



**RFP 19-30**

Municipal General Insurance and Risk Management Services

For the Provision of General Insurance and Risk Management Services

## 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
Proposal release Date	September 12, 2019
Questions from Proponents are due by	September 24, 2019 @ 12:00 pm
Final Date for release of any Addenda	September 24, 2019 @ 4:30 pm
Closing Date, Time and Location	September 27, 2019 @ 4:30pm Municipal Office 315 George St, Warton, On N0H2T0
Evaluation of Proposals	September 30 – October 4, 2019
Insurance Provider selected	October 15, 2019

### 1.2 Accessible Documentation

Should you require a copy of this document in an accessible format, please contact the Finance department at: [annette.robson@southbrucepeninsula.com](mailto:annette.robson@southbrucepeninsula.com)  
519-534-1400 ext. 105

### 1.3 Purpose

The purpose of this Proposal is to select a general insurance service provider to partner with the Town which will support the Town's Insurance needs and aid 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 Proposal in accordance with this Proposal, 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 Proposal sought to be procured by the Town as a result of this Proposal 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 Proposal document shall be permissive and discretionary but recommended.
13. **“Proposal”** is a written offer, in a specified form, received from a Proponent in response to a Proposal to provide goods and/or services based on the approved format of the Town containing terms and conditions.
14. **“Proposal Package”** is the submitted package that includes the Proposal and any documents requested for evaluation.
15. **“Proponent”** is the Person who submits a Proposal.
16. **“Shall”** used in this Proposal document is a mandatory requirement that if not met, will result in a Proponent’s disqualification.
17. **“Should”** used in the Proposal document is a permissive and discretionary request but is recommended.

18. **“Will”** used in this Proposal 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 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 Proposal that fully conforms in all material respects to the Proposal and all its requirements, including all form and substance.

## **2. Instructions to Proponents**

### **2.1 Closing Time and Address for Proposal Delivery**

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

Address: Town of South Bruce Peninsula  
315 George St, PO Box 310  
Warton, Ontario  
N0H 2T0  
Attn: Annette Robson, Deputy Treasurer

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

Time: 4:30 p.m. local time  
Date: Friday, September 27, 2019

### **2.2 Number of Copies**

The Proponent should submit one original Proposal accompanied by a digital file containing a PDF version of the Proposal. (Submitted on USB drive)

### **2.3 Late Proposals**

Proposals 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 Proposals

Proposals 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 Proposal price(s) and in no event disclose the actual Proposal 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 Proposal 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 Treasurer  
Address: Town of South Bruce Peninsula  
315 George St, PO Box 310  
Warton, Ontario  
N0H 2T0  
Email: [annette.robson@southbrucepeninsula.com](mailto:annette.robson@southbrucepeninsula.com)

The Town reserves the right not to respond to inquiries made after the date mentioned in the previous schedule. Inquiries and responses will be recorded and may be distributed to all Proponents in the form of addenda at the discretion of the Town.

Proponents finding discrepancies or omissions in the Contract or Proposal 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 Proposal, the Town Representative(s) will issue an addendum in accordance with section 2.6. No verbal conversation will affect or modify the terms of this Proposal or may be relied upon by any Proponent.

## 2.6 Addenda

If the Town determines that an amendment is required by this Proposal; the Town Representative(s) will issue a written addendum by posting it on the Public Notices and Proposals page on the Town's active website at <http://www.southbrucepeninsula.com> that will form part of this Proposal. It is the responsibility of Proponents to check the Town Website for addenda. The only way this Proposal 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 Proposal or may be relied upon by any Proponent. By delivery of a Proposal, Proponent is deemed to have received, accepted and understood the entire Proposal, including any and all addenda.

## **2.7 Examining of Contract Documents and Site**

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

## **2.8 Opening of Proposals**

The Town intends to open and evaluate Proposals internally. There will not be a public opening.

## **2.9 Status Inquiries**

All inquiries related to the status of this Proposal, including whether a Contract has been awarded, should be directed to the Town Representative(s).

# **3. Proposal Submission Form and Contents**

## **3.1 Package**

Proposals 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 Proposal**

Proponents are required to conform to the conditions listed below and those failing to do so will be disqualified.

- a) The "Form of Proposal", 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 Proposal Package. An original sealed document is required in the Proposal Package.
- b) All Proposal information and pricing shall be legibly written in ink or by computer or typewriter.
- c) The Proposal shall not be restricted by a statement added to the Form of Proposal or covering letter or alterations to the Form of Proposal 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 Proposal should be included on all forms. The Proposal should be signed by a person authorized to sign on behalf of the Proponent and include the following:



- Swimming Pools 1 Outdoor
- Beaches 7 unsupervised
- Sports Facilities 1 arena, 1 splashpad, 4 Baseball Diamonds
- Municipal Water 1,511 users
- Municipal Sewer 1,050 users
- Liability coverage for the distribution and wastewater collection system in Warton
- Liability coverage for the water distribution system in Warton 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
- Cyber Insurance
- Other Required Policies

The Town understands that different insurance providers offer difference groupings of services and packages. A sample summary of Coverages is provided as Schedule C which consists of current coverages of the Town.

## **6. Evaluation and Selection**

### **6.1 Evaluation Team**

The evaluation of Proposals 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 Proposals to determine the Proponent's strength and ability to provide the Services in order to determine the Proposal, which is most advantageous to the Town, using the following criteria:

<b>Criterion</b>	<b>Weight</b>
Company Profile, Qualifications and Experience	20%
Demonstrated Ability to meet Town Requirements	25%
Proposal Clarity/Presentation	10%
Value Added Services	10%
Municipal References and Transition Plan	10%
Cost and Deductible Options	25%
<b>Total</b>	<b>100%</b>

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 Proposals by comparing one Proponent's Proposal to another Proponent's Proposal. All criteria considered will be applied evenly and fairly to all Proposals.

## 6.3 Discrepancies in Proponent's Financial Proposal

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

## 6.4 Litigation

In addition to any other provision of this Proposal, the Town may, in its absolute discretion, reject a Proposal if the Proponent, or any officer or director of the Proponent submitting the Proposal, 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 Proposal 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 Proposal, 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 Proposal.

## 6.6 Interviews

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

## 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 Proposal and the basis of Proposals.

In addition to any other provision of this Proposal, Proposals may be evaluated based on 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 Proposal;
  - ii. Negotiation of amendments to proposed work plan and/or scope of the Proposal 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 Proposal exceeds the Town's approved budget, or
    - 2. The Town reasonably concludes the Preferred Proponent's financial Proposal 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 like the Services offered by the Preferred Proponent as described in the Preferred Proponent's Proposal; 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 Proposal 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 Proposal 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 Proposal document, contract or agreement. In the event of a conflict or inconsistency, the terms and conditions in this section of the Proposal 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 Five Million Dollars (\$5,000,000.00). This insurance shall include protection against claims that might be brought against the Town by an employee or vendor and 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 Proposal 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 Proposals, and to terminate this Proposal process.

### **8.3 Proponent's Expenses**

Proponents are solely responsible for their own expenses in preparing, and submitting Proposals, and for any meetings, negotiations or discussions with the Town or its Representative(s) and consultants, relating to or arising from this Proposal. 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 Proposal, or participating in negotiations for a Contract, or other activity related to or arising out of this Proposal.

#### **8.4 No Contract**

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

#### **8.5 Conflict of Interest**

A Proponent shall disclose in its Proposal 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 Proposal, 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 Proposal.

#### **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 Proposal**

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

**Contact Information of the Proponent**

Legal Name of the Proponent or Individual

---

Mailing & Courier Delivery Address with Postal Code

---

---

Telephone Number

Fax Number

---

H.S.T. Number

---

For Any Questions Regarding the Proposal Name the Contact Person and Their Title

Contact's email address

---

Authorized Signature

---

## Schedule C – Summary of Coverage

### Public Entity General Liability

#### Limits Of Coverage

\$5,000,000	Each Occurrence Limit
\$5,000,000	Products-Completed Operations Aggregate Limit
\$5,000,000	Personal and Advertising Injury Limit (any one person or organization)
\$25,000	Medical Expenses Limit (any one person)
\$5,000,000	Tenants' Legal Liability Limit (any one premises)
\$1,000,000	Forest Fire Fighting Expenses Limit (any one occurrence)
\$2,000,000	Forest Fire Fighting Expenses (aggregate limit)
\$50,000	Voluntary Compensation Benefits Limit (maximum any one accident)
\$250,000	Incidental Garage Liability (per occurrence)
\$500,000	Incidental Garage Liability (aggregate limit)
\$10,000,000	General Aggregate Limit

#### Deductibles

\$15,000	All Losses (per occurrence), except
\$15,000	Sewer Back-up (per claimant)
\$2,500	Medical Payments (per person)
NIL	Voluntary Compensation Benefits

#### Major Exclusions

Asbestos  
Fungal Pathogens  
Nuclear Energy  
Liability Pollution  
Terrorism  
War Risks  
Employment Related Practices  
Securities and Financial Interest

## Public Entity Errors & Omissions Liability

### Limits of Coverage

\$5,000,000	Public Entity Errors & Omissions Liability (each claim and aggregate limit)
\$5,000,000	Employee Benefits Liability (each claim and aggregate limit)
\$250,000	Legal Expense, including Municipal Conflict of Interest (any one action)
\$500,000	Legal Expense, including Municipal Conflict of Interest (aggregate limit)
\$500,000	Wrongful Dismissal Legal Expense (each claim and aggregate limit)

### Deductibles

\$15,000	All Losses (per claim), except
NIL	Legal Expense, including Municipal Conflict of Interest
\$5,000	Wrongful Dismissal Legal Expense

### Major Exclusions

Asbestos  
Fungal Pathogens  
Nuclear Energy  
Liability Pollution  
Terrorism  
War Risks

## SPF No 6 – Standard Non-owned Automobile Liability

### Limits of Coverage

\$5,000,000	SPF No. 6 – Third Party Liability (any one accident)
\$500,000	SEF No. 94 – Legal Liability for Damage to Hired Automobiles (any one vehicle) Included SEF No. 96 – Contractual Liability Endorsement
Included	SEF No. 99 – Excluding Long-Term Leased Vehicle Endorsement

### Deductibles



Nil	SPF No. 6 – Non-Owned Automobile Liability
\$1,000	SEF No. 94 – Legal Liability for Damage to Hired Automobiles (any one vehicle)

## **Environmental Impairment Liability**

### **Limits of Coverage**

\$5,000,000	Each Claim and Annual Aggregate
\$15,000	Deductible each claim

## **Property Coverage – Property of Every Description**

### **Limits of Coverage**

Section I – Property of Every Description (POED) – values as provided in Statement of Values \$41,831,222 POED (any one occurrence)

Section II – Supplemental Coverages (In addition to POED limit)

\$525,000	Electronic Data Processing / Media
\$500,000	Valuable Papers and Records
\$500,000	Accounts Receivable
\$25,000	Fine Arts (limit \$5,000 per unscheduled item)
\$41,831,222	Total Sum Insured
\$1,000,000	Newly Acquired Property (90 days)
Included	Employees Personal Property (\$5,000 per employee / officer) Included Sod, Trees, Shrubs and Plants (\$10,000 per item)
Included	Outdoor Property
Included	Exterior Signs and Glass
\$100,000	Fire Department Service Charges (any one occurrence)
\$100,000	Recharge of Fire Protection Equipment (any one occurrence)
\$10,000	Lock Replacement
\$500,000	Professional Fees (any one occurrence)

\$100,000	Pollution Clean Up and Removal
\$10,000	Reward Payments
Included	Scheduled Watercraft (under 30 feet)
\$1,000,000	Unintentional Errors and Omissions

**Section III – Extensions of Coverage** (included in POED limit)

Included damage by Theft	Sewer Backup; Insured Property not on Premises; Building Property in Transit; Exhibition Floater; New Generation, water damage
\$10,000	Salesperson's Samples
\$100,000	Consequential Loss Assumption (any one occurrence)

**Property Coverage – Business Income and Extra Expense Coverage Part**

**Limits of Coverage**

Section I – Business Income (including Rental Income)

\$800,000	Business Income, including Rental Income (not including Ordinary Payroll)
-----------	---

Section II – Extra Expense

\$500,000	Extra Expense
-----------	---------------

Section III – Leasehold Interest

\$10,000	Leasehold Interest
----------	--------------------

Section IV – Supplemental Coverages

4 Weeks	Interruption by Civil Authority
Included	Off Premises Power Extension
\$100,000	Dependent Property
\$500,000	Expediting Cost

**Deductibles**

\$5,000	All Perils
\$1,000	Electronic Data Processing / Media
\$5,000	Pollution Clean Up and Removal
\$1,000	Fine Arts

\$2,500	Recharge of Fire
Protection	
Equipment 48 Hours	Off Premises
Power Extension	
\$50,000	Flood
3% or \$100,000 Minimum Earthquake	

### **Major Exclusions**

Excluded Property (unless scheduled and endorses onto the policy) – Licensed vehicles, watercraft over 30 feet in length, aircraft pavement, roads, sidewalks, streetlights, guardrails, road signs, tunnels, bridges, dams, parking meters, power lines, fencing, piers, docks, wharves

Excluded Perils:

Terrorism

War

Risks

Nuclear Incident

Criminal Acts of the Insured's employees or agents wear and tear

Biological Agents

### **Crime Coverage**

#### **Limits of Coverage**

\$1,000,000	Employee Dishonesty Form A
\$200,000	Loss Inside the Premises
\$200,000	Loss Outside the Premises
\$200,000	Money Orders and Counterfeit Paper Currency
\$1,000,000	Depositors Forgery
\$200,000	Third Party Computer and Funds Transfer Fraud
\$200,000	Audit Expenses (to be paid only when a valid claim of \$4,000 or greater is paid)
\$100,000	Fraudulently Induced Payment Endorsement

## **Deductibles**

\$Nil	All Losses (per claim), except
\$25,000	Fraudulently Induced Payment Endorsement

## **Equipment Breakdown Coverage**

### **Limits of Coverage**

\$41,831,222	Limit per Accident, property damage
\$500,000	Extra Expense
\$50,000	Spoilage (food solely while in cold storage)
\$1,000,000	Automatic Coverage
\$1,000,000	By-Laws, Demolition and Increased Cost of Construction
\$500,000	Errors and Omissions
\$500,000	Hazardous Substances (including PCB, mold)
\$500,000	Ammonia Contamination
\$500,000	Water Damage
\$500,000	Professional Fees
\$500,000	Expediting Expenses
\$50,000	Data Restoration
Included	Civil Authority or Denial of Access (30-day coverage period)
\$100,000	Brands and Labels
\$50,000	Green Coverage
\$10,000	Off Premises Transportable Objects
\$5,000	Public Relations
\$25,000	Contingent Business Interruption

## **Deductibles**

\$10,000	Per Accident, except
\$25,000	Any Anaerobic Digestor
24 Hours	Waiting Period (Business Interruption / Extra Expense)

## Owned Automobile Coverage

### Limits of Coverage

\$5,000,000	Third Party Liability (bodily injury / property damage) Included Accident Benefits (Standard Benefits)
Not Purchased	Optional Increased
Accident Benefits Included	Uninsured Automobile
Included	Direct Compensation – Property Damage Included Loss or Damage – All Perils

### Deductibles

Nil	Third Party Liability (bodily injury / property damage) Nil Accident Benefits
Nil	Uninsured Automobile
Nil	Direct Compensation - Property Damage
\$5,000	Loss or Damage – All Perils

## Excess Liability

### Limits of Coverage

\$45,000,000	Excess of underlying \$5,000,000 limits for the following: Public Entity General Liability Public Entity Errors & Omissions Liability (excluding Environmental Liability) SPF No. 6 – Standard Non-Owned Automobile Liability Owned Automobile – Third Party Liability
--------------	---

### Deductibles

\$Nil	All Losses
-------	------------

## **Municipal Officials Accident**

### **Limits of Coverage**

\$250,000	Principal Sum for Loss of Life, applies on a 24-hour basis Refer to Policy Wording for detailed Coverage Descriptions and applicable limits
	Coverage applies to 5 (Five) Council Members and Staff Members as on file with the Insurer
	Weekly Accident Indemnity coverage ceases to apply on the date the Insured Person reaches seventy (70) years of age.

## **Volunteer Accident**

### **Limits of Coverage**

\$50,000	Principal Sum for Loss of Life, applies on a While Volunteering basis
\$15,000	Rehabilitation Benefit
Seat Belt Benefit	10% of Principal Sum
	Coverage applies to Volunteers of the Named Insured Coverage ceases to apply on the date the Insured Person reaches eighty (80) years of age.

## **Municipal Officials Critical Illness**

### **Limits of Coverage**

\$5,000	Principal Sum for Diagnosis of Critical Illness (as defined by the policy) Coverage applies to 5 (Five) Council Members and Staff Members as on file with the Insurer Coverage applies to the end of the policy term within which the Insured Person reaches 70 years of age.
---------	--

## **Cyber Insurance Liability**

### **Limits Of Coverage**

Media Content Insurance	\$1,000,000 any one occurrence
Security and Privacy Liability	\$1,000,000
Regulatory Action Sublimit	\$1,000,000
Network Interruption Insurance	\$1,000,000
Event Management	\$1,000,000
Cyber Extortion	\$1,000,000

### **Deductibles**

\$ 10,000

## 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 (attached)
2. Owned Automobile Schedule, with replacement cost values where possible (attached)
3. 10 Year Claims History (two providers) (attached)
4. List of aboveground fuel storage tanks including age, contents and protection (below).

Tank Location	Product Stored	Cap. (L)	AST / UST	Construction (Steel / Fibreglass)	Date of last Tightness Test	Protection: Indicate Yes or No			Year Installed
						Double Lined	Leak Detection	Cathodic	
Wiarnton Water Treatment Plant	Diesel	2250	AST	Steel	n/a	no	inspected monthly		2007
Wiarnton Water Treatment Booster Station	Diesel	935	AST	Steel	n/a	no	inspected monthly		2007
Olipphant Water Treatment Plant	Diesel	871	AST	Steel	n/a	yes	inspected monthly		
Huron Woods Water Treatment Plant	Diesel	413	AST	Steel	n/a	yes	inspected monthly		
Foreman Water Treatment Plant	Diesel	398	AST	Steel	n/a	yes	inspected monthly		
Amabel-Sauble Water Treatment Plant	Diesel	1200	AST	Steel	n/a	yes	inspected monthly		
Wiarnton Sewage Treatment # 1	Diesel	757	AST	Steel	n/a	yes	inspected monthly		2007
Wiarnton Sewage Treatment #2	Diesel	757	AST	Steel	n/a	yes	inspected monthly		2007
Sewage Pump Station #1	Diesel	1000	AST	Aluminum (non-metalic)	n/a	yes	inspected monthly		
Sewage Pump Station #2	Diesel	1110	AST	Steel	n/a	No	inspected monthly		
Amabel Works Yard	Gas	2273	AST	Steel	n/a	yes	yes - vacuum monitored		2011
Amabel Works Yard	Clear Diesel	2273	AST	Steel	n/a	yes	yes - vacuum monitored		2011
Amabel Works Yard	Dyed Diesel	2273	AST	Steel	n/a	yes	yes - vacuum monitored		2011
Albemarle Works Yard	Clear Diesel	1364	AST	Steel	n/a	yes	yes - vacuum monitored		2011
Albemarle Works Yard	Dyed Diesel	2273	AST	Steel	n/a	yes	yes - vacuum monitored		2011
Wiarnton Works Yard	Gas	2273	AST	Steel	n/a	yes	yes - vacuum monitored		2011
Wiarnton Works Yard	Clear Diesel	2273	AST	Steel	n/a	yes	yes - vacuum monitored		2011
Wiarnton Works Yard	Dyed Diesel	2273	AST	Steel	n/a	yes	yes - vacuum monitored		2011



**Submission Label**

Please Complete and attach to submission

-----  
FROM:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*(Please complete above)*

**Deliver to:**

**Annette Robson, Deputy Treasurer**  
The Corporation of  
The Town of South Bruce Peninsula  
315 George St, PO Box 310  
Warton, Ontario  
N0H 2T0

Proposal: 19-30

Municipal Insurance and Risk Management Services

Closing Date: Friday, September 27, 2019; 4:30pm local time

Town of South Bruce Peninsula  
Property Schedule for Insurance RFP  
At September 1, 2019

ITEM NO.	ADDRESS	CITY	DESCRIPTION	OCCUPANCY	CONSTRUCT'N	FIRE PROT'N	Building	Equip.	Contents & Small Tools	Total
1	531 Scott Street	Warton	Arena	Arena/Community Centre			\$ 4,392,126	\$ 111,405	\$ 115,861	\$ 4,619,392
2	441042 Elm Street	Warton	Cemetery	Bayview Cemetery Mortuary			\$ 58,298	\$ 3,900	\$ -	\$ 62,198
3	441042 Elm Street	Warton	Cemetery	Cemetery Monuments - TSBP			\$ 111,405	\$ -	\$ -	\$ 111,405
4	441042 Elm Street	Warton	Cemetery	Cemetery Storage (ALB)			\$ 2,410	\$ 2,228	\$ 2,318	\$ 6,956
5	21 Sauble Falls Parkway	Sauble Beach	Fire	Station 40 Fire Hall / Police Station			\$ 710,494	\$ 167,107	\$ 104,545	\$ 982,146
6	382 George Street	Warton	Fire	Station 30 Fire Hall			\$ 584,628	\$ 139,256	\$ 73,130	\$ 797,014
7	Chesley Lake		General	Aqua Lung Building Incl Equipment (AMA)			\$ 142,108	\$ -	\$ -	\$ 142,108
8	315 George Street	Warton	General	Town Hall			\$ 1,163,076	\$ 194,958	\$ 202,757	\$ 1,560,791
9	315 George Street	Warton	General	Town Hall sign			\$ -	\$ 21,351	\$ 22,205	\$ 43,556
10	Lakeshore Blvd/Main Street	Sauble Beach	General	Entrance Sign			\$ 34,943	\$ -	\$ -	\$ 34,943
11		Warton	General	Ornamental Stone and Wood "Welcome" sign			\$ 45,789	\$ -	\$ -	\$ 45,789
12	578 Brown Street	Warton	Library	County Offices			\$ 1,042,772	\$ 139,256	\$ 144,826	\$ 1,326,854
13	PT. Lot 25, Conc. D (AMA)	Sauble Beach	Library	Sauble Library			\$ 382,130	\$ 94,694	\$ 98,481	\$ 575,305
14	565 Purple Valley Road	Warton	Parks/Rec	Community Centre			\$ 285,207	\$ 22,281	\$ 23,172	\$ 330,660
15	Lot 24, Conc. 12 (W.I.) (ALB)		Parks/Rec	Community Hall			\$ 180,456	\$ 16,711	\$ 17,379	\$ 214,546
16	465 Bruce Street	Hepworth	Parks/Rec	Hepworth Community Centre			\$ 145,436	\$ -	\$ -	\$ 145,436
17	7179 Highway 21	Elsinore	Parks/Rec	Elsinore Community Centre			\$ 242,668	\$ 16,711	\$ 17,379	\$ 276,758
18	53 Park Head Road	Park Head	Parks/Rec	Park Head Community Centre			\$ 378,319	\$ 30,079	\$ 31,283	\$ 439,681
19	27 Community Centre Drive	Sauble Beach	Parks/Rec	Sauble Beach Community Centre			\$ 1,251,038	\$ 15,596	\$ 16,220	\$ 1,282,854
20	6th Street	Sauble Beach	Parks/Rec	Washrooms/Storage			\$ 100,264	\$ -	\$ -	\$ 100,264
21		Sauble Beach	Parks/Rec	Washrooms			\$ 38,992	\$ -	\$ -	\$ 38,992
22	7 Lakeshore Blvd N		Parks/Rec	Washrooms			\$ 89,124	\$ -	\$ -	\$ 89,124
23	North Sauble Beach	Sauble Beach	Parks/Rec	Washrooms			\$ 38,992	\$ -	\$ -	\$ 38,992
24		Oliphant	Parks/Rec	Washrooms, Garbage Storage			\$ 22,369	\$ -	\$ -	\$ 22,369
25	1600 Sauble Falls Parkway	Oliphant	Parks/Rec	Washrooms, Athletic Field			\$ 48,462	\$ -	\$ -	\$ 48,462
26	L-34, C-"D" (AMA)	Sauble Beach	Parks/Rec	Washrooms			\$ 17,105	\$ -	\$ -	\$ 17,105
27	2 Waterview Road	Red Bay	Parks/Rec	Washrooms			\$ 24,613	\$ -	\$ -	\$ 24,613
28	10 Hope Bay Road	Hope Bay	Parks/Rec	Washrooms			\$ 17,955	\$ -	\$ -	\$ 17,955
29	46 Berford Lake Road	Berford Lake	Parks/Rec	Washrooms			\$ 7,248	\$ -	\$ -	\$ 7,248
30	Hepworth Ball Diamond	Hepworth	Parks/Rec	Washroom			\$ 12,360	\$ -	\$ -	\$ 12,360
31	L-25, C-"D" (AMA)	Sauble Beach	Parks/Rec	Lawn Bowling Club House			\$ 234,222	\$ 22,281	\$ 23,172	\$ 279,675
32	Bannister Park, 30 Community Centre Drive	Sauble Beach	Parks/Rec	Pavilion/DWg			\$ 27,810	\$ -	\$ -	\$ 27,810
33	Bannister Park, 30 Community Centre Drive	Sauble Beach	Parks/Rec	Washrooms			\$ 31,580	\$ -	\$ -	\$ 31,580
34	Bluewater Park, 402 William Street	Warton	Parks/Rec	Pool Change House/Washrooms/Filt. Bldg.			\$ 367,092	\$ 11,140	\$ 11,586	\$ 389,818
35	Bluewater Park, 402 William Street	Warton	Parks/Rec	Fish Cleaning Station			\$ 61,273	\$ -	\$ -	\$ 61,273
36	Bluewater Park, 402 William Street	Warton	Parks/Rec	Park Kitchen (Coal Shed)			\$ 46,812	\$ 3,787	\$ 3,940	\$ 54,539
37	Bluewater Park, 402 William Street	Warton	Parks/Rec	Comfort Station			\$ 2,651	\$ 2,451	\$ 2,549	\$ 7,651
38	Bluewater Park, 402 William Street	Warton	Parks/Rec	Community Hall (Old R.R. STN)			\$ 557,024	\$ 11,140	\$ 11,586	\$ 579,750
39	Bluewater Park, 402 William Street	Warton	Parks/Rec	2 Picnic Shelters			\$ 42,105	\$ -	\$ -	\$ 42,105
40	Bluewater Park, 402 William Street	Warton	Parks/Rec	Rotary Storage Building			\$ 40,042	\$ -	\$ -	\$ 40,042
41	Bedford Lake Park (ALB)		Parks/Rec	Picnic Shelter			\$ 22,369	\$ -	\$ -	\$ 22,369
42	Bluewater Park, 402 William Street	Warton	Parks/Rec	Splash Pad			\$ -	\$ 154,500	\$ 160,680	\$ 315,180
43	Bluewater Park, 402 William Street	Warton	Parks/Rec	Adult Fitness Equipment			\$ -	\$ 30,900	\$ 32,136	\$ 63,036
44	Bannister Park, 30 Community Centre Drive	Sauble Beach	Parks/Rec	Adult Fitness Equipment			\$ -	\$ 46,350	\$ 48,204	\$ 94,554
45	Bluewater Park, 402 William Street	Warton	Parks/Rec	Boardwalk			\$ -	\$ 51,500	\$ 53,560	\$ 105,060
46	578 Brown Street	Warton	Parks/Rec	Warton Willie House			\$ 22,013	\$ -	\$ -	\$ 22,013
47	Bluewater Park, 402 William Street	Warton	Parks/Rec	Playground Equipment			\$ -	\$ 56,650	\$ 58,916	\$ 115,566
48	McNaughton Street		Parks/Rec	Playground Equipment			\$ -	\$ 61,800	\$ 64,272	\$ 126,072

Town of South Bruce Peninsula  
Property Schedule for Insurance RFP  
At September 1, 2019

ITEM NO.	ADDRESS	CITY	DESCRIPTION	OCCUPANCY	CONSTRUCT'N	FIRE PROT'N	Building	Equip.	Contents & Small Tools	Total
49		Allenford	Parks/Rec	Playground Equipment			\$ -	\$ 20,600	\$ 21,424	\$ 42,024
50		Hepworth	Parks/Rec	Playground Equipment			\$ -	\$ 25,750	\$ 26,780	\$ 52,530
51	Bluewater Park, 402 William Street	Warton	Parks/Rec	(Fencing) Ball Diamond			\$ -	\$ 25,750	\$ 26,780	\$ 52,530
52	51 Park Head Road		Parks/Rec	(Fencing) Ball Diamond - Park Head			\$ -	\$ 25,750	\$ 26,780	\$ 52,530
53	108 Division Street		Parks/Rec	(Fencing) Ball Diamond - Dan Davidson			\$ -	\$ 25,750	\$ 26,780	\$ 52,530
54	Hepworth Park	Hepworth	Parks/Rec	(Fencing) Ball Diamond			\$ -	\$ 15,450	\$ 16,068	\$ 31,518
55	Bannister Park, 30 Community Centre Drive	Sauble Beach	Parks/Rec	(Fencing) Ball Diamond			\$ -	\$ 15,450	\$ 16,068	\$ 31,518
56	Sauble Falls Parkway/Oliphant Way	Oliphant	Parks/Rec	(Fencing) Ball Diamond, Dog Park			\$ -	\$ 25,750	\$ 28,325	\$ 54,075
57	Various Locations		Parks/Rec	Floodlighting			\$ 84,212	\$ -	\$ -	\$ 84,212
58	Bluewater Park, 402 William Street	Warton	Parks/Rec	Comfort Station			\$ 113,897	\$ -	\$ -	\$ 113,897
59	27 Community Centre Drive	Sauble Beach	Parks/Rec	Digital Sign, Sauble Beach Community Centre			\$ -	\$ 25,750	\$ 26,780	\$ 52,530
60	Bluewater Park, 402 William Street	Warton	Parks/Rec	Tennis Courts			\$ -	\$ 20,600	\$ 61,800	\$ 82,400
61	Bannister Park, 30 Community Centre Drive	Sauble Beach	Parks/Rec	Tennis Courts			\$ -	\$ 10,300	\$ 61,800	\$ 72,100
62	Lakeshore Blvd.		Parks/Rec	Tennis Courts			\$ -	\$ 10,300	\$ 61,800	\$ 72,100
63	1249 Sauble Falls Parkway		Landfill	Landfill Site Shelter (AMA)			\$ 9,470	\$ -	\$ -	\$ 9,470
64	1249 Sauble Falls Parkway		Landfill	Washroom - Landfill			\$ 11,140	\$ -	\$ -	\$ 11,140
65	George Street/Berford Street		Roads	Albemarle Works Garage			\$ 422,609	\$ 245,091	\$ 51,500	\$ 719,200
66	413 Municipal Road		Roads	Amabel Works Garage			\$ 945,540	\$ 103,000	\$ 103,000	\$ 1,151,540
67	656 Berford Street		Roads	Warton Works Garage			\$ 457,093	\$ 103,000	\$ 103,000	\$ 663,093
68	554 Louisa Street	Warton	Roads	Storage			\$ 42,105	\$ 5,570	\$ 5,793	\$ 53,468
69	7 Fiddlehead Lane	Warton	Water	Water P.H. #1 (Fiddlehead)			\$ 2,005,286	\$ -	\$ -	\$ 2,005,286
70	423 Manley Crescent	Sauble Beach	Water	Water P.H. #5 (Forbes)			\$ 93,730	\$ 32,136	\$ -	\$ 125,866
71		Huron Woods	Water	Water P.H. #7 (Huronwoods)			\$ 1,114,048	\$ -	\$ -	\$ 1,114,048
72	Plan M6 Block C		Water	Water P.H. #8 (Foreman)			\$ 740,842	\$ -	\$ -	\$ 740,842
73	Plan 52 Block B		Water	Water P.H. #9 (Thomson)			\$ 139,256	\$ 133,900	\$ -	\$ 273,156
74	130 Gremik Crescent		Water	Water P.H. #10 (Gremik)			\$ 46,345	\$ -	\$ -	\$ 46,345
75	121 Bunnyview Drive		Water	Water P.H. #11 (Winburk)			\$ 22,281	\$ 21,424	\$ -	\$ 43,705
76	620 D Line	Sauble Beach	Water	Water Treatment Plant			\$ 2,785,120	\$ -	\$ 832,240	\$ 3,617,360
77	George Street/Berford	Warton	Water	Water Treatment Plant			\$ 926,888	\$ -	\$ -	\$ 926,888
78	George Street/Berford	Warton	Water	Water Booster			\$ 16,711	\$ -	\$ 61,800	\$ 78,511
79	901 Gould Street	Warton	Water	Warton Water Tower			\$ 1,002,643	\$ -	\$ -	\$ 1,002,643
80	Taylor Street	Warton	Sewer/Wastewater	Sewage Pumping Station			\$ 347,583	\$ -	\$ -	\$ 347,583
81	Elm Street	Warton	Sewer/Wastewater	Sewage Pumping Station			\$ 579,305	\$ -	\$ -	\$ 579,305
82	Lot, Concession 21 E	Warton	Sewer/Wastewater	Wastewater Blower Bldg			\$ 1,796,772	\$ -	\$ -	\$ 1,796,772
83	Lot, Concession 21 E	Warton	Sewer/Wastewater	Wastewater Effluent and Receiving			\$ 811,027	\$ -	\$ -	\$ 811,027
84	Lot, Concession 21 E	Warton	Sewer/Wastewater	Wastewater Treatment Plant			\$ 6,386,000	\$ -	\$ -	\$ 6,386,000
	John Deer & Mini Excavator			Equipment from Auto schedule but should be insured here			\$ -	\$ 59,256	\$ -	\$ 59,256
	1249 Sauble Falls Parkway		Landfill	2012 John Deere 624K WDA Wheel loader (1DW624KZE645747) with accessories			\$ -	\$ 163,255	\$ -	\$ 163,255
	1249 Sauble Falls Parkway		Landfill	2008 Caterpillar Model 816F Landfill Compactor (BZR00247)			\$ -	\$ 325,000	\$ -	\$ 325,000
	2012 JOHN DEERE 870G MOTOR GRADER		S/N 1DW870GPPCD642674	2012 JOHN DEERE 870G MOTOR GRADER			\$ -	\$ 285,000	\$ -	\$ 285,000
	VOLVO G970 GRADER		VIN # VCE0G970E00039556	VOLVO G970 GRADER			\$ -	\$ 245,000	\$ -	\$ 245,000
	STAGELINE MOBILE STAGE SL100		Serial # 2N9SL1000JA045984	STAGELINE MOBILE STAGE SL100			\$ -	\$ 192,000	\$ -	\$ 192,000
	2002 FREIGHTLINER STREET SWEEPER		VIN # 1FVAB3BV72DK21703	2002 FREIGHTLINER STREET SWEEPER			\$ -	\$ 188,000	\$ -	\$ 188,000
	2013 VOLVO GRADER G946B & WING ASSEMBLY		S/N 578013 S/N T13060120	2013 VOLVO GRADER G946B & WING ASSEMBLY			\$ -	\$ 182,000	\$ -	\$ 182,000
	LINKBELT 130LX EXCAVATOR-CHIPPER/BUCKET		SN # K1J7-2672	LINKBELT 130LX EXCAVATOR-CHIPPER/BUCKET			\$ -	\$ 180,000	\$ -	\$ 180,000

Town of South Bruce Peninsula  
Property Schedule for Insurance RFP  
At September 1, 2019

ITEM NO.	ADDRESS	CITY	DESCRIPTION	OCCUPANCY	CONSTRUCT'N	FIRE PROT'N	Building	Equip.	Contents & Small Tools	Total
	2012 JOHN DEERE 544K POWER LIFT LOADER		SERIAL # 1DW544KPVBD640809	2012 JOHN DEERE 544K POWER LIFT LOADER			\$ -	\$ 143,000	\$ -	\$ 143,000
	2017 JOHN DEERE 310SL BACKHOE LOADER		S/N # 1T0310SLAHD316010	2017 JOHN DEERE 310SL BACKHOE LOADER			\$ -	\$ 142,000	\$ -	\$ 142,000
	SERIES MT6 OFF ROAD VEHICLE (TRACKLESS)		S/N MT6-1269, 51" BLOWER, V PLO	SERIES MT6 OFF ROAD VEHICLE (TRACKLESS)			\$ -	\$ 104,000	\$ -	\$ 104,000
	2015 EVEREST VI 20' ADVANTAGE WASHROOM		TRAILER VIN # 1A9VERR2XF124757	2015 EVEREST VI 20' ADVANTAGE WASHROOM			\$ -	\$ 84,000	\$ -	\$ 84,000
	2003 CASE 580 SUPER M BACKHOE		VIN # JJG0375736	2003 CASE 580 SUPER M BACKHOE			\$ -	\$ 79,000	\$ -	\$ 79,000
	ZAMBONI ICE RESURFACER			ZAMBONI ICE RESURFACER			\$ -	\$ 71,000	\$ -	\$ 71,000
	BLACK TIE OPTIMUM 20 PORTABLE WASHROOM		WITH WINTER PKG AND ONBOARD	BLACK TIE OPTIMUM 20 PORTABLE WASHROOM			\$ -	\$ 63,000	\$ -	\$ 63,000
	CASE 580 SEPER M SERIES		VIN # N5C385229	CASE 580 SEPER M SERIES			\$ -	\$ 62,000	\$ -	\$ 62,000
	2002 MT5 TRACKLESS		VIN # 1833	2002 MT5 TRACKLESS			\$ -	\$ 60,000	\$ -	\$ 60,000
	SIX MACKAY ELITE PAID PARKING MACHINE		S/N 400012975/12976/12977/12978/1	SIX MACKAY ELITE PAID PARKING MACHINE			\$ -	\$ 60,000	\$ -	\$ 60,000
							\$ -	\$ -	\$ -	\$ -
							<b>33,925,683</b>	<b>5,006,864</b>	<b>2,898,675</b>	<b>41,831,222</b>
	ACCOUNTS RECEIVABLE							500,000		500,000
	EXTRA EXPENSE							500,000		500,000
	BUSINESS INCOME / RENTAL INCOME							800,000		800,000
	VALUABLE PAPERS							500,000		500,000
	FINE ARTS							25,000		25,000
	COMPUTERS / EDP / MEDIA							525,000		525,000
							<b>33,925,683</b>	<b>7,856,864</b>	<b>2,898,675</b>	<b>44,681,222</b>

Town of South Bruce Peninsula  
 Vehicle Schedule for Insurance RFP  
 At September 1, 2019

Asset ID	Suf	Asset Description	Extended Description	Acquisition Date	Acquisition Cost	Asset Class ID	Department	Minor Asset Class
VEHICL00001	1	2000 SINGLE AXLE PLOW/SANDER	VIN # 1HTGBAAR6YH674620	5/2/2001	140,970.00000	VEHICL	VEHICLES	HEAVY DUTY
VEHICL00002	1	2008 7000 SERIES INTERNATIONAL PLOW TRUC	VIN # 1HTWYAHY98J687401	7/16/2008	197,810.64000	VEHICL	VEHICLES	HEAVY DUTY
VEHICL00003	1	2001 INTERNATIONAL GARBAGE PACKER	VIN # 1HTSDAAR81H368903	3/19/2008	20,000.00000	VEHICL	VEHICLES	HEAVY DUTY
VEHICL00007	1	2004 ONE TON 3500 SERIES TRUCK	VIN # 1GBJC34U54E168868	10/24/2003	29,032.20000	VEHICL	VEHICLES	MEDIUM DUTY
VEHICL00009	1	2007 SILVERADO 3/4 TON TRUCK	VIN # 1GBHC24UX7E102281	7/6/2006	26,882.41000	VEHICL	VEHICLES	LIGHT DUTY
VEHICL00011	1	1991 GMC PLOW TRUCK	VIN # 1GDP7H1J7MJ518845	11/1/1991	143,322.65000	VEHICL	VEHICLES	HEAVY DUTY
VEHICL00012	1	2004 SILVERADO 1 TON TRUCK	VIN # 1GBJC34U84E175023	10/24/2003	29,032.20000	VEHICL	VEHICLES	MEDIUM DUTY
VEHICL00013	1	2004 INTERNATIONAL 7400 SERIES PLOW TRUC	VIN # 1HTWDAAR33J076038	6/16/2004	176,398.56000	VEHICL	VEHICLES	HEAVY DUTY
VEHICL00018	1	2008 CHEV SILVERADO 1500 REG 4X4	VIN # 1GCEK14C18Z211371	2/22/2008	25,658.64000	VEHICL	VEHICLES	LIGHT DUTY
VEHICL00020	1	2004 CHEV SILVERADO HALF TON PICKUP	VIN # 1GCEC14V84E127449	6/18/2004	24,809.19000	VEHICL	VEHICLES	LIGHT DUTY
VEHICL00021	1	2004 CHEV SILVERADO 1/2 TON PICKUP	VIN # 1GCEC14V44Z273307	6/18/2004	24,440.91000	VEHICL	VEHICLES	LIGHT DUTY
VEHICL00022	1	2006 CHEV SILVERADO 1/2 TON PICKUP	VIN # 3GCEC14V56G241503	4/29/2006	25,194.24000	VEHICL	VEHICLES	LIGHT DUTY
VEHICL00023	2	2008 GMC SIERRA 1/2 TON PICKUP	VIN # 1GTEC14C58Z279573	9/1/2013	10,962.82000	VEHICL	VEHICLES	LIGHT DUTY
VEHICL00025	1	2006 CLASS A PUMPER TRUCK	VIN # 1FVHCYDJV7HY15608	7/27/2007	241,454.00000	VEHICL	FIRE - AM	FIRE TRUCKS
VEHICL00026	1	2008 FREIGHTLINER TANKER	VIN # 1FVACYBS98HZ30666	10/18/2007	176,770.00000	VEHICL	FIRE - AM	FIRE TRUCKS
VEHICL00027	1	2003 FREIGHTLINER TANKER	VIN # 1FVABXZK54HM80751	11/20/2003	186,817.28000	VEHICL	FIRE - AM	FIRE TRUCKS
VEHICL00029	1	2000 FREIGHTLINER TANKER	VIN # 1FVABXAK41HJ19717	6/28/2001	173,235.66000	VEHICL	FIRE - AM	FIRE TRUCKS
VEHICL00031	1	1998 FREIGHTLINER PUMPER	VIN # 1FV6JLCB3WH901352	12/31/1998	165,482.75000	VEHICL	FIRE - AM	FIRE TRUCKS
VEHICL00032	1	1991 FORD CARGO 8000 PUMPER	VIN # 9BFYH81A8LDM01378	12/31/1991	151,658.27000	VEHICL	FIRE - AM	FIRE TRUCKS
VEHICL00033	1	1994 CHEV TOPKICK TANKER	VIN # 1GDP7H1M9RJ505158	12/31/1994	59,527.30000	VEHICL	HOUSING	HEAVY DUTY
VEHICL00034	1	2004 CHEV C55 RESCUE TRUCK	VIN # 1GBE5V1174F507450	6/9/2004	125,241.00000	VEHICL	FIRE - AM	FIRE TRUCKS
VEHICL00040	1	2009 CHEV SILVERADO W/T 2500	VIN # 1GCHK44K69F165111	8/10/2009	34,987.60000	VEHICL	VEHICLES	LIGHT DUTY
VEHICL00041	1	2008 STERLING TANDEM PLOW TRUCK	VIN # 2FZHAZCV68AZ09231	9/8/2009	222,524.28000	VEHICL	VEHICLES	MEDIUM DUTY
VEHICL00043	1	2009 SPARTAN PUMPER TRUCK	VIN # 4S7XT2B959C071007	5/10/2010	257,816.00000	VEHICL	FIRE - AM	FIRE TRUCKS
VEHICL00043	2	MAJOR PUMP REPAIR	2009 SPARTAN PUMPER TRUCK	8/10/2017	10,847.01000	VEHICL	FIRE - AM	FIRE TRUCKS
VEHICL00044	1	2011 DOGDE GRAND CARAVAN	VIN # 2D4RN4DG4BR792639	7/11/2011	21,109.86000	VEHICL	BYLAW	LIGHT DUTY
VEHICL00045	1	2011 INTERNATIONAL WORKSTAR PLOW TRUCK	VIN # 1HTWKAZRXBJ393680	1/2/2011	184,325.86000	VEHICL	VEHICLES	MEDIUM DUTY
VEHICL00046	1	2010 VOLVO PLOW TRUCK	VIN # 4V5KC9EH7AN288672	3/22/2011	213,432.07000	VEHICL	VEHICLES	MEDIUM DUTY
VEHICL00047	1	2011 GMC SIERRA W/T 15	VIN # 1GTR2TEA8BZ378545	7/7/2011	29,367.34000	VEHICL	VEHICLES	LIGHT DUTY
VEHICL00048	1	FD FORD F-SERIES 150 4X4 XLT	VIN # 1FTFX1EF5BKD96040	7/19/2011	35,318.52000	VEHICL	FIRE - AM	LIGHT DUTY
VEHICL00049	1	2011 JEEP COMPASS SPORT	VIN # 1J4NF4FB6BD250899	5/18/2012	25,386.73000	VEHICL	BUILDING	LIGHT DUTY
VEHICL00050	1	2003 CHEV SILVERADO 1500 EXT	VIN # 1GCEK19C79Z277577	6/14/2012	22,251.74000	VEHICL	VEHICLES	LIGHT DUTY
VEHICL00051	1	2013 DEPENDABLE SPARTAN PUMPER	VIN # 4S7ZT2B90DC077007	5/2/2013	300,110.59000	VEHICL	FIRE - AM	FIRE TRUCKS
VEHICL00052	1	2013 INTERNATIONAL WORKSTAR SNOW PLOW	VIN # 1HTMKAZRXDJ153600	1/8/2013	180,157.43000	VEHICL	VEHICLES	HEAVY DUTY
VEHICL00053	1	2013 WESTERN STAR 4700SB SNOW PLOW	VIN # 5KKHAXDV0DPBN1093	3/14/2013	219,241.71000	VEHICL	VEHICLES	HEAVY DUTY
VEHICL00054	1	2010 GMC SIERRA 4WD REG CAB PICKUP	VIN # 1GTPKRE05AZ152842	5/13/2013	20,811.09000	VEHICL	VEHICLES	LIGHT DUTY
VEHICL00057	1	2016 INTERNATIONAL WORKSTAR PLOW TRUCK	VIN# 3HAWKSUR5GL273324	8/21/2015	110,389.39000	VEHICL	VEHICLES	HEAVY DUTY
VEHICL00057	2	2016 INTERNATIONAL WORKSTAR PLOW TRUCK	VIN# 3HAWKSUR5GL273324	2/12/2016	99,158.82000	VEHICL	VEHICLES	HEAVY DUTY

Town of South Bruce Peninsula  
 Vehicle Schedule for Insurance RFP  
 At September 1, 2019

Asset ID	Suf	Asset Description	Extended Description	Acquisition Date	Acquisition Cost	Asset Class ID	Department	Minor Asset Class
VEHICL00058	1	2018 CHEVROLET 3500HD CHASSIS CAB 2WD	VIN #1GB3CYG9J2193682	7/11/2017	34,629.40000	VEHICL	VEHICLES	LIGHT DUTY
VEHICL00058	2	ONE TON ALUMINUM DUMP BODY	S/N AAA18010	1/23/2018	15,279.26000	VEHICL	VEHICLES	LIGHT DUTY
VEHICL00059	1	2017 GMC SIERRA 1500 4WD PICKUP	VIN# 1GTV2LEC5HZ228006	7/11/2017	38,787.50000	VEHICL	HOUSING	LIGHT DUTY
VEHICL00060	1	2017 GMC SIERRA 1500 4WD PICKUP	VIN # 1GTV2LEC9HZ341201	7/11/2017	37,502.86000	VEHICL	HOUSING	LIGHT DUTY
VEHICL00061	1	2016 FORD F-150 2WD PICKUP	VIN # 1FTMF1C836KF07898	7/18/2017	33,157.97000	VEHICL	HOUSING	LIGHT DUTY
VEHICL00062	1	2018 CHEVROLET SILVERADO 1500 REG4X2WT	VIN # 1GCNCNEH3JZ328499	2/16/2018	27,100.38000	VEHICL	VEHICLES	LIGHT DUTY
VEHICL00063	1	2018 CHEVROLET SILVERADO 1500 REG 4X4 WT	VIN # 1GCNKNEH2JX330487	5/30/2018	31,670.64000	VEHICL	VEHICLES	LIGHT DUTY
VEHICL00064	1	2018 CHEVROLET SILVERADO 1500 DBL 4X4	VIN # 1GCVKNEH9JZ347948	5/30/2018	32,742.30000	VEHICL	VEHICLES	LIGHT DUTY



Municipality Loss Run  
For: Corporation of the Town of South Bruce Peninsula

Period: 1-Nov-17 to 1-Nov-19  
Data as of: 13-Aug-19

Policy Number	Effective	Loss Date	Description	Reserves (A)	Paid (B)	Total (A+B)	Deductible	Net to Insurer	Status
<b>Public Sector Liability</b>									
PSCP0010	January 11, 2018	February 7, 2019	Slip & Fall resulting in a fractured hip. SOC has been served.	\$0.00	\$0.00	\$0.00	\$15,000.00	\$0.00	Open
				\$0.00	\$0.00	\$0.00		\$0.00	
<b>Public Sector Automobile</b>									
	No claims					\$0.00		\$0.00	
						\$0.00		\$0.00	
						\$0.00		\$0.00	
						\$0.00		\$0.00	
						\$0.00		\$0.00	
				\$0.00	\$0.00	\$0.00		\$0.00	
<b>Property &amp; Crime</b>									
	No claims					\$0.00		\$0.00	
						\$0.00		\$0.00	
						\$0.00		\$0.00	
						\$0.00		\$0.00	
						\$0.00		\$0.00	
				\$0.00	\$0.00	\$0.00		\$0.00	
<b>Municipal Officials' Accident</b>									
	No claims					\$0.00		\$0.00	
				\$0.00	\$0.00	\$0.00		\$0.00	
<b>Excess Liability</b>									
	No claims					\$0.00		\$0.00	
				\$0.00	\$0.00	\$0.00		\$0.00	
<b>Environmental Impairment Liability</b>									
	No claims					\$0.00		\$0.00	
				\$0.00	\$0.00	\$0.00		\$0.00	
<b>Total All Lines</b>									
				\$0.00	\$0.00	\$0.00		\$0.00	



Town of South Bruce Peninsula

as of: 09/01/19

General Liability												
Claim No.	Loss Date	Coverage	Description	Paid Loss	Paid Expense	Total Paid	Loss Reserve	Expense Reserve	Total Incurred	Deductible	Net Incurred	Status
33820-65019	6/14/08	PD	Vehicle damage	\$1,325.00	\$1,469.18	\$2,794.18	\$0.00	\$0.00	\$2,794.18	\$0.00	\$2,794.18	Closed
33820-65787	6/28/08	PD	Water damage to clmnt's floors, walls & baseboards	\$0.00	\$2,150.50	\$2,150.50	\$0.00	\$0.00	\$2,150.50	\$5,000.00	\$0.00	Closed
33820-73610	12/28/08	PD	Sewer backup	\$0.00	\$598.00	\$598.00	\$0.00	\$0.00	\$598.00	\$5,000.00	\$0.00	Closed
33820-76525	3/17/09	BI	Claimant hit a wash out in road and claiming back very sore	\$0.00	\$483.00	\$483.00	\$0.00	\$0.00	\$483.00	\$5,000.00	\$0.00	Closed
33820-83440	8/31/09	BI	Third party injured in a motor vehicle accident	\$575,584.34	\$176,556.03	\$752,140.37	\$0.00	\$0.00	\$752,140.37	\$5,000.00	\$747,140.37	Closed
53640-136048	8/31/09	BI	Third party injured in a motor vehicle accident	\$575,584.34	\$176,556.03	\$752,140.37	\$0.00	\$0.00	\$752,140.37	\$5,000.00	\$747,140.37	Closed
33820-86444	12/5/09	PD	Sewage backed up into basement	\$0.00	\$609.50	\$609.50	\$0.00	\$0.00	\$609.50	\$5,000.00	\$0.00	Closed
53640-8650	2/4/10	BI	Tp sustained injuries in mva-alleged poor road conditions	\$0.00	\$385.00	\$385.00	\$0.00	\$0.00	\$385.00	\$5,000.00	\$0.00	Closed
53640-8610	2/6/10	BI	Tp injured in slip and fall	\$65,000.00	\$7,671.48	\$72,671.48	\$0.00	\$0.00	\$72,671.48	\$5,000.00	\$67,671.48	Closed
33922-326	9/1/10	WD	Claimant alleged flooding to basement from drainage ditch that was blocked.	\$0.00	\$25,371.62	\$25,371.62	\$0.00	\$0.00	\$25,371.62	\$5,000.00	\$20,371.62	Closed
53640-10211	11/2/10	PD	Sewer backup	\$2,058.86	\$1,947.00	\$4,005.86	\$0.00	\$0.00	\$4,005.86	\$5,000.00	\$0.00	Closed
53640-10440	12/3/10	BI	Slip and fall in parking lot	\$0.00	\$297.00	\$297.00	\$0.00	\$0.00	\$297.00	\$5,000.00	\$0.00	Closed
53640-14612	4/21/11	PD	Water damage to claimant's home due to water or sewage system	\$0.00	\$1,115.50	\$1,115.50	\$0.00	\$0.00	\$1,115.50	\$5,000.00	\$0.00	Closed
53640-11996	6/8/11	PD	City tree fell on tp's car	\$0.00	\$407.00	\$407.00	\$0.00	\$0.00	\$407.00	\$5,000.00	\$0.00	Closed
53640-13260	11/24/11	PD	Sewer back up to claimant's property	\$0.00	\$1,492.30	\$1,492.30	\$0.00	\$0.00	\$1,492.30	\$5,000.00	\$0.00	Closed
53640-13735	2/8/12	BI	Personal injury	\$500.00	\$12,263.68	\$12,763.68	\$0.00	\$0.00	\$12,763.68	\$5,000.00	\$7,763.68	Closed
33922-20104	2/27/12	PI	Defence & counter claim alleging attempts to limit freedom of speech	\$3,927.89	\$0.00	\$3,927.89	\$0.00	\$0.00	\$3,927.89	\$5,000.00	\$0.00	Closed
33922-101951	4/16/12	OTH	Submission for cost recovery	\$0.00	\$12,086.91	\$12,086.91	\$0.00	\$0.00	\$12,086.91	\$5,000.00	\$7,086.91	Closed
33922-20094	4/23/12	LEGAL	Conflict of interest - legal expense coverage	\$0.00	\$31,766.43	\$31,766.43	\$0.00	\$0.00	\$31,766.43	\$5,000.00	\$26,766.43	Closed



53640-14278	6/13/12	PD	Grader backed into car	\$5,000.00	\$1,161.50	\$6,161.50	\$0.00	\$0.00	\$6,161.50	\$5,000.00	\$1,161.50	Closed
33922-101498	6/24/12	PD	Water damage due to sewer backup	\$0.00	\$540.50	\$540.50	\$0.00	\$0.00	\$540.50	\$5,000.00	\$0.00	Closed
53640-14241	7/2/12	PD	Hospital sign damaged awning to claimant's travel trailer	\$0.00	\$341.00	\$341.00	\$0.00	\$0.00	\$341.00	\$5,000.00	\$0.00	Closed
33922-20039	10/19/12	LEGAL	Alleged charges under criminal code - legal expense reimbursement	\$4,008.35	\$0.00	\$4,008.35	\$0.00	\$0.00	\$4,008.35	\$0.00	\$4,008.35	Closed
33922-101448	12/2/12	PD	Damage to claimant's vehicle due to washout	\$0.00	\$609.50	\$609.50	\$0.00	\$0.00	\$609.50	\$5,000.00	\$0.00	Closed
53640-15238	12/6/12	PD	Claimant purchased home that was full of defects - inspections done after she purchased	\$55,000.00	\$29,347.23	\$84,347.23	\$0.00	\$0.00	\$84,347.23	\$5,000.00	\$79,347.23	Closed
33922-101829	3/19/13	PI	Human rights complaint	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,000.00	\$0.00	Closed
33922-101485	4/11/13	E&O	Claimant alleges town did not install water meter before deadline and incurred high water bills to unoccupied home	\$1,000.00	\$1,809.66	\$2,809.66	\$0.00	\$0.00	\$2,809.66	\$5,000.00	\$0.00	Closed
33922-101952	8/27/13	BI	Mva	\$0.00	\$678.50	\$678.50	\$0.00	\$0.00	\$678.50	\$5,000.00	\$0.00	Closed
33922-196	1/13/14	BI	Slip and fall	\$18,000.00	\$15,896.90	\$33,896.90	\$0.00	\$0.00	\$33,896.90	\$5,000.00	\$28,896.90	Closed
53640-117719	7/6/14	BI	Mva	\$0.00	\$112,238.09	\$112,238.09	\$320,000.00	\$80,471.38	\$512,709.47	\$5,000.00	\$507,709.47	Open
33922-1040	8/11/14	BI	Slip and fall	\$0.00	\$7,542.38	\$7,542.38	\$0.00	\$0.00	\$7,542.38	\$5,000.00	\$2,542.38	Closed
33922-1200	11/24/14	WD	Claimant sustained a backup of water from basement drain	\$0.00	\$818.00	\$818.00	\$0.00	\$0.00	\$818.00	\$5,000.00	\$0.00	Closed
33922-1030088	2/19/15	E&O	E&o	\$0.00	\$53,118.47	\$53,118.47	\$0.00	\$0.00	\$53,118.47	\$25,000.00	\$28,118.47	Closed
33922-1030960	3/18/15	BI	Slip and fall (possibly from raised sidewalk) at library	\$47,585.00	\$9,694.50	\$57,279.50	\$0.00	\$0.00	\$57,279.50	\$5,000.00	\$52,279.50	Closed
33922-1031130	5/22/15	E&O	Alleged negligent municipal building inspections.	\$7,500.00	\$9,542.17	\$17,042.17	\$0.00	\$0.00	\$17,042.17	\$5,000.00	\$12,042.17	Closed
33922-1030554	6/1/15	CGL	Alleged negligent municipal building inspections.	\$0.00	\$3,864.00	\$3,864.00	\$0.00	\$0.00	\$3,864.00	\$5,000.00	\$0.00	Closed
33922-1031519	1/23/16	BI	Slip and fall at a hockey arena in front of the zamboni door	\$65,000.00	\$8,811.07	\$73,811.07	\$0.00	\$0.00	\$73,811.07	\$15,000.00	\$58,811.07	Closed
33922-1031933	3/30/16	WD	Water damage to claimant's cottage	\$31,645.00	\$3,589.50	\$35,234.50	\$0.00	\$0.00	\$35,234.50	\$15,000.00	\$20,234.50	Closed
53640-109925	7/23/16	BI	Man drowned at beach. allegations unclear.	\$0.00	\$6,419.55	\$6,419.55	\$0.00	\$13,104.45	\$19,524.00	\$15,000.00	\$4,524.00	Open
53640-111039	8/25/16	E&O	Trip and fall	\$123,450.01	\$26,048.05	\$149,498.06	\$0.00	\$0.00	\$149,498.06	\$15,000.00	\$134,498.06	Closed
53640-113319	1/27/17	E&O	Improper inspection/installation of sewage system	\$1,200.80	\$16,573.49	\$17,774.29	\$0.00	\$0.00	\$17,774.29	\$15,000.00	\$2,774.29	Closed

53640-117001	2/24/17	BI	Slip and fall	\$0.00	\$10,545.95	\$10,545.95	\$25,000.00	\$25,409.05	\$60,955.00	\$15,000.00	\$45,955.00	Open
			Property damage due flooding caused by water flowing on to the property surrounding the residence.									
53640-127910	3/14/17	PD	Alleged breach of first nations treaty from the 1800s	\$0.00	\$10,992.82	\$10,992.82	\$25,000.00	\$15,804.08	\$51,796.90	\$15,000.00	\$36,796.90	Open
53640-114920	4/26/17	PI		\$0.00	\$4,166.90	\$4,166.90	\$0.00	\$0.00	\$4,166.90	\$15,000.00	\$0.00	Closed

**Total Claims: \$2,646,434.83**

**Property**

Claim No.	Loss Date	Coverage	Description	Deductible	Paid Loss	Paid Expense	Total Paid	Total Reserves	Recovery	Total Incurred	Status
8300 - 197297C	9/29/08	Commercial P	Fire damage - building	\$0.00	\$48,380.00	\$1,316.50	\$49,696.50	\$0.00	\$0.00	\$49,696.50	Closed
8300 - 199969C	12/26/08	Commercial P	Snow load	\$0.00	\$0.00	\$1,145.00	\$1,145.00	\$0.00	\$0.00	\$1,145.00	Closed
4800 - 294139C	2/25/12	Commercial P	Fire damage - building	\$0.00	\$586,242.40	\$37,355.71	\$623,598.11	\$0.00	-\$14,080.61	\$609,517.50	Closed
8300 - 232151C	1/5/14	Commercial P	Water escape	\$0.00	\$25,712.97	\$2,045.50	\$27,758.47	\$0.00	\$0.00	\$27,758.47	Closed

**Total Claims: \$688,117.47**

**Auto**

Claim No.	Loss Date	Liab %	Description	Paid Loss	Paid Expense	Total Paid	Total Reserves	Recovery	Total Incurred	Status
0500 - 140401	8/21/09	0	Tp backed into ins	\$1,716.12	\$701.50	\$2,417.62	\$0.00	\$0.00	\$2,417.62	Closed
0500 - 169995	2/25/12	0	Fire damage-total loss	\$167,904.50	\$12,900.44	\$180,804.94	\$0.00	\$0.00	\$180,804.94	Closed
8300 - 231379	2/21/14	100	Ins lost control	\$983.52	\$175.00	\$1,158.52	\$0.00	\$0.00	\$1,158.52	Closed

**Total Claims: \$184,381.08**