



Tender

Title: Municipal General Insurance and Risk Management Services

Reference Number: TREAS 17-02

For the Provision of General Insurance and Risk Management Services

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1. Introduction

1.1 Schedule of Events

The schedule provided is for guidance only and the Town reserves the unqualified right to issue an addendum to modify or eliminate any aspect of the schedule.

Event	Dates, Times & Locations
Tender release Date	July 14, 2017
Questions from Proponents are due by	July 28, 2017
Final Date for release of any Addenda	August 4, 2017
Closing Date, Time and Location	August 18 @ 2:00 pm Municipal Office 315 George St, Wiarton, On N0H2T0
Evaluation of Tenders	August 21 to September 8, 2017
Insurance Provider selected	September 19, 2017

1.2 Accessible Documentation

Should you require a copy of this document in an accessible format, please contact the Finance department at: 519-534-1400 ext. 105 or arobson@bmts.com

1.3 Purpose

The purpose of this Tender is to select a general insurance service provider to partner with the Town which will support the Town's Insurance needs and provide assistance in the development and enhancement of Risk Management. The Town will not consider reciprocal insurance programmes.

1.4 Definitions

1. **"Authorized Agent"** is a Representative(s) of the Proponent who has the authority, or appears to have the authority, to enter into a Contract on behalf of the Proponent.
2. **"Award"** is the acceptance of a Tender in accordance with this Tender, as evidenced by the Town's written notification to the selected Proponent.
3. **"Budget"** refers to any of several documents approved by the Council from time to time, which detail the amounts of money to be spent within a fiscal period by the Town on various operating expenses or capital projects. Budgets may be approved annually, or with terms of multiple years, or during any year for one or more specific projects or programs.
4. **"Change Order"** is a written order issued from the Town that changes the scope or specifications of any project.
5. **"Consultant"** means a person who, by virtue of professional expertise of service is contracted by the Town to undertake a specific task or assignment. Examples include: a

planner completing a specific study; an architect or engineer drawing plans for a particular building or project; a lawyer representing the Town for a particular legal matter; an appraiser providing an opinion of value on an asset; etc.

6. **“Contract”** means a legal agreement to be entered into by the selected Proponent and Town.
7. **“Council”** means the elected Representative(s) of the people of the Town of South Bruce Peninsula with respect to municipal administration.
8. **“Evaluation Team”** means the team appointed by the Town.
9. **“Goods and/or Services”** means those goods and/or services set out in this Tender sought to be procured by the Town as a result of this Tender process.
10. **“Insurance Certificate”** means a certified document issued by an insurance company licensed to operate by the Government of Canada or the Province of Ontario.
11. **“Mandatory Performance Specification”** means requirements that the selected Proponent is obligated to perform under the contract.
12. **“May”** used in this Tender document shall be permissive and discretionary but recommended.
13. **“Tender”** is a written offer, in a specified form, received from a Proponent in response to a Tender to provide goods and/or services based on the approved format of the Town containing terms and conditions.
14. **“Tender Package”** is the submitted package that includes the Tender and any documents requested for evaluation.
15. **“Proponent”** is the Person who submits a Tender.
16. **“Shall”** used in this Tender document is a mandatory requirement that if not met, will result in a Proponent’s disqualification.
17. **“Should”** used in the Tender document is a permissive and discretionary request but is recommended.
18. **“Will”** used in this Tender document is a mandatory requirement.
19. **“Town”** means The Corporation of the Town of Saugeen Shores.
20. **“Town Representative(s)”** has the meaning set out in section 2.5.
21. **“Responsible Bidder”** is a contractor, business entity or individual who is fully capable to meet all of the requirements of the solicitation and subsequent contract. Must possess

the full capability, including financial and technical, to perform as contractually required. Must be able to fully document the ability to provide good faith performance.

22. **“Responsive Bidder”** is a contractor, business entity or individual who has submitted a Tender that fully conforms in all material respects to the Tender and all of its requirements, including all form and substance.

2. Instructions to Proponents

2.1 Closing Time and Address for Tender Delivery

The Tenders must be submitted to the Town at the office of:

Name: Annette Robson, Deputy Manager of Financial Services
Address: Town of South Bruce Peninsula
315 George St, PO Box 310
Warton, Ontario
N0H 2T0

On or before the following date and time (the “Closing Time”):

Time: 2:00 p.m. local time
Date: Friday, August 18, 2017

2.2 Number of Copies

The Proponent should submit one original Tender accompanied by a digital file containing a PDF version of the Tender. (Submitted on CD, DVD or USB drive)

2.3 Late Tenders

Tenders received after the Closing Time will not be accepted or considered. Delays caused by any delivery, courier or mail service(s) will not be grounds for extension of the Closing Time.

2.4 Amendments to Tenders

Tenders may be revised by written amendment, delivered to the location set out in Section 2.1, at any time before the Closing Time but not after. An amendment must be signed by an authorized signatory of the Proponent in the same manner as provided by section 3.3. Faxed or emailed amendments are permitted, but such amendment may show only the change to the Tender price(s) and in no event disclose the actual Tender price(s). A Proponent bears all risk that the Town’s equipment functions properly so as to facilitate timely delivery of any amendment.

2.5 Inquiries

All inquiries related to this Tender should be directed in writing to the person(s) named below (the “Town Representative(s)”). Information obtained from any person or source other than the Town Representative(s) may not be relied upon.

Name: Annette Robson, Deputy Manager of Financial Services
Address: Town of South Bruce Peninsula
315 George St, PO Box 310
Warton, Ontario
N0H 2T0
Fax: (519) 534-1400
Email: arobson@bmts.com

Inquiries should be made no later than 7 days, (July 28, 2017), before the “Final Date for Release of any Addenda” (August 4, 2017). The Town reserves the right not to respond to inquiries made after the date mentioned in the previous statement. Inquiries and responses will be recorded and may be distributed to all Proponents at the discretion of the Town. Proponents finding discrepancies or omissions in the Contract or Tender, or having doubts as to the meaning or intent of any provision, should immediately notify the Town Representative(s). If the Town determines that an amendment is required to this Tender, the Town Representative(s) will issue an addendum in accordance with section 2.6. No oral conversation will affect or modify the terms of this Tender or may be relied upon by any Proponent.

2.6 Addenda

If the Town determines that an amendment is required by this Tender; the Town Representative(s) will issue a written addendum by posting it on the Public Notices and Tenders page on the Town’s active website at <http://www.southbrucepeninsula.com> that will form part of this Tender. It is the responsibility of Proponents to check the Town Website for addenda. The only way this Tender may be added to, or amended in any way, is by a formal written addendum. No other communication, whether written or oral, from any person will affect or modify the terms of this Tender or may be relied upon by any Proponent. By delivery of a Tender, Proponent is deemed to have received, accepted and understood the entire Tender, including any and all addenda.

2.7 Examining of Contract Documents and Site

Proponents will be deemed to have carefully examined the Tender, including all attached schedules, the contract and the site (as applicable) prior to preparing and submitting a Tender with respect to any and all facts which may influence a Tender.

2.8 Opening of Tenders

The Town intends to open Tenders in public on the date listed above in section 1.1 (August 28, 2017 at 2:00 pm).

2.9 Status Inquiries

All inquiries related to the status of this Tender, including whether or not a Contract has been awarded, should be directed to the Town Representative(s).

3. Tender Submission Form and Contents

3.1 Package

Tenders are to be in a sealed package, marked on the outside with the Proponent's name, title of the Project and Reference Number.

3.2 Form of Tender

Proponents are required to conform to the conditions listed below and those failing to do so will be disqualified for a non-compliant Tender Form:

- a) The "Form of Tender", Schedule B as supplied by the Town shall be completed with the contract information and signed with the authorized signature of the Proponent or of a designated official of the organization and submitted in the Tender Package. An original sealed document is required in the Tender Package.
- b) All Tender information and pricing shall be legibly written in ink or by computer or typewriter.
- c) The Tender shall not be restricted by a statement added to the Form of Tender or covering letter or alterations to the Form of Tender provided by the Town.
- d) The Proponent is required to detail a project timeline that indicates when deliverables will be produced.

3.3 Signature

The legal name of the person or organization submitting the Tender should be included on all forms. The Tender should be signed by a person authorized to sign on behalf of the Proponent and include the following:

- (a) If the Proponent is a corporation then the full name of the corporation should be included, together with the names of authorized signatories. The Tender should be executed by all of the authorized signatories or by one or more of them provided that a copy of the corporate resolution authorizing those persons to execute the Tender on behalf of the corporation is submitted;
- (b) If the Proponent is a partnership or joint venture then the name of the partnership or joint venture and the name of each partner or joint venture should be included, and each partner or joint venturer should sign personally (or, if one or more person(s) have signing authority for the partnership or joint venture, the partnership or joint venture should provide evidence to the satisfaction of the Town that the person(s) signing have signing authority for the partnership or joint venture).
- (c) If the Proponent is an individual, including sole proprietorship, the name of the individual should be included.

4. Background Information

Formed in 1999, The Town of South Bruce Peninsula (the Town) combines the former Township of Albemarle, Township of Amabel, Town of Wiarton and Village of Hepworth. Covering 532.29 km², The Town of South Bruce Peninsula has a population of approximately 8,416.

The Town provides a comprehensive range of services to it's' citizens and visitors including but not limited to Transportation services including roads, sidewalks, bridges and highways; corporate and recreation facilities; recreation programs and swimming lessons; economic development; emergency preparedness; and fire protection. The Town does not provide ambulance or EMS services or long term care facilities. For a complete list of services and departments please visit the Municipal Website at www.southbrucepeninsula.com

- Location County of Bruce
- Elected Officials Five (5)
- Police Services Board Three (3)
- Employees Full time (40) and Part time/Seasonal (100-150)
- Date Insurance To Be Effective November 1, 2017 to October 31, 2022
Five-year term based on acceptable annual renewal
- Named Insured(S) Corporation of the Town of South Bruce Peninsula

Miscellaneous Information

- Kilometres of Roads 176 km paved, 255 unpaved
- Kilometers of Sidewalk 21 km
- Number of Bridges 8
- Parks/Playgrounds 8
- Swimming Pools 1 Outdoor
- Beaches 7 unsupervised
- Sports Facilities 1 arena, 1 splashpad, 4 Baseball Diamonds
- Municipal Water 1,511 population
- Municipal Sewer 1,050 population
- Liability coverage for the distribution and wastewater collection system in Wiarton
- Liability coverage for the water distribution system in Wiarton and the Former Amabel Township

5. Scope of Services

Coverage requirements for policies are outlined on the following pages.

- Municipal Liability Insurance
- Conflict Of Interest And Legal Expense Reimbursement
- Errors & Omissions Liability Insurance
- Environmental Impairment Liability
- Owned Automobile Insurance
- Non-Owned Automobile Insurance
- Property Insurance
- Electronic Data Processing Insurance
- Boiler & Machinery Insurance
- Crime Insurance
- Councillor Member's And Police Service Board Accident
- Public Entity Recovery Assistance Plan (Critical Illness)
- Municipal Volunteers Accident
- LCIS – Annual Low Risk Events Liability
- Other Required Policies

Summary of Coverage are included as Schedule C.

6. Evaluation and Selection

6.1 Evaluation Team

The evaluation of Tenders will be undertaken on behalf of the Town by the Evaluation Team. The Evaluation Team may consult with others including Town staff members, third party consultants and references, as the Evaluation Team may in its discretion decide is required. The Evaluation Team will give a written recommendation for the selection of a Preferred Proponent or Preferred Proponents to the Town.

6.2 Evaluation Criteria

The Evaluation Team will compare and evaluate all Tenders to determine the Proponent's strength and ability to provide the Services in order to determine the Tender which is most advantageous to the Town, using the following criteria:

Criterion	Weight
Program Costs/Deductible--stating HST separately	25%
Company Profile	5%
Demonstrated Ability to meet Town Requirements	20%
Tender Clarity/Presentation	10%
Qualifications/Experience	30%
***Municipal References and Ease of Transition	10%
Total	100%

The Evaluation Team will not be limited to the criteria referred to above, and the Evaluation Team may consider other criteria that the team identifies as relevant during the evaluation process. The Evaluation Team may apply the evaluation criteria on a comparative basis, evaluating the Tenders by comparing one Proponent's Tender to another Proponent's Tender. All criteria considered will be applied evenly and fairly to all Tenders.

***The Evaluation Team will consider the proponents demonstrated experience on similar engagements, key personnel and references where applicable. Please supply references or listing of current clients.

6.3 Discrepancies in Proponent's Financial Tender

If there are any obvious discrepancies, errors or omissions in the Proponent's financial Tender, the Town shall be entitled to make obvious corrections, but only if, and to the extent, the corrections are apparent from the Tender as submitted.

6.4 Litigation

In addition to any other provision of this Tender, the Town may, in its absolute discretion, reject a Tender if the Proponent, or any officer or director of the Proponent submitting the Tender, is or has been engaged directly or indirectly in legal action against the Town, its elected or appointed officers, Representative(s) or employees in relation to any matter.

In determining whether or not to reject a Tender under this section, the Town will consider whether the litigation is likely to affect the Proponent's ability to work with the Town, its consultants and Representative(s) and whether the Town will incur increased staffing and legal costs in the administration of the Contract if it is awarded to the Proponent.

6.5 Additional Information

The Evaluation Team may, at its discretion, request clarifications or additional information from a Proponent with respect to any Tender, and the Evaluation Team may make such requests to only selected Proponents. The Evaluation Team may consider such clarifications or additional information in evaluating a Tender.

6.6 Interviews

The Evaluation Team **may**, at its discretion, invite some or all of the Proponents to appear before the Evaluation Team to provide clarifications of their Tenders. In such event, the Evaluation Team will be entitled to consider the answers received in evaluating Tenders.

6.7 Multiple Preferred Proponents

The Town reserves the right and discretion to divide up the Services; either by scope, geographic area, or other basis as the Town may decide and select one or more Preferred Proponents to enter into discussions with the Town for one or more Contracts to perform a portion or portions of the Services. If the Town exercises its discretion to divide up the Services, the Town will do so reasonably having regard for the Tender and the basis of Tenders.

In addition to any other provision of this Tender, Tenders maybe evaluated on the basis of advantages and disadvantages to the Town that might result or be achieved from the Town dividing up the Services and entering into one or more Contracts with one or more Proponents.

6.8 Negotiation of Contract and Award

If the Town selects a Preferred Proponent or Preferred Proponents, then it may:

- (a) Enter into a Contract with the Preferred Proponent(s); or
- (b) Enter into discussions with the Preferred Proponent(s) to attempt to finalize the terms of the Contract(s), including financial terms, and such discussions may include:
 - i. Clarification of any outstanding issues arising from the Preferred Proponent's Tender;
 - ii. Negotiation of amendments to proposed work plan and/or scope of the Tender of the Preferred Proponent
 - iii. Negotiation of amendments to the Preferred Proponent's price and/or scope of Services if:
 - 1. The Preferred Proponent's financial Tender exceeds the Town's approved budget, or

2. The Town reasonably concludes the Preferred Proponent's financial Tender includes a price that is unbalanced, or
3. A knowledgeable third party would judge that the Preferred Proponent's price materially exceeds a fair market price for services similar to the Services offered by the Preferred Proponent as described in the Preferred Proponent's Tender; or
- iv. If at any time the Town reasonably forms the opinion that a mutually acceptable agreement is not likely to be reached within a reasonable time, give the Preferred Proponent(s) written notice to terminate discussions, in which event the Town may then either open discussions with another Proponent or terminate this Tender and retain or obtain the Services in some other manner.

7. Selected Proponent Standard Terms and Conditions of Contract

The Performance Standard Terms and Conditions form a part of each Tender and shall apply to the Selected Proponent's contract for the award. The Standard Terms and Conditions are meant to supplement but not supersede the terms and conditions of any competitive Tender document, contract or agreement. In the event of a conflict or inconsistency, the terms and conditions in this section of the Tender will govern.

7.1 Insurance

The Selected proponent shall submit the required insurance certificate within seven days of notification for the award.

a) Professional Liability Insurance/Error and Omissions Insurance

The Professional Liability Insurance/Error and Omissions Insurance shall not be less than Two Million Dollars (\$2,000,000.00). This insurance shall include protection against claims that might be brought against the Town by an employee or vendor and also protective coverage for all sub-contracted operations.

The Selected Proponent shall be required to pay any deductible amounts in connection with all insurance policies.

b) Workplace Safety and Insurance

The Proponent certifies that it is in full compliance with the Workplace Safety and Insurance Act. A copy of a Clearance Certificate from the Workplace Safety and Insurance Board must be submitted by the Proponent upon notification of the award of the contract and prior to commencing work.

7.2 Termination of Contract

Subject to the provisions below, the Contract may be terminated by the Town upon thirty (30) days advance written notice to the Selected Proponent; if any work or service hereunder is in progress, and not completed as of the date of termination, then the Contract may be extended upon written approval of the Town until said work or services are completed and accepted.

- (a) Termination for Convenience – The Town may terminate this Contract for convenience at any time in which case the parties shall negotiate reasonable termination costs.
- (b) Termination for Cause – In the event of Termination for Cause, the thirty (30) days advance notice is waived and the Selected Proponent shall not be entitled to termination costs.
- (c) Termination Due to Unavailability of Funds in Succeeding Fiscal Years – If funds are not appropriated or otherwise made available to support continuation of the performance of this Contract, in a subsequent fiscal year, then the Contract shall be cancelled and, to the extent permitted by law, the Selected Proponent shall be reimbursed for the reasonable value of any non-recurring costs incurred but not amortized in the price of supplies or services delivered under the Contract.

7.3 Billing and Invoices

All payments will be made within 30 days from receipt of an approved invoice. Where there is a question of non-performance involved, payment in whole or in part, where non-performance is noted and if any adjustments are required, will be withheld.

8. General Conditions

8.1 Proponent's Minimum Qualifications

Proponents shall demonstrate that they have the resources and capability to provide the materials and services as described herein. Each insurer must provide evidence of long-term financial strength and viability including Financial Statements and AM Best rating. Proponents (brokers and insurers) must provide evidence of municipal experience including familiarity with operations and associated risk as well as demonstrated comprehensive knowledge of legislation governing municipal operations.

8.2 No Town Obligation

This Tender does not commit the Town in any way to select a Preferred Proponent, or to proceed to negotiations for a Contract, or to award any Contract, and the Town reserves the right to at any time reject all Tenders, and to terminate this Tender process.

8.3 Proponent's Expenses

Proponents are solely responsible for their own expenses in preparing, and submitting Tenders, and for any meetings, negotiations or discussions with the Town or its Representative(s) and consultants, relating to or arising from this Tender. The Town and its Representative(s), agents, consultants and advisors will not be liable to any Proponent for any claims, whether for costs, expenses, losses or damages, or loss of anticipated profits, or for any other matter whatsoever, incurred by the Proponent in preparing and submitting a Tender, or participating in negotiations for a Contract, or other activity related to or arising out of this Tender.

8.4 No Contract

By submitting a Tender and participating in the process as outlined in this Tender, Proponents expressly agree that no contract of any kind is formed under, or arises from, this Tender, prior to the signing of a formal written Contract.

8.5 Conflict of Interest

A Proponent shall disclose in its Tender any actual or potential conflicts of interest and existing business relationships it may have with the Town, its elected or appointed officials or employees. The Town may rely on such disclosure.

8.6 Solicitation of Council Members, Town Staff and Town Consultants

Proponents and their agents will not contact any member of the Town Council, Town staff or Town consultants with respect to this Tender, other than the Town Representative(s) named in section 2.5, at any time prior to the award of a contract or cancellation of this Tender.

8.7 Confidentiality

All submissions become the property of the Town and will not be returned to the Proponent. All submissions will be held in confidence by the Town unless otherwise required by law. Proponents should be aware that the Town is a “public body” defined by and subject to the Freedom of Information and Protection of Privacy Act of Ontario.

Schedule B – Form of Tender

(Return all of Schedule B with the Tender Package Submission)

Contact Information of the Proponent

Legal Name of the Proponent or Individual _____

Mailing & Courier Deliver Address with Postal Code _____

Telephone Number _____ Fax Number _____

H.S.T. Number _____

For Any Questions Regarding the Tender Name the Contact Person and Their Title _____

Contact's email address _____

Authorized Signature _____

Schedule C – Summary of Coverage

Canadian Councils Liability Package Policy

Named Insured

Corporation of the Town of South Bruce Peninsula

Additional Insured

As required.

Limit Of Liability

General Liability (including Sudden and Accidental Pollution):

\$5,000,000 any one Occurrence

\$5,000,000 in the Annual Aggregate for Products and Completed Operations

Extensions Of Coverage

Employers' Liability

\$5,000,000 per Claim

Tenant Legal Liability:

\$5,000,000 per Occurrence

Employee Benefit Liability:

\$5,000,000 per Claim

Incidental Medical Malpractice:

\$5,000,000 per Claim

Voluntary Medical Payments:

\$50,000 per Claim and in the Annual Aggregate

Forest Fire Fighting Expense:

\$2,000,000 per Occurrence and in the Annual Aggregate

Voluntary Payment for Property Damage:

\$50,000 per Occurrence and in the Annual Aggregate

Incidental Garage Operations:

\$250,000 per Occurrence and in the Annual Aggregate

Municipal Marina Legal Liability:

\$100,000 any one Pleasure Craft

\$1,000,000 Annual Aggregate for Legal Liability for Property Damage

Wrongful Dismissal (Legal Expense):

\$250,000 per Claim and in the Annual Aggregate

Conflict of Interest:

\$100,000 per Claim

\$500,000 Annual Aggregate

Non-Owned Automobile (including Contractual Liability for Hired Autos):

\$5,000,000 per Occurrence

Legal Liability for Damage to Hired Autos:

\$250,000 per Occurrence

Endorsements

Municipal Errors and Omissions Liability:

\$5,000,000 per Claim and in the Annual Aggregate

Environmental Impairment Liability:

\$2,500,000 per Claim and \$ 5,000,000 in the Annual Aggregate

Abuse / Molestation Liability:

\$250,000 per Claim and \$500,000 in the Annual Aggregate

Voluntary Compensation:

As per Endorsement No. 4 – Schedule of Benefits

Deductible(S)

Public Entity General Liability

\$15,000 per Occurrence except

\$15,000 per Claimant in respect to Sewer Backup

Extensions of Coverage

\$15,000 per Occurrence / per Claimant for all Extensions of Coverage except:

\$NIL with respect to Non-Owned Automobile Liability, Conflict of Interest and Legal Expense Reimbursement, and Voluntary Compensation;

\$1,000 with respect to Legal Liability for Damage to Hired Autos

\$ 5,000 with respect to Wrongful Dismissal (Legal Expense)

Municipal Errors and Omission Liability

\$25,000 per Claim

Environmental Impairment Liability

\$15,000 per Claim

Abuse/Molestation Liability

\$15,000 per Claim

Endorsements

Closed Landfills are excluded for Environmental Impairment Liability (EIL) pending further info on decommissioning/leachate generation.

Schedule C – Summary of Coverage

Canadian Councils Umbrella Liability

Named Insured

Corporation of the Town of South Bruce Peninsula

Additional Insured

As required.

Limits Of Liability

\$ 45,000,000 any one Occurrence
\$ 45,000,000 in the Annual Aggregate in respect of Products & Completed Operations
\$ 45,000,000 in the Annual Aggregate in respect of Municipal Errors and Omissions Liability
\$ 45,000,000 in the Annual Aggregate in respect of Employee Benefits Liability

Excess Of Underlying Coverage(S) And Limit(S)

General Liability
\$ 5,000,000 any one Occurrence
Municipal Errors & Omissions Liability
\$ 5,000,000 any one Claim
Employee Benefits Liability
\$ 5,000,000 any one Claim
Owned Automobile Liability
\$ 5,000,000 any one Occurrence
Non-Owned Automobile Liability
\$ 5,000,000 any one Occurrence
Incidental Medical Malpractice
\$ 5,000,000 any one Occurrence

Retained Limit \$ Nil

Endorsements

- Endorsement #1 - Standard Excess Automobile Liability Policy SPF No. 7
- Follow Form Named Insured

Schedule C – Summary of Coverage
Property - Combined Physical Damage & Machinery Breakdown

Named Insured

Corporation of the Town of South Bruce Peninsula

Additional Insured

As required.

Section I

This policy, subject to the terms and conditions as stated within the policy, insures against “All Risks” of direct physical loss or damage, and/or time element coverages except as excluded.

Limits

\$	41,969,882	Limit of Liability for Blanket Property of Every Description including
		Machinery Breakdown
\$	25,000	Computer / Electronic Data Processing (Included in Blanket Limit)

Extensions Of Coverage

The Limits shown below are included in the Blanket Limit shown above:

\$	500,000	Valuable Papers
\$	500,000	Extra Expense
\$	500,000	Accounts Receivable
\$	500,000	Gross Rentals
\$	500,000	Computer Media
\$	25,000	Fine Arts (Agreed Value)

The Limits shown below are in addition to the Blanket Limit shown above:

\$	1,000,000	Newly Acquired Property
\$	1,000,000	Buildings in the Course of Construction
\$	500,000	Property in Transit
\$	1,000,000	Unnamed Locations
\$	500,000	Expediting Expense
\$	300,000	Business Interruption – Profits (Subject to maximum \$25,000 per month)
\$	1,000,000	Contingent Business Interruption
\$	100,000	Fire Extinguishing Materials and Fire Fighting Expense
\$	500,000	Professional Fees
\$	100,000	Hacking Event or Computer Virus Attack – any one Random Attack or any one specific attack, any one event or total loss in a policy year for the combined total loss or damage

\$	10,000	Master Key
\$	100,000	Land and Water Pollution Clean Up Expense
\$	100,000	Stock Spoilage
\$	100,000	Consequential Damage
\$	1,000,000	Off Premises Service Interruption
\$	100,000	Exhibition Floater
\$	500,000	Ammonia Contamination
\$	500,000	Water Escape
\$	500,000	Hazardous Substance
\$	5,000	Property of Councillor's, Board Members' and Employees'
		Any one loss (\$25,000 maximum annual policy limit)

Deductible(S)

\$	5,000	each Occurrence for All Losses except:
\$	1,000	each Computer/Electronic Data Processing loss
\$	50,000	each Flood
\$	1,000	each Fine Arts Loss

5% of total loss or \$100,000 minimum, whichever is greater

Schedule C – Summary of Coverage

Comprehensive Crime

Named Insured

Corporation of the Town of South Bruce Peninsula

Limits

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

Deductible

\$ Nil per Loss

Schedule C – Summary of Coverage

Automobile Insurance (Ontario)

Named Insured

Corporation of the Town of South Bruce Peninsula

Additional Insured

As required.

Coverage Applicable

Liability – Bodily Injury / Property Damage	Limit: \$5,000,000
Accident Benefits – Basic Benefits	Limit as stated in Policy
Accident Benefits – Options None Selected	Limits: None Selected
Uninsured Automobile	Limit as stated in Policy
Direct Compensation – Property Damage	Limit as stated in Policy
Loss or Damage – All Perils	Deductible: \$5,000

Endorsements

Notice of Cancellation Ninety (90) Days
OPCF 3 Drive Government Automobiles
OPCF 4A Permission to Carry Explosives
OPCF 4B Permission to Carry Radioactive Material
OPCF 5 Permission to Rent or Lease
OPCF 20 Loss of Use – Applicable up to Thirteen (13) Light Units
OPCF 21B Blanket Fleet Endorsement – No Annual Adjustment
OPCF 24 Freezing of Fire-Fighting Apparatus
OPCF 31 Non-Owned Equipment
OPCF 32 Use of Recreational Vehicles by Unlicensed Operators
OPCF 43R Removing Depreciation Deduction- 24 Months New
OPCF 44 Family Protection Endorsement: (Applicable only to Private Passenger Vehicles, Light Commercial Vehicles, Skidoos and All-Terrain Vehicles, and Police Vehicles)
Tarmac Exclusion

Schedule C – Summary of Coverage

Councillors' Accident Coverage

Named Insured

Corporation of the Town of South Bruce Peninsula

Limits Of Coverage

\$ 200,000 Principal Sum

Included Coverage

- Number of Councillors: Five (5)
- 24 Hour Coverage

Policy Coverage And Conditions

Provides for accidental death, dismemberment and specific indemnity to Insured Persons declared to the underwriter.

- Aggregate Limit per Accident: \$2,500,000 any one accident

Public Entity Recovery Assistance Plan (Critical Illness)

Named Insured

Corporation of the Town of South Bruce Peninsula

Limits Of Coverage

\$ 5,000 Limit for Insured(s) who are age 69 or less
Five (5) Councillors

Schedule C – Summary of Coverage

Volunteer Accident Coverage

Named Insured

Corporation of the Town of South Bruce Peninsula

Limits Of Coverage

\$ 50,000 Principal Sum

Included Coverage

- While on Duty Only under the age of 80

Policy Coverage And Conditions

- Aggregate Limit per Accident: \$1,000,000 any one accident

Schedule C – Summary of Coverage

LCIS – Annual Low Risk Events Liability

Named Insured

Corporation of the Town of South Bruce Peninsula

Limits Of Coverage

Coverage A	Bodily Injury & Property Damage	\$5,000,000 any one occurrence
Coverage A	Products & Completed Operations Aggregate	\$5,000,000
Coverage B	Personal Injury and Advertising Liability	\$2,000,000
Coverage C	Medical Payments – per person	\$ 2,500
Coverage C	Medical payments – per accident	\$ 25,000
Coverage D	Tenant’s Legal Liability	\$5,000,000
	Incidental Medical Malpractice Liability	\$5,000,000
	Non-owned Automobile Liability	\$2,000,000
	SEF 94 – Legal Liability for Damage to non-owned autos	\$ 50,000

Deductibles

\$ 1,000

Schedule D – Additional Information

In order to provide the most accurate and competitive program, we are including the following information:

1. Property, Contents and Equipment Schedules with values.
2. Owned Automobile Schedule, with replacement cost values if possible
3. 10 Year Claims History
4. List of aboveground fuel storage tanks including age, contents and protection.

Warton Water Treatment Plant, 200 Gallon, Diesel, 9 years old, double walled
Warton Water Treatment Booster Station, 200 Gallon, Diesel, 9 years old, double walled

Warton Sewage Treatment Plant #1, 200 Gallon, Diesel, 9 years old, double walled
Warton Sewage Treatment Plant #2, 200 Gallon, Diesel, 9 years old, double walled

Amabel Works Yard, 500 Gallon, Gas, 5 years old, double walled
Amabel Works Yard, 500 Gallon, Clear Diesel, 5 years old, double walled
Amabel Works Yard, 500 Gallon, Dyed Diesel, 5 years old, double walled

Warton Works Yard, 500 Gallon, Gas, 5 years old, double walled
Warton Works Yard, 500 Gallon, Clear Diesel, 5 years old, double walled
Warton Works Yard, 500 Gallon, Dyed Diesel, 5 years old, double walled

Albemarle Works Yard, 500 Gallon, Clear Diesel, 5 years old, double walled
Albemarle Works Yard, 500 Gallon, Dyed Diesel, 5 years old, double walled

Submission Label

Please Complete and attach to submission

FROM:

(Please complete above)

Deliver to:

Annette Robson, Deputy Manager of Financial Services

The Corporation of
The Town of South Bruce Peninsula
315 George St, PO Box 310
Warton, Ontario
N0H 2T0

Tender: TREAS 17-02

Organizational Municipal Insurance and Risk Management Services

Closing Date: August 18, 2017 @ 2:00 p.m.