



## Committee of the Whole

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**Meeting Date:** June 22, 2021

**Submitted by:** Cindy Howard, General Manager Finance and Community Services/Treasurer and Chris Traini, County Engineer

**SUBJECT:** 2021 INSURANCE RENEWAL

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### BACKGROUND:

Attached is the proposed 2021 Municipal Insurance Program as prepared by Tony Commisso of Intact Public Entities Inc. (formerly Frank Cowan Company), the County's current insurer.

The following is a list of recent renewals with the Intact Public Entities Inc., exclusive of the retail sales tax:

<b>PROPOSED 2021/22</b>	\$957,986 (12-month term including Cyber Insurance)
2020/21	\$782,568 (12-month term including Cyber Insurance)
2019/20	\$652,921 (12-month term)
2017/18	\$907,389 (18-month term) \$601,764 (12-month term)
2016/17	\$853,152 (18-month term)
2015/16	\$824,213 (18-month term)
2013/14	\$775,112 (18-month term)

### NOTES:

In 2019/20 the insurance program was moved to a 12-month term. The 2017/18 renewal is provided in both 18-month and 12-month renewal numbers to allow for easier comparison of the 2019/20 insurance program. The 2020/21 amount included \$7,750 for Cyber Insurance. The 2021/22 amount for Cyber Insurance is \$28,380, an increase of 266%.

**ANALYSIS:**

The County Engineer and County Treasurer met with Tony Commisso, Account Manager, Intact Public Entities Inc. in March 2021 to discuss the renewal report for the policy term June 30, 2021 to June 30, 2022.

The insurance program reflects a 12-month term and includes a Cyber Liability Insurance product.

The proposed 2021/22 insurance program reflects total premiums of \$957,986 representing a 22% increase over the previous insurance program renewal cost. The proposed 2021/22 insurance program includes the additions and deletions of vehicles, equipment and property throughout 2020/2021.

In comparison, the average municipal insurance rate increase in third quarter 2020 was 20%, fourth quarter 2020 was 23%. Similar rate increases are occurring in 2021 and these increases are industry wide.

New in this proposal is a COVID-19 liability exclusion for long term care facilities. This is a Canada wide policy exclusion and is industry wide as well.

Cyber insurance is becoming increasingly difficult to obtain for public entities. Insurers are demanding new security controls and applications each year which continues to drive up premiums. The ITS department is continuing with the development and enhancement of the Middlesex County Cyber Security Program in an attempt to mitigate these premium increases. As part of this program, ITS will be implementing additional cyber security controls in the future that will help ensure municipalities continue to be eligible for cyber insurance going forward.

The County of Middlesex insurance deductible is \$25,000. We are one of the few Counties that are at a \$25,000 deductible. Most County Insurance deductibles are \$75,000 or \$100,000.

12 Month Policy	\$25,000 Deductible
Annual Premium	\$957,986

The proposal is insuring \$83 million of assets (buildings, contents and un-licensed equipment).

**RECOMMENDATION:**

That the proposed 2021/22 insurance program as submitted by Intact Public Entities Inc. with a premium of \$957,986 for twelve months plus applicable taxes to June 30, 2022 be approved.

Attachment



## **2021 Municipal Insurance Program**

### **Corporation Of The County Of Middlesex And Middlesex County Library Board**

Renewal Report for the Policy Term June 30, 2021 to June 30, 2022

In Partnership with:

Prepared by:  
Tony Commisso, CAIB  
Regional Manager

Ref 18 May 2021  
48625/kn

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# About Intact Public Entities

Intact Public Entities is a Canadian leader in providing specialized insurance programs, including risk management and claims services to municipal, public administration and community-based organizations across Canada. Proven industry knowledge, gained through over nine decades of partnering with insurance companies and independent brokers, gives Intact Public Entities the ability to effectively manage the necessary risk, advisory and claims services for both standard and complex issues. Intact Public Entities is a wholly-owned subsidiary of Intact Financial Corporation with its head office located in Cambridge, Ontario. For additional information about Intact Public Entities visit [www.intactpublicentities.ca](http://www.intactpublicentities.ca).

Intact Public Entities is a Managing General Agent (MGA) with the authority to write and service business on behalf of strategic partners who share our commitment and dedication to protecting specialized organizations. Because our partners are long-term participants on our program, they understand the nature of fluctuating market conditions and complex claims and are prepared to stay the course.

The Guarantee Company of North America has been replaced as a subscriber by Intact Insurance Company when your policy becomes effective.

## Canadian Owned Company With 90+ Years of Continuous Operation

### Market Leader

#### Municipal, Public Administration & Community Services

Municipal market share leader in Ontario with strong representation of municipal, public administration and community-based organizations across Canada.

### Innovative

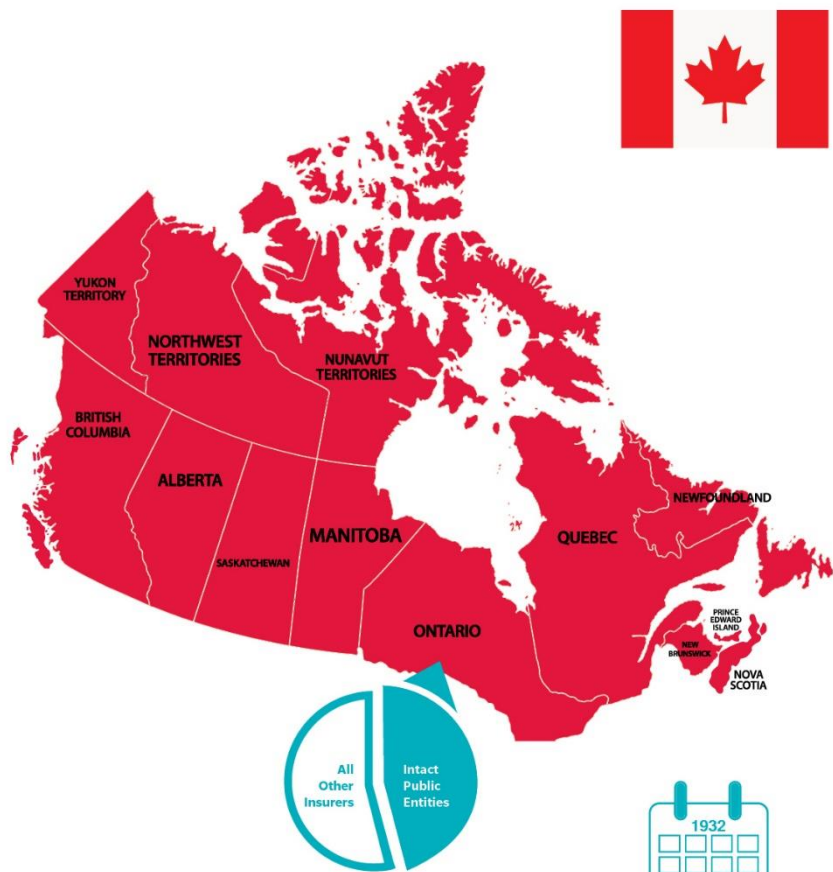
#### New Products & Services

Cyber Risk Insurance  
Fraudulently Induced Transfer  
Road Reviews  
Fleet Management

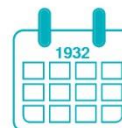
### In-House

#### Claims & Risk Management

In-house claims management = faster turn around, single point of contact, specialized expertise in the municipal claims environment.



**Municipal Market Share  
Leader in Ontario**



**First Municipal Client  
The Village of Ayr, Ontario**

## The Advantage of a Managing General Agent

The MGA model is different than a traditional broker/insurer arrangement in that an MGA provides specialized expertise in a specific, niche area of business. As an MGA we also offer clients additional and helpful services in the area of risk management, claims and underwriting. And unlike the reciprocal model, a policy issued by an MGA is a full risk transfer vehicle not subject to retroactive assessments but rather a fixed term and premium.

We invite you to work with a partner who is focused on providing a complete insurance program specific to your organization that includes complimentary value-added services that help drive down the cost of claims and innovative first to market products and enhancements. You will receive personalized service and expertise from a full-service, local and in-house team of risk management, claims, marketing and underwriting professionals.

As a trusted business partner, we believe in participating in and advocating for the causes that affect our clients. For this reason, we affiliate with and support key provincial and national associations. In order for Intact Public Entities to be effective in serving you, we, as an MGA, believe in fully understanding your needs, concerns and direction. Our support is delivered through thought leadership, financial resources, advocacy, services, education and more.

## Risk Management Services

We are the leader in specialized risk management and place emphasis on helping your organization develop a solid plan to minimize exposure before potential incidents occur. Risk management is built into our offerings for all clients, fully integrated into every insurance program. Our risk management team is comprised of analysts, inspectors and engineers who use their expertise to help mitigate risk. We do everything we can to minimize your exposure before potential incidents occur. This includes providing education, road reviews, fleet reviews, contract analysis and property inspections.

## Claims Management Services

Our in-house team of experts has the depth of knowledge, experience and commitment to manage the complicated details of claims that your organization may experience. You deal with the public often in sensitive instances where serious accusations can be made. Your claims are often long-tail in nature and can take years to settle. Some claims aren't filed until years after the occurrence or accident. You want a team of professionals on your side that will vigorously defend your reputation. We understand your risks and your exposures and have maintained a long-term commitment to understanding the complex issues your organization may face so that we can better service your unique claims requirements.



\*Please note that the information contained in this document is proprietary and confidential and is to be used for the sole purpose of determining the successful proponent. Permission must be obtained from Intact Public Entities prior to the release of any information contained herein for any other purpose than evaluating this submission.

## Best in Class Value added Services

Intact Public Entities offers more than just an insurance policy. As a leading MGA specializing in public entities, we provide Canadian municipalities with a complete insurance program. What's the difference? A vested interest in helping you reduce your total cost of risk while providing you with complimentary best in class value-added services that help improve your overall performance.

### Advocacy & Municipal Association Support

Intact Public Entities employees are continually recruited to serve on legislative committees and are aware of changes that will be introduced. We can move quickly to help you begin to modify your policies and procedures to maintain regulatory compliance.

Intact Public Entities advocates and supports your public entities across the country.



## Risk Management

### Asset Valuation and Risk Inspections

Inspections provide you with calculated reconstruction costs for insurance purposes and ensure insurance to value. Inspections also analyze potential areas of harm and provide risk recommendations to reduce the frequency and severity of incidents.

### Roads & Sidewalks

#### Road Risk Assessment

Non-repair of road liability claims are costly to defend, result in high court awards and greatly impact a municipality's cost of risk. To help municipalities minimize exposure to non-repair of road claims, road assessments can be employed to review documentation, compliance with the Ontario Traffic Manual, adequacy of policies and procedures and select road segments.

#### Sidewalk Services

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

#### Driver Trainer

Fleets and individual drivers can receive comprehensive driver training through the use of seminars, tools and guidelines that assist with everything from pre-employment checklists and driver management policies to defensive and cooperative driving education.

#### Fleet Management Evaluation

Have your municipality's fleet risk management practices evaluated. Topics for review include: management structure with the fleet, areas of operation/travel, driver training/hiring practices and loss control management.

#### MMS Compliance

Our Minimum Maintenance Standards (MMS) compliance analysis focuses on reviewing your policies/procedures/ documentation and comparing these to the required standards set under the MMS as well as the best practices developed by the Ontario Good Roads Association

### Municipal Education

#### Education & Seminars

Over 10,000 municipal employees from almost every department have received training from Intact Public Entities over the past few years. Training can be provided through customized sessions on the topics of your choosing or be tied to a policy/procedure review or claims review. We can also provide training through a webinar format and record these webinars so your managers can use them at any time to train new staff or as a refresher for existing staff. We have also partnered with Ontario Good Roads Association and the Association of Ontario Road Supervisors to provide technical training on several books of the Ontario Traffic Manual. Every year we offer Regional Training Sessions to larger audiences on topics such as Building Inspection Losses, Fleet Safety, Trails and Cycling on Municipal Roads. We are always interested in hearing from you as to the type of training your municipality requires.

### **Institute of Municipal Risk Management**

Register for courses specific to your role as a Councillor or municipal employee. The Institute is a collaborative initiative with the Association of Ontario Municipalities and features a variety of courses. Content rich material will help participants identify existing and emerging risks; become familiar with laws, statutes and legislation; and understand the importance of risk management protocols relating to a variety of municipal areas such as roads, sidewalks and claims management. Visit [municipaleducation.ca](http://municipaleducation.ca) for more information or to register.

## **Reviews & Analysis**

### **Contract Reviews**

This complimentary service is among our most popular because a third-party contract review can make a substantial difference. You'll receive valuable feedback and insight from a Paralegal on the suitability and effectiveness of liability provisions and insurance clauses in contracts and agreements.

### **Policy and Procedural Reviews**

Includes an audit of systems and processes to reduce potential losses within your organization. Reviews focus on identifying gaps or inconsistencies between written policies and procedures, operational procedures and current legislation. The review also includes a claims analysis to identify trends, patterns and adherence or its lack of to the written operational policies and procedures.

### **Online Resource Library - Risk Management Centre of Excellence**

You'll receive access to hundreds of relevant and helpful resources and templates designed to provide you with the tools needed to manage municipal risk.



# Claims Services

## Claims Management Best Practices Framework

Manage claims under your deductible with greater efficiency using our tested claims analytics and measures that are guaranteed to have a positive effect on cost savings. Couple this with strong claims and risk management and your organization will be better prepared to help mitigate and manage future incidents.

## In-House Claims Management Services

Your claims will be handled better. We have in-house claims authority – others may not. Why does this matter? You'll experience faster turnaround, one point of contact, reduced frustration, better claims resolution and improved expense management.

## Claims History Analysis

Identify the cause of claims and focus on trends and patterns to help eliminate risk sources so as to better identify risk trends and address them with mitigation techniques.

## Guidewire ClaimCenter® Claims Management

View the status of claims in addition to data mining capabilities for risk management purposes so as to better identify risk trends and address them with mitigation techniques.

## Claims Education

Customized municipal seminars on claims related topics delivered to solve specific risk issues.

## Expertise

Canadian municipal claims experience and expertise is important. Our understanding of the complex municipal landscape allows us to better service your unique claims requirements.

# Your Insurance Coverage

## Schedule of Coverage

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

### Important Information

The premium quoted is based on information provided at the date of this Report (the date is noted on the first page of this report/quotation). Additional changes to information are subject to satisfactory underwriting information and express approval by Intact Public Entities Inc. Changes in information and coverage may also result in premium changes.

## Casualty

Coverage Description	(\$) *Deductibles	(\$) Limit of Insurance
General Liability (Occurrence Form) <i>Broad Definition of Insured</i>	25,000	15,000,000 Per Claim No Aggregate
Voluntary Medical Payments	Nil	50,000 Per Person 50,000 Per Accident
Voluntary Property Damage	Nil	50,000 Per Occurrence 50,000 Annual Aggregate
Voluntary Compensation - Employees	Nil	50,000 Each Person 250,000 Annual Aggregate
Sewer Backup	25,000 Per Claimant	
Wrongful Dismissal (Legal Expense – Claims Made)	5,000	250,000 Per Claim 250,000 Aggregate
Forest Fire Expense	Nil	1,000,000 1,000,000 Aggregate
Errors & Omissions Liability (Claims Made Form)	10,000	15,000,000 Per Claim No Aggregate
Non-Owned Automobile Liability		15,000,000
Legal Liability for Damage to Hired Automobiles	500	250,000
Environmental Liability (Claims Made Form)	10,000	1,000,000 Per Claim 2,000,000 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
Errors & Omissions Liability	15,000,000
Non-Owned Automobile	15,000,000
Owned Automobile	15,000,000

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

## Schedule of Coverage

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

### Crime

Coverage Description	(\$)	Deductibles	(\$)	Limit of Insurance
Employee Dishonesty – Form A (Commercial Blanket Bond)			1,000,000	
Loss Inside the Premises (Broad Form Money & Securities)			300,000	
Loss Outside the Premises (Broad Form Money & Securities)			300,000	
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 Warden, Ten (10) Councillors, Three (3) Advisory Members				
Board Members Accidental Death & Dismemberment			250,000	
Paralysis			500,000	
Weekly Income – Total Disability			500	
Weekly Income – Partial Disability			300	
24 Hour Coverage Endorsement			Included	

### Legal Expense (Claims Made)

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

## 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	83,088,200
<b>Property Supplemental Coverage</b> (Included in the Total Sum Insured unless otherwise specified in the wording)			
Building By-laws	10,000	Included	
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		Not Insured	
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	Included	
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	
Recharge of Fire Protection Equipment Expense	10,000	Included	
Sewer Backup and Overflow	10,000	Included	



**Municipal & Public Administration Extension Endorsement**

(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	100,000
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

**Business Interruption**

Rent or Rental Value	10,000	500,000
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**Additional Endorsements**

## Virus and Bacteria Exclusion

Earthquake – Other Property	10,000	Included
Earthquake Aggregate – Applicable to All Provinces		"Total Sum Insured" and "all coverages" as declared to the Insurer at the time of the "earthquake".
Earthquake – Buildings	Not Applicable	Excluded
Flood – Other Property	10,000	Included
Flood Aggregate – Applicable to All Provinces		"Total Sum Insured" and "all coverages" as declared to the Insurer at the time of the "flood".
Flood – Buildings	Not Applicable	Excluded
Earthquake – POED – Strathmere Lodge	3% Minimum \$100,000	Included
Earthquake Aggregate – Applicable to All Provinces		"Total Sum Insured" and "all coverages" as declared to the Insurer at the time of the "earthquake".
Flood – POED – Strathmere Lodge	\$ 250,000	Included
Flood Aggregate – Applicable to All Provinces		"Total Sum Insured" and "all coverages" as declared to the Insurer at the time of the "flood".

**(\$) Total Amount of Insurance      85,758,200**

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

## Schedule of Coverage

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

### Equipment Breakdown (TechAdvantage)

Coverage Description	(\$) Deductibles / Waiting Period	(\$) Limit of Insurance
Direct Damage	10,000	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>		
<b>Page</b>		
Anchor Locations		Included
Service Interruption		Included
<b>*Will not show on Declarations</b>		Within 1000 metres
<b>Page</b>		

## Schedule of Coverage

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

### Owned Automobile

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
<b>Liability</b>		
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.	10,000
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### Loss or Damage\*\*

Specified Perils (excluding Collision or Upset)

Comprehensive (excluding Collision or Upset)

Collision or Upset

All Perils	10,000	Included
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### Endorsements

Notice of Cancellation	60 Days
Replacement Cost	Included
#5 - Permission to Rent or Lease Automobiles and Extending Coverage to Specified Lessee(s)	Included
#21B - Blanket Fleet Coverage	50/50

\*\* This policy contains a partial payment of loss clause.

A deductible applies for each claim except as stated in your policy.

### Indemnity Agreement is Applicable



## Schedule of Coverage

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

### Cyber Insurance

<b>INSURED</b>	Corporation of the County of Middlesex and Middlesex County Library Board	<b>COUNTRY/STATE</b>	CA/ON
<b>PERIOD OF INSURANCE</b>	1 year at 12.01 a.m. LST from a date to be agreed	<b>CURRENCY</b>	CAD

#### LIMITS – ANY ONE CLAIM AND IN THE AGGREGATE (INCLUDING CLAIMS EXPENSES WHERE APPLICABLE)

INSURING MODULES	OPTION 1
<b>Aggregate Policy Limit</b>	<b>250,000</b>
<b>Third Party Liability</b>	
<b>Technology Services</b>	N/A
<b>Miscellaneous Professional Services</b>	N/A
<b>Multimedia &amp; Intellectual Property Liability</b>	250,000
<b>Cyber Privacy</b>	
<b>Security &amp; Privacy Liability</b>	250,000
<b>Privacy Regulatory Defense &amp; Penalties</b>	250,000
<b>PCI DSS Coverage</b>	250,000
<b>Event Support Expenses</b>	250,000
<b>Reputational Damage</b>	250,000
<b>Cyber First Party</b>	
<b>Network Extortion</b>	250,000
<b>Business Income Loss</b>	250,000
<b>Data Asset Recovery</b>	250,000
<b>Dependent Business Income Loss and Data Asset Recovery</b>	250,000
<b>Hardware Replacement Costs</b>	250,000
<b>Forensic Accounting Costs</b>	15,000
<b>Physical Damage, Physical Loss &amp; Debris Removal</b>	N/A
<b>Cyber Crime</b>	
<b>Electronic Theft, Computer Fraud &amp; Telecommunications Fraud</b>	100,000
<b>Social Engineering Fraud</b>	100,000
<b>Invoice Manipulation Fraud</b>	100,000

**DEDUCTIBLE - EACH AND EVERY CLAIM (INCLUDING CLAIMS EXPENSES WHERE APPLICABLE)**

INSURING MODULES	OPTION 1
Third Party Liability	
Technology Services	N/A
Miscellaneous Professional Services	N/A
Multimedia & Intellectual Property Liability	50,000
Cyber Privacy	
Security & Privacy Liability	50,000
Privacy Regulatory Defense & Penalties	50,000
PCI DSS Coverage	50,000
Event Support Expenses	50,000
Reputational Damage	50,000
Cyber First Party	
Network Extortion	50,000
Business Income Loss	50,000 8 hours
Data Asset Recovery	50,000
Dependent Business Income Loss and Data Asset Recovery	50,000 8 hours
Hardware Replacement Costs	50,000
Forensic Accounting Costs	50,000
Physical Damage, Physical Loss & Debris Removal	N/A
Cyber Crime	
Electronic Theft, Computer Fraud & Telecommunications Fraud	50,000
Social Engineering Fraud	50,000
Invoice Manipulation Fraud	50,000

## Cost Analysis

	Expiring Program Term	Renewal Program Term
<b>Casualty</b>		
General Liability	\$ 590,177	\$ 708,212
Errors and Omissions Liability	10,459	12,028
Non-Owned Automobile Liability	495	495
Environmental Liability	11,805	13,576
Crime	2,059	2,119
Board Members Accident	2,155	2,155
Legal Expense	3,899	3,899
Cyber	7,750	28,380
<b>Property</b>		
Property	67,279	76,240
Equipment Breakdown	3,732	3,498
<b>Automobile</b>		
Owned Automobile	52,479	71,049
<b>Excess</b>		
Follow Form- 1 <sup>st</sup> layer	30,279	36,335
<b>Total Annual Premium</b>	<b>\$ 782,568</b>	<b>\$ 957,986</b>
(Excluding Taxes Payable)		

# Changes to Your Insurance Program

Please be advised of the following changes to your insurance program that now apply:

## Subscribing Companies

Please note the change of Insurer(s) and participation % as well as Lloyd's contract number(s).

Intact Insurance Company is integrating The Guarantee Company of North America's business and policies and, as such, The Guarantee Company of North America has been replaced as a subscriber by Intact Insurance Company.

Liberty Mutual Insurance Company has been added to the property policy.

Directors and Officers' policy is now 100% Intact Insurance Company.

Some forms have been amended to reflect the above changes.

## The Lloyds Additional Conditions Form

This form has been updated effective February 1, 2021. Under the following headings changes include:

- IDENTIFICATION OF INSURER / ACTION AGAINST INSURER and LLOYD'S UNDERWRITERS' POLICYHOLDERS' COMPLAINT PROTOCOL - the address noted in the wording has been updated.
- SEVERAL LIABILITY CLAUSE – the following paragraph has been removed:
  - INSURE IN CANADA A RISK
  - For purposes of the Insurance Companies Act (Canada), this document was issued in the course of Underwriters' insurance business in Canada.

All other terms and conditions within the form remain unchanged.

## Liability and Errors and Omissions

- We have made important changes please review the **Policy Changes First Party Pollution and Cyber Exclusions** document.
- We have included notification regarding the Errors and Omissions changes within this notification document. You may or may not have Errors and Omissions coverage on your policy, please refer to the Schedule of Coverage to determine whether your coverage has been affected.
- Intact Public Entities is applying a Communicable Disease Outbreak Exclusion. This will apply to municipal senior long-term care facilities and seniors assisted living facilities.
- When this endorsement is shown on the policy there is no coverage (including defence costs) for any actual, alleged or threatened virus, bacterium or other micro-organism that induces or is capable of inducing a communicable disease **when** the communicable disease is determined to be, a pandemic, epidemic, outbreak, disaster or public health or other emergency by the World Health Organization, or any agency or authority tasked with overseeing international or global public health, or by the Canadian government, including any federal, provincial, territorial or local agency, authority or official.
- The Endorsement is attached to Liability and Errors and Omission Coverage



## Cyber Insurance – New Subscribing Company

- We have now partnered with Ascent to continue to offer you a comprehensive cyber product.
- Ascent is a specialist Managing General Agent underwriting on behalf of a number of Lloyd's Syndicates.
- Ascent believes that all insurance products should be complemented by value added solutions and for this reason we partner with other professionals, including risk assessors, forensic experts, and proactive claims management companies, that assist our clients in making informed choices and ensure the claims process is smooth and efficient.
- To service our clients in a timely manner we use Optio Connect. Optio Connect is Ascent's proprietary quote to bind platform which generates quotes and policy documentation instantly to ease the insurance process.
- **Notice of Claim:** Should you have a policy with Ascent shown as the subscriber In respect of a circumstance, claim or an event which may entitle you to an indemnity for costs or expenses under your policy. Ascent/CyberClan Hotline +1 (0) 800 528 6170 or email [ascentresponse@cyberclan.com](mailto:ascentresponse@cyberclan.com). Please have your policy number ready when you call.
- For more information on our new product, please refer to the Cyber Insurance Coverage Highlights.
- Your previous insurance was offered through AXA XL. We have provided a Brief Overview of Changes between your previous coverage and your new cyber. Please refer to Cyber Change Highlights.

## Legal Expense Market and Product Changes

- Intact Public Entities has partnered in the past and continues to partner with DAS Legal Protection Inc. (DAS) to provide your Legal Expense Coverage.
- DAS is a Managing General Agent (MGA) and continues to handle the Legal Expense Insurance claims on behalf of Frank Cowan as they have in the past.
- The Legal Expense wording has been updated and include changes to your policy. Coverage for Human Rights tribunals is now included under the Legal Defence coverage. The General Conditions have been updated and should be reviewed carefully.
- DAS Legal Expense Insurance policies are underwritten by Temple Insurance Company and both companies are members of Munich Re (Group). Temple Insurance Company will be shown as the Insurer on your Legal Expense Policy.

# Property Policy

## First Party Pollution and Cyber Exclusions

We have made important changes please review the **Policy Changes First Party Pollution and Cyber Exclusions** document. This document outlines all coverage affected.

## Earthquake and Flood Aggregate

We have added an annual aggregate for flood and earthquake which are considered catastrophic coverages. Please refer to your policy wording for specific details and the 'Schedule of Coverage' within this document to view your Aggregate Limit.

## Liberty Mutual Insurance Company – New Property Subscriber

We have partnered with Liberty Mutual Insurance Company as a new subscriber on your property policy.

Since 1912, Liberty Mutual Insurance Company has grown their organization into the sixth largest global property and casualty insurer - based on 2019 gross written premium.

Over the past 100 years, Liberty Mutual Insurance has been committed to helping people preserve and protect what they earn, build and own.

## Virus and Bacteria Exclusion

Intact Public Entities is adding a virus and bacterial exclusion to property policies effective August 1st, 2020 for new business and October 1st, 2020 for renewals.

Previously we've communicated that our property coverage requires there to be a direct physical loss or direct physical damage subject to the policy terms and conditions and that business interruption coverage will not be triggered for a loss caused by a virus or bacteria.

The endorsement now clarifies that we exclude any virus, bacterium or other micro-organism that induces or is capable of inducing physical distress, illness or disease. The exclusion also stipulates that this exclusion supersedes any exclusion or coverage granted relating to 'pollutants' or 'contagions'.

The exclusion applies to all locations and all property policies and coverage including business interruption coverage, builders risk coverage, miscellaneous or other property coverage "form(s)" and any extensions, clauses or additions of coverage attached to and forming part of this policy, including exceptions to exclusions attached to these policies.

## Non-Owned Automobile Policy and Rented Vehicles

- Non-Owned Auto Coverage includes the SEF 94 endorsement – Legal Liability (Physical Damage) to a Hired/Rented Auto. Coverage is automatic for short term rentals (less than 30 days).
- If rentals are automatically renewed on a regular basis (for consecutive 30 day periods) coverage is required under the auto policy, #OPCF 27B endorsement and will be charged for accordingly. Please review this exposure and advise us of the details.

## Automobile Policy

- The name of endorsements attached to your policy may have changed and reference to GCNA and associated numbers have been removed.
- Replacement Cost Endorsement applies to vehicles 20 years and newer. Refer to Highlights Page for more information on fire trucks and coverage conditions.

## Indemnity Agreement

An “Indemnity agreement” will form a part of your policy terms. There is no change to the rating or application of the deductible(s) in terms of your policy.

The client shall reimburse, indemnify and hold harmless the Insurer against the amount not exceeding the applicable **Retention Amount** for each amount for each occurrence under which a claim is made under this policy.

The aggregate amount not exceeding \$10,000, for **Third Party Liability** paid or payable by the Insurer under or in connection with the policy with respect to coverages for any one occurrence, including all losses, claim payments, costs, claims, damages, charges, expenses, liabilities and legal obligations, howsoever arising, which the Insurer may sustain, is referred to as the ‘**Retention Amount**’.

This agreement must be signed by the client in order to be binding and form a part of the coverage agreement. When the Agreement is signed, it will be countersigned by Intact and a copy will be provided to you for your records.

# Policy Changes - First Party Pollution and Cyber Exclusions

Effective Date of Changes are:

- New Business: April 1, 2021
- Renewal Business: May 1, 2021

## First Party Pollution – Property Wording and Limit Changes

Under your property wording, we have amended the reporting condition for the First Party Pollution Supplemental coverage from 365 days to 180 days.

Limits for this coverage will also be changing. A specific limit of insurance will now be shown for this coverage.

## Cyber Exclusions under Our Wordings Update

With cyber risk exposure continuing to increase in both frequency and severity we have recently updated the cyber exclusions under our Property, Liability and Errors and Omissions wording to clarify our intent.

## Property – Cyber Incident Exclusion Endorsement

Please be advised that we have added a cyber incident exclusion endorsement to your property policy.

This exclusion applies to all property coverage including, business interruption coverage, builders risk coverage, miscellaneous or other property coverage form(s) and any extensions, clauses or additions of coverage including exceptions to exclusions and to all locations.

This new exclusion emphasizes our policies do not insure against loss or damage caused by a cyber incident as defined within the exclusion.

If, however, a cyber incident directly results in fire or explosion, coverage for loss or damage due to such resulting fire or explosion would apply.

The above is only an overview of the changes. Please read your new cyber incident exclusion endorsement carefully.

## Liability – Personal Injury and Cyber and Data Limitation

Please be advised that we have added a new cyber and data limitation endorsement to your liability policy.

Following industry standard we have added two exclusions under Personal Injury (including advertising injury) for any claims arising out of:

- electronic interactive websites including but not limited to: chatrooms, interactive forums, platforms or bulletin boards, that the insured either hosts or owns, or over which the Named Insured exercises control; and
- any other access or disclosure of personal or confidential information. This includes all personal and non-public information. Examples would include patents, trade secrets, financial lists and credit card lists etc.

This Endorsement clarifies our intent under Bodily Injury and Property Damage replacing the current electronic data exclusion. We continue to exclude any personal injury, bodily injury or property damage liability (including fines and penalties) in relation to a cyber incident or cyber act.

We have retained coverage for bodily injury or property damage liability (except for fines and penalties) if it is caused by any error or omission involving access to, processing of, use of or operation of any computer system.

It's important to remember that bodily injury does not include mental injury, mental anguish or mental disease.

The new endorsement now specifies liability relating to the Personal Information Protection and Electronic Documents Act, the Canada Anti-Spam Legislation, the Privacy Act, or any similar federal, provincial or territorial statute or regulation is not covered.



## Errors and Omissions Liability - Cyber and Data Limitation

Please be advised that we have added a new cyber and data limitation endorsement to your errors and omissions policy.

This exclusion replaces our current exclusion for computer viruses and unauthorized access.

We specify that coverage does not apply to any loss, damage, liability, claim, fines, penalties, cost or expense caused by, contributed to by, resulting from, arising out of or in connection with any cyber act, cyber incident or data breach.

Coverage does not respond to:

1. notification costs, crisis consultancy costs, credit monitoring expenses, replacement of actual credit or payment cards, forensic expenses, public relations expenses or legal advice and services arising out of or in connection with a data breach; or
2. any liability to restore, recover or replace computer systems or electronic data due to a cyber act or cyber incident.

**The above is only an overview of the changes. Please read your policy carefully.**

# Cyber Change Highlights

Below is a Brief Overview of Changes to Your Cyber Coverage. Your previous insurance was offered through AXA XL.

**While we have provided this Brief Overview of Changes document, there may be other changes in coverage and/or limits which are not noted. Please read your quotation documents carefully. A copy of the wordings are available upon request.**

Should you have any specific questions or concerns please contact your Intact Public Entities Representative.

Ascent	AXA XL
Deductible is applicable to Coverage	Policy contained an SIR (Self Insured Retention)
Primarily a 'Pay on Behalf' of policy	Primarily a 'Reimbursement' policy
Security and Liability Exposures Coverage caused by security and privacy wrongful acts.	Security and Privacy Liability Exposures Coverage for privacy and security wrongful act
Multimedia and Intellectual Property Coverage  The policy would respond to multimedia and intellectual property wrongful act(s)	Multimedia Coverage  The policy would also respond to a cyber claim relating to intellectual property.
Extortion Demands  We will reimburse you, the insured, in event of an extortion demand.	Extortion Demands Coverage will reimburse costs, reasonably incurred as a result of an extortion demand.
Network Expenditures  Covers network expenditures caused from a Network Event (loss sustained from a security event, privacy event, virus, malicious code or system failure). Responds to denial of service.	Network Expenditures Coverage will reimburse costs, reasonably incurred as a result of a data breach or network compromise (loss sustained by a security breach, viruses, malware etc.) Responds to denial of service.
Loss to Restore Electronic Data  Under network expenditure the costs to restore, re-collect or replace data including expenses for materials, working time and overhead costs associated with restoring or replacing your data.	Loss of Electronic Data Coverage reimburses for reasonable costs, incurred for updating or restoring the Insured's electronic data from backups which have been destroyed, lost, damaged, or altered as a result of a network compromise.
Event Support Expenses Pays event management costs, notification expenses, support and credit monitoring expenses and third-party event support expenses caused by a security event, privacy event, social media event or a breach of privacy regulations. *Legal Costs are covered as part of claims expenses. Forensic audits and breach counsel costs and specialists are covered as part of Network Expenditures.	Crisis Management and Notification Costs Coverage is provided for 1 <sup>st</sup> party costs (e.g. notification costs, public relations and forensics, credit monitoring, legal fees and forensics costs.
Privacy Regulatory Defense & Penalties:	Privacy Regulatory Defense & Penalties

Provides coverage for an organization defending itself in the event of a regulatory action following a privacy breach or breach of privacy regulations.	Provides coverage for defence costs and regulatory fines where there is an investigation from a regulatory body.
Electronic Theft, Computer Fraud & Telecommunications Fraud	Not available on the cyber policy.
Provides coverage for loss of an insured's money or asset arising from network security breach following a security breach.	
Social Engineering Fraud	Not available on the cyber policy.
Provides coverage for loss of money or asset arising from phishing or other electronic scams.	
Business Interruption	Business Interruption
Operational expenses would be covered under 'Loss to Restore Electronic Data'.	Loss of Profits and operational expenses caused by a network compromise.
Payment Card Industry Fines and Assessments	PCI DSS Fines (Payment Card Industry Data Security Standards)
Covers Payment Card Industry fines and assessments under the terms of a Merchant Services Agreement.	Covers Payment Card Industry fines and assessments under the terms of a Merchant Services Agreement.
Dependent Network Interruption & Recovery	Business Interruption
Covers cloud computing, your outsourced data center and/or other premises where your data or computing resources are stored or managed by a third party under a written contract.	Business interruption is covered for cloud computing and if a network sharing endorsement is added to the policy, coverage would extend to business interruption exposures caused by network sharing exposures.
Endorsement Required: Sub-limits may apply	Endorsement Required
Bricking	Not available on the cyber policy.
Extends coverage when you have a network event to cover reasonable and necessary costs to replace or repair your hardware, provided that after reasonable efforts such hardware cannot be restored to the level of functionality that existed immediately prior to the network event.	
Please be advised while coverage under your cyber policy provides coverage for a security event or privacy event that occurs on your network, your policy will not respond to liabilities assumed under contract. Please review policy Exclusion Item M. with respect to any contractual obligations and note that coverage will not apply to third party systems or any liability assumed under indemnity agreements with third parties.	Shared Network Service Agreement and Data Sharing Endorsement where applicable amended the definition of Computer System to include a Shared Network Service arrangement.

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# Automobile Replacement Cost Coverage Change Highlights

## Overview

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The Replacement Cost Endorsement is attached to your automobile policy and amends Section 7 'Loss or Damage Coverages' of the policy to remove our right to deduct depreciation in the event of a loss.

Coverage under this endorsement has been amended as follows:

We will pay:

- the cost to repair the automobile with material of like kind and quality
- In the event of constructive or total loss:
  - the cost of **replacing the automobile** with a new automobile of the same make and model, similarly, equipped **if you are the original purchaser** and the automobile was new at the time of delivery;
  - **the actual price paid by you** for the automobile and its equipment or actual cash value whichever is greater:
    - i) **if the automobile was not new** at the time of purchase, or
    - ii) **if you are not the original purchaser**, or
  - for **fire trucks over 20 years but not exceeding 25 years, the actual price paid by you** for the automobile and its equipment or actual cash value whichever is greater.

The following conditions apply:

- coverage only applies to owned light and heavy commercial automobiles, licensed contractor equipment and trailers that are **20 years old or newer** and **for fire trucks over 20 years but not exceeding 25 years as stipulated above**
- coverage does not apply to any automobiles branded rebuilt
- coverage does not apply to any automobiles insured on an agreed value basis

## Important Information

- Replacement cost Coverage is no longer available for Private Passenger Vehicles and Miscellaneous Vehicles
- Please refer to the endorsement wording for complete details of coverage.
- When providing us with details of additional or substituted vehicles, please advise us of the purchase price and whether the vehicle was purchased new or used.

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## Program Options

Intact Public Entities offers a comprehensive insurance program. Outlined below are the program options, followed by your current coverage highlights.

### Conflict of Interest Policy

Conflict of Interest Coverage is available.

Quote is available on request.

### Property Coverage – Earthquake and Flood

Although the County's Property policy is on an "All Risk" form and very broad in scope of protection, Earthquake and Flood Damage to Buildings is excluded. This form of protection is available by special extension.

Quote is available on request.



## Description of Coverage

Intact Public Entities offers a Comprehensive Insurance Program to meet your needs.

"Your Insurance Coverage" provides a schedule of proposed coverages, limits and deductibles included in this proposal.

Highlights of coverage follow providing a summary of coverage. Highlight pages may include description of optional coverages.

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# Municipal Liability Coverage Highlights

## Overview

At Intact Public Entities we are specialists at insuring Municipal & Public Administrations. Our liability wording has been specially designed to meet the unique needs of these types of risks.

## Coverage

- Limits up to \$50,000,000 Available.
- Occurrence coverage with No General Aggregate.
- Territory – World-wide for all coverage.
- Products and Completed Operations – liability arising out of the Insured's operations conducted away from the Insured's premises once those operations have been completed or abandoned. An Aggregate limit may apply for limits in excess of \$25,000,000.
- Bodily Injury including coverage for assault and battery.
- Personal Injury coverage - broad coverage (including advertising coverage) for acts that violate or infringe on the rights of others.
- Liquor Liability for bodily injury or property damage imposed upon an Insured by a Liquor Liability Act.
- Blanket Contractual for liability assumed by the Insured in contracts, whether reported to the insurer or not.
- Products Liability - legal liability incurred by an Insured because of injury or damage resulting from a product's exposure.
- Professional/Malpractice Liability including for bodily injury or property damage from professional exposures.
- Abuse Liability for the entity insured.
- Employers Liability providing coverage for liability to employees for work-related bodily injury or disease, other than liability imposed on the Insured by a workers compensation law.
- Sewer backup Liability
- Watercraft Liability - full coverage with no restrictions.
- Tenants legal liability
- Cross Liability
- Broad Definition of Insured.

## Common Endorsements

In addition to the base wording, we have many optional endorsements to tailor coverage for individual accounts including:

- Wrongful Dismissal (Legal Expense)
- Forest Fire Expense
- Marina Liability Extension
- Sexual Abuse Therapy and Counselling Extension for long term care homes.
- Other endorsements specifically crafted for a particular exposure.

## Coverage is Provided for Unique Exposures

- Products and Completed Operations Aggregate Limit may come into play for exposures such as road maintenance, snow removal, garbage collection / waste disposal, street cleaning or other duties that the Insured Municipality has to perform on behalf of third parties.
- Assault and battery coverage is imperative when there are security exposures (e.g. police).
- Products exposures such as utilities (e.g. water) are covered.
- Full Malpractice including Medical Malpractice as well as professional exposures are covered.
- Professional exposures include those such as medical, engineering, design errors or building inspection operations.
- Abuse and Professional Liability – as we have no exclusions for abuse, professional liability, negligent hiring practices or failure to supervise we provide exceptionally broad coverage for health risks such as long term care homes. The information provided by Intact Public Entities Inc. is intended to provide general information only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage. Intact Design® is a registered trademark of Intact Financial



# Municipal & Public Administration Errors and Omissions Liability Coverage Highlights

## Municipal & Public Administration Errors and Omissions Insurance

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Municipal & Public Administration Errors and Omissions Insurance (E&O) Coverage protects risks from civil litigation caused by allegations of professional negligence or failure to perform professional duties. Errors and Omissions focuses on providing coverage when there is financial loss to a third party (rather than bodily injury or property damage as general liability does).

### Features

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<b>Limits</b>	Typically limits follow that of our Liability. We have the availability to offer up to \$50,000,000.
<b>Defence Costs</b>	Over and above the Limit of Insurance. Whether a potential claim is baseless, or not, mounting legal expense can have serious monetary consequences for an Insured.
<b>No Annual Aggregate</b>	With higher out of court settlements and increased damage awards, large or even a series of small claims can quickly erode an annual aggregate limit.
<b>Claims Made Policy</b>	Pays for claims occurring and reported during the policy period. Our policy provides retroactive coverage (no date need be specified) and stipulates that a claim is first known only when written notice is first received.
<b>Claims Definition</b>	The definition of claim also includes arbitration, mediation or alternative dispute resolution proceedings.
<b>Insured Definition</b>	Includes Councilors, Statutory Officers, Council Committees, Firefighters, Employees and Volunteers.

### Coverage Is Provided For Unique Exposures

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<b>Insurance</b>	No exclusion for failure to procure or maintain adequate insurance bonds or coverage (e.g. construction projects).
<b>Benefit Plans</b>	Errors or Omissions in administering Employee Benefit Plans are covered.
<b>Misrepresentations</b>	Municipal governments are required to provide information with respect to local matters and must ensure the information which is provided is accurate, true and not misleading. Our definition of a Wrongful Act covers misstatements or misleading statements
<b>Other Specialists and Services</b>	Covers errors or omissions when they are rendered in connection with operations that are typical of public sector such as those of building inspections, zoning, planning, developing or regulating by-laws. Officials and employees acting in good faith are often times the subject of lawsuits.

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# Non-Owned Automobile Coverage Highlights

## Overview

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Non-Owned and hired automobile liability insurance covers bodily injury and property damage caused by a vehicle not owned by the Insured (including rented or borrowed vehicles). Coverage is provided for Third Party Liability arising from the use or operation of any automobile not owned or licensed in the name of the Insured if it results in bodily injury (including death), property damage (if the property was not in possession of the Insured) to a third party.

## Features

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### SEF No. 96 Contractual Liability:

- When renting a vehicle you engage in a contractual relationship with the rental company where you assume liability for the operation of the automobile. It is therefore important that contractual coverage is added to the policy by way of an endorsement known as SEF (Standard Endorsement Form) No. 96. Contractual Liability coverage is automatically provided for all written contractual agreements with our Non-Owned Automobile coverage.

### SEF No. 99 Long Term Lease Exclusion:

- When Contractual Liability is provided under the policy there is also an exclusion for Long Term Leased vehicles SEF No. 99. This excludes coverage for vehicles hired or leased for longer than a certain period such as 30 days.

### Territory:

- The Non-Owned Automobile policy provides coverage while in Canada and United States.

### Termination Clause:

- The standard termination clause has been amended in that the Insured may still provide notice of cancellation at any time, however, the Insurer must provide ninety days' notice of cancellation to the Insured rather than the standard 15 or 30 days.

### SEF No. 94 Legal Liability (Physical Damage) to a Hired/Rented Automobile:

- We automatically provide coverage for damage to a vehicle that you have hired or rented. Coverage is provided via endorsement SEF No. 94. We automatically provide 'All Perils' coverage. The limit of coverage will vary per client.

## Additional Information

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Courts have repeatedly held that when an automobile is used on a person's behalf or under a person's direction, that person (or entity) has a responsibility for the operation of the automobile and may be held liable for damages in the event of an accident even though he or she is not the owner or driver of the vehicle. This common law principle has been supported by a number of court decisions making an employer responsible for the use and operation of an automobile when an employee is operating an automobile (not owned by the employer) while being used for the employer's business.

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# Environmental Coverage Highlights

## Overview

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Pollution incidents are a significant risk that can result in serious harm to public health and safety as well as to the environment.

We provide pollution liability insurance for claims for third party bodily injury and property damage. Coverage is provided on a blanket basis resulting from pollution conditions on or migrating from premises owned, occupied, rented or leased by the insured that are discovered and are reported during the policy period. The policy responds to events that are gradual in nature as well as those that are sudden and accidental, causing third party damage whether pollutants are released on land, into the atmosphere or in the water.

## Features

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### Defence Costs

- Our Defence costs are over and above the limit of insurance and will respond even if allegations are groundless or false.

### Storage Tanks

- Seepage or leakage from both above and below ground storage tanks are covered without being specifically listed on the policy.

### Territory

- Worldwide territory.

### Limits of Insurance

- Both a 'per incident' and an 'aggregate' limit is applicable.

## Additional Information

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Environmental exposures pose an imminent and substantial threat to public health, safety or welfare or to the environment. Exposures could stem from: wastewater treatment plants, electric utility plants, construction sites, flood and rainwater runoff or retention basins, underground fuel storage tanks, herbicides, pesticides, and fertilizers, road salts and chemicals used to de-ice roads and bridges, contaminated waste from medical facilities or health clinics, marina's, fire-fighting chemicals or even contaminated swimming pools.

An environmental exposure arising from sewers is covered under our liability.

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# Crime Coverage Highlights

## Overview

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Our crime coverage is one of the broadest and most flexible in the industry. An Insured may elect to purchase any or all of the Standard Crime Coverage we have available. In addition to the Standard crime coverage the Insured may elect to also purchase any of our Optional Coverages.

### Optional Crime Coverage Includes:

- Extortion Coverage (Threats to persons and property).
- Pension or Employment Benefit Plan coverage.
- Residential Trust Fund Coverage.
- Credit Card Coverage.
- Client Coverage (Third Party Bond).
- Fraudulently Induced Transfer Coverage (otherwise known as Social Engineering). *Separate Coverage Highlights Sheet for Fraudulently Induced Transfer Coverage is available.*

For more information on our Optional Coverage refer to our Crime Coverage Options Highlight Sheet.

## Features of Our Standard Crime Coverage

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Below is a brief description of the Standard Crime Coverage an Insured may elect to purchase:

### Employee Dishonesty – Form A Commercial Blanket Bond

- This protects the employer from financial loss due to the fraudulent activities of an employee or group of employees. The loss can be the result of theft of money, securities or other property belonging to the employer.

### Loss Inside and Loss Outside the Premises (Broad Form Money and Securities)

- Covers loss by theft, disappearance, or destruction of the Insured's money and securities inside the Insured's premises (or Insured's bank's premises) as well as outside the Insured's premises while in the custody of a messenger.

### Money Orders and Counterfeit Paper Currency

#### Covers Loss

- Due to acceptance of a money order that was issued (or is purported to have been issued) by a post office or express company; and
- From the acceptance of counterfeit paper currency of Canada or the United States.

### Forgery and Alteration

- Covers loss due to dishonesty from a forgery or alteration to a financial instrument (cheque, draft or promissory note).

### Audit Expense

- Coverage for the expenses that are incurred by the Insured for external auditors to review their books in order to establish the amount of a loss. This is a separate limit of insurance.

### Computer and Transfer Fraud (Including Voice Computer Toll Fraud)

- Loss caused when money, securities, or other property is transferred because of a fraudulent computer entry or change. The entry or change must be within a computer system that the Insured owns (and on their premises).
- Loss caused when money or securities are transferred, paid, or delivered from the Insured's account at a financial institution based on fraudulent instructions (at the financial institutions premises).
- Voice computer toll fraud covers the cost of long distance calls if caused by the fraudulent use of an account code or a system password.

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# Board Members' (Including Councillors') Accidental Death and Dismemberment Coverage Highlights

## D&D and Paralysis Limits

	Option 1	Option 2
Accidental Death or Dismemberment (including loss of life and heart attack coverage)	\$100,000	\$250,000
Paralysis Coverage – 200% of Accidental Death and Dismemberment Limit		
Permanent Total Disability - Accidental Death and Dismemberment Limit		

## Weekly Indemnity

	Option 1	Option 2
Total Loss of Time	\$300	\$500
Partial Loss of Time	\$150	\$300

## Accident Reimbursement - \$15,000

Chiropractor	Crutches <sup>†</sup>
Podiatrist/Chiropodist	Splints <sup>†</sup>
Osteopath	Trusses <sup>†</sup>
Physiotherapist	Braces (excludes dental braces) <sup>†</sup>
Psychologist	Casts <sup>†</sup>
Registered or Practical Nurse	Oxygen Equipment – Iron Lung
Trained Attendant or Nursing Assistant <sup>‡</sup>	Rental of Wheelchair
Transportation to nearest hospital <sup>†</sup>	Rental of Hospital Bed
Prescription drugs or Pharmaceutical supplies <sup>‡</sup>	Blood or Blood Plasma <sup>‡</sup>
Services of Physician or Surgeon outside of the province	Semi Private or Private hospital room <sup>‡</sup>

<sup>†</sup>Maximum \$1,000 per accident. <sup>‡</sup>If prescribed by physician

## Dental Expenses

Dental Expenses	\$5,000
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## Occupational Retraining – Rehabilitation

Retraining – Rehabilitation for the Named Insured	\$15,000
Spousal Occupational Training	\$15,000

## Repatriation

Repatriation Benefit (expenses to prepare and transport body home)	\$15,000
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## Dependent Children – Per Child

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

## Transportation/Accommodation

### (When Treatment Is Over 100km From Residence)

Transportation costs for the Insured when treatment is over 100km from home.	\$1,500
Transportation and accommodation costs when Insured is being treated over 100km from home.	\$15,000

## Home Alteration and Vehicle Modification

Expenses to modify the Insured's home and/or vehicle after an accident.	\$15,000
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## Seatbelt Dividend

10% of Principal Sum	\$25,000
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## Funeral Expense

Benefit for loss of life	\$10,000
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## Identification Benefit

Benefit for loss of life	\$5,000
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## Eyeglasses, Contact Lenses and Hearing Aids

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

## Convalescence Benefit – Per Day

Insured Coverage \$100

One Family Member Coverage \$50

## Workplace Modification Benefits

Specialized equipment for the workplace. \$5,000

## Elective Benefits

### Complete Fractures

Skull	\$ 5,200	Foot & Toes	\$ 2,200
Lower Jaw	\$ 2,800	Two or More Ribs	\$ 1,900
Collar Bone	\$ 2,800	Colles' fracture	\$ 2,800
Shoulder Blade	\$ 3,500	Potts' fracture	\$ 3,400
Shoulder Blade complications	\$ 3,700	<b>Dislocation</b>	
Thigh	\$ 4,600	Shoulder	\$ 2,200
Thigh/hip joints	\$ 4,600	Elbow	\$ 2,200
Leg	\$ 3,500	Wrist	\$ 2,500
Kneecap	\$ 3,500	Hip	\$ 4,600
Knee/joint complications	\$ 4,000	Knee	\$ 3,500
Hand/Fingers	\$ 2,200	Bones of Foot or Toe	\$ 2,500
Arm (between shoulder & elbow)	\$ 4,600	Ankle	\$ 2,800
Forearm (between wrist & elbow)	\$ 2,800		

## Aggregate Limit

Aggregate Limit only applicable when 2 or more board members are injured in same accident. \$ 2,500,000

## Coverage Extensions

- Standard coverage is applicable while the Insured is 'On Duty'. Coverage for Accidents that may occur 24/7 may be purchased.
- Accidental Death of a Spouse While Travelling on Business is automatically included when this coverage is purchased. This endorsement provides for Accidental Death of a spouse when the spouse is travelling with an Insured Person on business. Coverage applies while travelling to or from such an event and /or if the loss of life occurs within one year of the accident.
- When Board Members' Accidental Death and Dismemberment Coverage is purchased, the Insured also has the option to purchase Critical Illness Coverage.

## Additional Information

- Loss of life payments up to 365 days from date of Accident or if permanently disabled up to 5 years.
- Weekly Indemnity coverage pays in addition to Elective Benefits.
- Weekly Indemnity payments take other income sources into consideration (e.g. automobile, CPP, group plans).
- Coverage is applicable to Insured 80 years of age or under.

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# Legal Expense Coverage Highlights

## Coverage Features

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We offer comprehensive Legal Expense Coverage to protect an Insured against the cost of potential legal disputes arising out of your operations.

- Coverage will pay as costs are incurred.
- Broad Core Coverage.
- Optional Coverage.
- Coverage for Appeals for Legal Defence Costs and any Optional Coverage purchased.
- Unlimited Telephone Legal Advice and access to Specialized Legal Representation in event of legal disputes.
- Additional Optional Coverage available.
- Broad Definition of Insured including managers, employees and volunteers.

## Broad Core Coverage

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The core coverage provides Legal Defence Costs for:

- Provincial statute or regulation (including human rights tribunals).
- Criminal Code Coverage when being investigated or prosecuted. Coverage is applicable whether pleading guilty or a verdict of guilt is declared.
- Civil action for failure to comply under privacy legislation.
- Civil action when an Insured is a trustee of a pension fund for the Named Insured's employees.

## Optional Coverage

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In addition to the Core Coverage an Insured can mix and match any of the following Optional Coverage:

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

## Limits and Deductibles

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- Coverage is subject to an Occurrence and an Aggregate Limit.
- The Core Coverage is typically written with no deductible however a deductible may be applied to Optional Coverage.

## Exclusions

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- Each Insuring Agreement is subject to Specific Exclusions and Policy Exclusions.
- Municipal Conflict of Interest Act (or other similar provisions of other Provincial legislation) is excluded.  
\* Conflict of Interest Coverage may be provided under a separate policy for eligible classes of business.

## Telephone Legal Advice and Specialized Legal Representation

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- General Advice (available from 8 am until 12 am local time, 7 days a week).
- Emergency access to a Lawyer 24 hours a day, 7 days a week.
- Services now automatically include the option of using an appointed representative from a panel of Lawyers with expertise in a variety of areas.

## Client Material and Wallet Card

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- The 'Legal Expense Important Information' wording attached to each policy explains the steps that are to be taken in event of a claim.
- A wallet card is now attached to the policy which the Named Insured can copy & distribute to each Insured (e.g. managers, employees, etc.).

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# Property Coverage Highlights

## Overview

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Property insurance is about planning for the unexpected and protecting your physical assets in order to minimize your business disruption should a loss occur. It is important that your property insurance includes broad coverage to protect these assets (e.g. buildings and other property you own, lease or are legally liable for) from direct physical loss.

We will work closely with you to customize a property coverage solution. We cover a wide variety of property, including buildings, inventory and supplies, office furniture and fixtures, computers, electronics, equipment (including unlicensed mobile equipment, maintenance and emergency equipment) and other unique property.

The Intact Public Entities property wording is flexible and adaptable. Your policy will be comprised of a Base Property Wording and a Municipal & Public Administration Extension of Coverage Endorsement as well as any miscellaneous or specific endorsements to tailor coverage to meet your needs.

## Features and Benefits

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Features and Benefits include:

- Coverage is typically written on an all-risk basis including replacement cost.
- Our standard practice is to write property on a Property of Every Description (POED) or blanket basis, however, coverage can be scheduled separately if required.
- No margins clause and no statement of values required.
- We have two Deductible Clauses: A standard Deductible Clause and a Dual Policy Deductible Clause. The Dual Policy Deductible clause states how a deductible will be applied when there is both an automobile policy and a property policy involved in the same loss (when both policies are written with Intact Public Entities)
- Worldwide Coverage
- Unlicensed Equipment (e.g. Contractors Equipment): Automatically includes Replacement Cost as the basis of settlement regardless of age. This can be amended to an Actual Cash Value (ACV) or Valued basis if required (applicable only if the Insured owns the unlicensed equipment)
- Flood and Earthquake coverage are available

## Supplemental Coverage Under the Base Property Wording

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The Base Property Wording automatically includes numerous Supplemental Coverages such as:

- |   |   |
|---|---|
| • Building Bylaws   | • Furs, Jewellery and Ceremonial Regalia  |
| • Building Damage by Theft  | • Inflation Adjustment  |
| • Debris Removal Expense  | • Live Animals, Birds or Fish   |
| • Electronic Computer Systems   | • Newly Acquired Property   |
| • Expediting Expense  | • Professional Fees   |
| • Fire or Police Department Service Charges   | • Property at Unnamed Locations   |
| • First Party Pollution Clean-Up Coverage   | • Property Temporarily Removed including while on Exhibition and during Transit |
| • Fungi (covers the expense for any testing, evaluating or monitoring for fungi or spores required due to loss) | • Recharge of Fire Protective Equipment   |
|   | • Sewer Back Up and Overflow  |

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

## Municipal & Public Administration Extensions of Coverage Endorsement

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Each Extension of Coverage has an individual Limit of Insurance and will be shown on the Summary of Coverage/Declarations Page.

The Limit of Insurance for each Extension of Coverage is over and above the Total Sum Insured (unless shown as 'included' on the declarations or otherwise stipulated within the wording).

- Accounts Receivable
- Bridges and Culverts
- Building Coverage Owned Due to the Non Payment of Municipal Taxes – *Named Perils Coverage applies.*
- Building(s) in the Course of Construction Reporting Extension
- By Laws – Governing Acts
- Consequential Loss caused by Interruption of Services
- Cost to Attract Volunteers Following a Loss
- Docks, Wharves and Piers
- Errors and Omissions
- Exterior Paved Surfaces
- Extra Expense
- Fine Arts at Own Premises and Exhibition Site
- Fundraising Expenses
- Green Extension
- Growing Plants
- Ingress and Egress
- Leasehold Interest
- Master Key
- Peak Season Increase
- Personal Effects
- Property of Others
- Rewards: Arson, Burglary, Robbery and Vandalism
- Signs
- Vacant Properties – *Named Perils Coverage applies on an Actual Cash Value basis.*
- Valuable Papers

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# Equipment Breakdown Techadvantage Highlights

## Overview

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Property policies typically exclude losses that Equipment Breakdown Insurance is designed to cover.

Equipment Breakdown Coverage insures against losses (property damage and business interruption) resulting from 'accidents' (as defined in the wording) to various types of equipment such as pressure, mechanical, electrical and pressure equipment (called "objects" in the policy). Coverage also extends to electronic equipment for 'electronic circuitry impairment'. Coverage typically extends to production machinery unless specifically excluded.

## Features

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Coverage is extended to pay for:

**Property Damage:** The cost to repair or replace damaged equipment or other covered property, including computers, due to a covered accident.

**Business Income:** The loss of business income due to an interruption caused by a covered accident from the date of loss until such equipment is repaired or replaced or could have been repaired or replaced plus additional time to allow your business to become fully operational.

**Extra Expense:** Additional costs (e.g., equipment rental) you incur after a covered loss to maintain normal operations.

**Expediting Expenses:** The cost of temporary repairs or to expedite permanent repairs to restore business operations.

**Service Interruption:** Business income and extra expense resulting from a breakdown of equipment owned by a supplier with whom the Insured has a contract to supply a service. If there is no contract, the equipment must be within 1000 metres of the location.

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

**Demolition:** Building demolition and rebuilding required by building laws.

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

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

## Coverage Automatically Includes:

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**Microelectronics Coverage:** Provides insurance when physical damage is not detectable or when firmware or software failure causes non-physical damage. Triggered when covered equipment suddenly stops functioning as it had been and that equipment or a part containing electronic circuitry must be replaced.

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

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

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

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

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

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

## Other Benefits

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**Public Relations Coverage:** (when business income coverage is purchased other than extra expense) pays for public relations assistance to help manage your reputation that may be damaged by business interruption or data loss.

**Contingent Business Interruption:** (when business income coverage is purchased other than extra expense) pays for Business Income resulting from a covered accident to property not owned, operated or controlled by the Insured.

## Optional Coverage

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

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

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

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

## Additional Information

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BI&I automatically provide inspection services for boilers and pressure vessels to satisfy the provincial inspection requirements on our behalf.

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# Owned Automobile Coverage Highlights

## Overview

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We can provide mandatory automobile coverage for all licensed vehicles owned and/or leased by the Insured.

## Features

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### Third-Party Liability Coverage:

- Coverage is provided for Third Party Liability (bodily injury and property damage) protecting you if someone else is killed or injured, or their property is damaged. It will pay for claims as a result of lawsuits against you up to the limit of your coverage, and will pay the costs of settling the claims. Coverage is for licensed vehicles you own and/or leased vehicles.

### Standard Statutory Accident Benefits Coverage:

- We automatically provide standard benefits if you are injured in an automobile accident, regardless of who caused the accident. Optional Increased Accident Benefits Coverage is available upon written request.

### Optional Statutory Accident Benefits Coverage - Available upon request

- Including coverage for: Income Replacement; Caregiver, Housekeeping & Home Maintenance; Medical & Rehabilitation; Attendant Care; Enhanced Medical Rehabilitation & Attendant Care; Death & Funeral; Dependent Care; Indexation Benefit (Consumer Price Index) – Ontario

### Direct Compensation Property Damage:

- Covers damage to your vehicle or its contents, and for loss of use of your vehicle or its contents, to the extent that another person was at fault for the accident as per statute.

### Physical Damage Coverage:

- Various basis of settlement including: Replacement Cost, Valued Basis and Actual Cash Value. Refer to Automobile Replacement Cost Coverage Change Highlights page for details on Replacement Cost Coverage.

## Additional Information

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### Blanket Fleet Endorsement:

- Coverage is provided on a blanket basis under the 21B – Blanket Fleet Endorsement. Premium adjustment is done on renewal. Adjustment is made on a 50/50 or pro rata basis as specified in the endorsement. Mid-term endorsements are not processed on policies with this blanket cover.

### Single Loss:

- If a single loss involves both the Automobile and Property Insurance policies, the Property policy deductible is waived only on any insured property attached to the automobile.

For a list of vehicles quoted, refer to Exhibit "B".

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# Cyber Risk Insurance Coverage Highlights

## Overview

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

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

## Coverage

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### Security and Privacy Liability

- Provides Coverage for an Insured failure to protect private or confidential information and associated legal liability

### Multimedia and Intellectual Property Liability

- Provides coverage for an insured's liability arising from and advertising and intellectual property risk

### Technology Services

- Covers any actual or alleged breach of duty, error or omission in the rendering of technology services

### Network Interruption and Recovery

- Provides coverage for a company's own losses and rectification costs from network interruption or following a security breach.

### Event Support Expenses

- Provides coverage for the costs of averting or mitigating public relations damage following a network event, including notification and the offering of a credit monitoring service to individuals whose personal information may have been compromised

### Privacy and Regulator Defense and Penalties

- Provides coverage for an organization defending itself in the event of a regulatory action following a privacy breach or breach of privacy regulations.

### Network Extortion

- Provides coverage to pay for an extortion threat against the insureds network.

### Electronic Theft, Computer Fraud & Telecommunications Fraud

- Provides coverage for loss of an insureds money or asset arising from network security breach following a security breach.

### Social Engineering Fraud

- Provides coverage for loss of money or asset arising from phishing or other electronic scams

### Reputational Damage

- Provides coverage for business income loss arising from loss of a services contract or reduction in brand value following a network event.

## Limits and Deductibles

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### Limits

- The size and scope of your operation impacts the limit you select. Options range from \$250,000 to \$5,000,000
- Pays up to the Limit of Insurance for each coverage specified, subject to an Aggregate Limit.

### Deductible

- This policy uses a deductible which may apply to each coverage.
- The default deductible for Business Interruption is 8 hours.

## Claims Service

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We have partnered with a broad range of expert firms to provide our policyholders both proactive and post-breach services to help minimize the occurrence of a data breach and provide expert assistance if one occurs.

The moment you become aware of a cyber incident that may give rise to a claim or potential claim you have access to an Incident Hotline which is available 24/7.

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## EXHIBIT “A”

Estimate of Values

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