Claim	5,000 / Claim
DEPENDENT BUSINESS INTERRUPTION	1,000,000 / Claim, sub-limited to CAD1,000,000 in respect of system failure	5,000 / Claim
CONSEQUENTIAL REPUTATIONAL HARM	1,000,000 / Claim	5,000 / Claim
CLAIM PREPARATION COSTS	25,000 / Claim	0 / Claim
HARDWARE REPLACEMENT COSTS	1,000,000 / Claim	5,000 / Claim
NETWORK SECURITY & PRIVACY LIABILITY		
NETWORK SECURITY LIABILITY	1,000,000 in the aggregate, including costs and expenses	5,000 / Claim, including costs and expenses
PRIVACY LIABILITY	1,000,000 in the aggregate, including costs and expenses	5,000 / Claim, including costs and expenses
MANAGEMENT LIABILITY	1,000,000 in the aggregate, including costs and expenses	5,000 / Claim, including costs and expenses
REGULATORY FINES	1,000,000 in the aggregate, including costs and expenses	5,000 / Claim, including costs and expenses
PCI FINES, PENALTIES AND ASSESSMENTS	1,000,000 in the aggregate, including costs and expenses	5,000 / Claim, including costs and expenses
MEDIA LIABILITY		
DEFAMATION	1,000,000 in the aggregate, including costs and expenses	5,000 / Claim, including costs and expenses
INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT	1,000,000 in the aggregate, including costs and expenses	5,000 / Claim, including costs and expenses
COURT ATTENDANCE COSTS		
	100,000 in the aggregate	0 / Claim