

## TOWNSHIP OF ADMASTON/BROMLEY



### Request for Proposal No. 2017-01 Municipal Insurance Requirements

Attached documents are the general insurance requirements for the Township of Admaston/Bromley for an annual term commencing April 1, 2017.

Proposals using the prescribed forms will be received until 4:00 p.m. Thursday March 9th, 2017 at the Township office as follows:

Received by:                   Annette Gilchrist, Clerk-Treasurer  
Township of Admaston/Bromley  
477 Stone Road  
Renfrew, Ontario K7V 3Z5

Proposal Closing Date:   March 9, 2017 at 4:00 p.m.

Approval Date:             March 16, 2017

Policy Period:             April 1, 2017 to March 31st, 2018

Note: Faxed or emailed Proposals will not be accepted.

## **CONTENTS**

### **1.0 - GENERAL TERMS AND CONDITIONS**

**Part 1 – of this proposal sets out a Summary of Requirements and outlines the General terms and Conditions.**

**Part 2 – of this proposal asks for proponents to provide responses to the service requirements as presented**

**Part 3 – of this proposal details the policy coverage requirements**

**Part 4 – of this proposal details our current underwriting information**

**Part 5 – of this proposal is the Form of Proposal**

#### **1.1 - Purpose**

**The Township is in the process of selecting an Insurer to provide insurance and risk management services in the areas contained within this Request for Proposal. The objective is to ensure that the Township is covered by appropriate types of insurance policies, within suitable limits, extensions, deductible, and comprehensive coverage at competitive.**

**This Request for Proposal states the instructions for submitting proposals, and the procedures and criteria by which the successful proponent will be selected.**

#### **1.2 - Proposal Submissions**

**Any change notices, appendices and addenda issued for this Request for Proposal shall be considered part of this proposal document.**

**The proposal is to be submitted in a sealed envelope clearly marked with the proposal name and proposal document number to the Finance Department on or before the closing date and time. Erasure, overwriting or strike-outs must be initialed by the signing authority on behalf of the proponent. All proposals shall become the property of the Township.**

**Each proponent must submit all required documents as outlined in this Request for Proposal and failure to quote on all options set out will disqualify the proposal.**

**Proposals must be signed by an official authorized to bind the Brokers and Insurers and will provide name(s), title(s) and addresses, telephone number of the individuals(s) to be contacted during the evaluation process.**

The Township reserves the right to reject any and all RFP's and/or re-issue the RFP in its original or revised form.

The successful proponent will provide services to and arrange insurance for the Township of Admaston/Bromley for April 1, 2017 to March 31, 2017. Based on satisfactory performance in 2017-2018 and price stability proposals for years 2019 and 2020, an extension for subsequent years may be granted.

Proponents are asked to provide a detailed description of their approach to ensuring that premium increases charged to the Township of Admaston/Bromley for 2018 and 2019 will be held to a minimum. Proponents must state clearly what conditions would precipitate a premium increase. Proponents may also wish to state what the maximum premium rate increase (%) would be for 2018 and 2019 for each line of coverage quoted in the preceding section.

Other innovative proposals should be detailed within this area. Proponents are encouraged to suggest alternatives to the Township's current insurance program that would lead to lower premiums without exposing the corporation to increased risk.

### 1.3 - Irrevocable Offer

The proponent hereby acknowledges that offers contained within your response to the Request for Proposal shall remain open for acceptance by the Township until date of Opening – Thursday March 2nd, 2017 at 7 p.m.

### 1.4 - Proposal Costs

The Township is not liable for any costs incurred by Brokers or Insurers in preparing responses to this Request for Proposal or for any work performed prior to official appointment by the Township.

### 1.5 - Municipal Contact for Request for Proposal

It shall be the proponent's responsibility to clarify any points in question with the Finance Department of the Corporation of the Township of Admaston/Bromley prior to submitting the proposal. Responses to inquiries will be forwarded to all proponents. Inquiries should be directed by email only to:

NAME: Annette Gilchrist  
TITLE: Clerk-Treasurer  
ADDRESS: 477 Stone Road  
Renfrew ON K7V 3Z5

**TELEPHONE:** 613-432-2885

**FAX:** 613-432-4052

**EMAIL ADDRESS** [agilchrist@admastonbromley.com](mailto:agilchrist@admastonbromley.com)

If the proponent discovers any inconsistency, discrepancy, ambiguity, error or omission in this Request for Proposal, they must notify the Township immediately in writing.

Any revision to this Request for Proposal will be issued as an addendum to all proponents.

#### **1.6 – Opening**

Proposals received later than the specified closing date and time will be returned unopened to the proponent. As this is a proposal document for which a number of criteria will be evaluate, only the names of the proponents who have submitted a proposal will be identified at the opening and the price submitted will not be disclosed. The Township of Admaston/Bromley reserves the right to open the proposals privately and to reject any and all proposals received.

#### **1.7 - Selection Process and Committee**

The Township will not necessarily accept the lowest price or any proposal. A Selection Committee consisting of, but not limited to, representatives of the Township will have the responsibility of selecting and recommending to Council those proponents who best meet the needs of the Township.

#### **1.8 - Evaluation Criteria**

Each response to this Request for Proposal will be evaluated by the Township to determine the degree to which it responds to the requirements as set out. Depending on the initial evaluation, proponents may be asked to meet with the Township to discuss their proposal in detail. Proponents must ensure that the information they provide includes sufficient material to assess the Proponent's capabilities in the areas indicated. Proposals are graded to reflect the quality of the response. Proposal submission will be evaluated by the Township with the objective to identify the proposal that effectively meets the requirements outlined in the RFP and provides the best value to the Township and not necessarily at the lowest cost.

#### **1.9 -Confidentiality**

The Township and the proponent agree that the content of each response to this Request for Proposal will be held in the strictest confidence and details of any response, except price and total evaluation scoring will not be released as public information. Only

additional information subject to the Municipal Freedom of Information and Protection of Privacy Act may be disclosed. The Township agrees to notify the proponent should a request for information be received.

#### **1.10 Term of Agreement**

The successful proponent will provide services to and arrange insurance for the Township for April 1, 2017 to March 31, 2018. Based on satisfactory performance and service, and the price stability proposals for years 2018 and 2019, an extension for subsequent years may be granted.

#### **1.11 – Claims Adjuster**

The Township, together with the Insurer, may appoint an independent adjuster to handle all or any of the claims.

#### **1.12 Coverage**

Details of the Township's required coverage and deductibles are set out in the Coverage Specifications Sections.

#### **1.13 Reservation of Right**

Proponents will not have the right to change conditions, terms or prices of the proposal once the proposal is submitted in writing to the Township, nor shall the proponents have the right to withdraw a proposal once it is submitted.

#### **1.14 - Governing Law**

Any contract resulting from this Request for Proposal shall be governed by and interpreted in accordance with the laws of the Province of Ontario.

#### **1.15 Cancellation**

All insurance policies shall require a ninety (90) days written notice of cancellation by the Insurer or the insured.

**1.15 Reservation of Right**  
Proponents will not have the right to change conditions, terms or prices of the proposal once the proposal is submitted in writing to the Township, nor shall the proponents have the right to withdraw a proposal once it has been submitted.

### **2.0 CLAIMS MANAGEMENT SERVICES**

The proponent will describe in detail how claims for the Township will be handled. Provide an overview of the claims Management Program that your organization would use. Outline the claim/incident reporting procedure(s) that would be implemented to

standardize this process. Discuss the use of adjusters, legal representatives, investigation and settlements.

### **3.0 COVERAGE SPECIFICATIONS**

The following describes the current coverage provided to the Township. However, it should be noted that alternate proposals whether it be in insured limits, policy coverage, etc. that would provide improvements to the Township's General Insurance Program are welcomed and encouraged.

#### **3.1 CANADIAN COUNCILS LIABILITY**

##### **NAMED INSURED**

Corporation of the Township of Admaston/Bromley

##### **DESCRIPTION**

Provide protection for all claims arising out of which the Insured become legally obligated to pay by reason of liability imposed upon on the Insured or assumed by the Insured under Contract or agreement of damages because of:

Bodily injury sustained by any person or persons

Personal injury

Property damage

Caused by an Occurrence during the Policy Period, subject always to the Limits of Liability, Exclusions, Conditions and any other terms contained herein.

##### **LIMITS OF LIABILITY**

General Liability (including Sudden and Accidental Pollution) - \$5,000,000 any one Occurrence

and in the Annual Aggregate for Products and Completed Operations during the Policy Period.

##### **LIMITS OF PROTECTION PER OCCURENCE**

Employers' Liability \$5,000,000 any one Claim

Tenant Legal Liability \$5,000,000 any one Occurrence

**Employee Benefit Liability \$5,000,000 any one Claim**

**Incidental Medical Malpractice Retro Date: November 15, 1993 \$5,000,000 any one Claim**

**Voluntary Medical Payments \$50,000 any one Claim and in the Annual Aggregate during the Policy Period**

**Forest Fire Fighting Expense \$2,000,000 any one Occurrence and in the Annual Aggregate during the Policy Period**

**Voluntary Payment for Property Damage \$50,000 any one Occurrence and in the Annual Aggregate during the Policy Period**

**Incidental Garage Operations \$250,000 any one Occurrence and in the Annual Aggregate during the Policy Period**

**Municipal Marina Liability \$100,000 any one Pleasure Craft \$1,000,000 in the Annual Aggregate for Legal Liability for Property Damage during the Policy Period**

**Wrongful Dismissal (Legal Expense) \$500,000 any one Claim and in the Annual Aggregate during the Policy Period**

**Conflict on Interest Reimbursement of Expenses \$100,000 any one Claim**

**Legal Expense Reimbursement Expenses \$100,000 any one Claim \$500,000 in the Annual Aggregate**

**Non-Owned Automobile (including Contractual Liability for Hired Automobiles) \$5,000,000 any one Occurrence**

**Legal Liability for Damage to Hired Automobiles \$250,000 any one Occurrence**

**Wrap-up Liability (Difference in Conditions and Difference in Limits) \$5,000,000 any one Occurrence**

#### **ENDORSEMENTS**

**Municipal Errors and Omissions Liability \$5,000,000 any one Claim and in the Annual Aggregate during the Policy Period**

**Environmental Impairment Liability \$2,500,000 any one Claim and \$5,000,000 in the Annual Aggregate during the Policy Period**

**Abuse/Molestation Liability Retroactive Date: January 1, 2008 \$250,000 any one Claim and \$500,000 in the Annual Aggregate during the Policy Period**

**Voluntary Compensation As per Endorsement No 4 – Schedule of Benefits**

**Police Officer Assault \$5,000,000 any one Occurrence**

**DEDUCTIBLE**

**Public Entity General Liability \$10,000 per Occurrence except per Claimant in respect of Sewer Backup**

**Extensions of Coverage \$10,000 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 Omissions Liability \$10,000 per Claim**

**Environmental Impairment Liability \$10,000 per Claim**

**Abuse / Molestation Liability \$10,000 per Claim**

**Police Officer Assault \$10,000 per Occurrence**

**3.2 CANADIAN COUNCILS UMBRELLA LIABILITY**

**NAMED INSURED**

**Corporation of the Township of Admaston/Bromley**

**DESCRIPTION**

**Insures all operations of the Township against claims arising from bodily injury, property damage, and personal injury:**

**Council Members and former Council Members**

**All Employees and former Employees**

**All subsidiary entities including but not limited to Boards, Commissions and Committees of Council**

**Statutory Officers**

**Volunteers (including parents and guardians)**



Heirs, executors' administrators, assigns and legal representatives, corporate or otherwise, of the Persons insured, or in the event of death, incapacity or bankruptcy of such persons.

#### **LIMITS OF LIABILITY**

**\$45,000,000 Any one Occurrence**

**\$45,000,000 In the Annual Aggregate in respect of Products and 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**

#### **ENDORSEMENTS**

**Standard Excess Automobile Liability Policy Follow Form Named Insured, SPF No. 7**

#### **LIMITS OF PROTECTION PER OCCURRENCE**

**General Liability \$5,000,000 any one Occurrence**

**Incidental Medical Malpractice \$5,000,000 any on Claim**

**Non-Owned Automobile Liability \$5,000,000 any one Occurrence**

**Municipal Errors and Omissions Liability \$5,000,000 any one Claim**

**Owned Automobile Liability \$5,000,000 any one Occurrence**

**Employee Benefits Liability \$5,000,000 any one Claim**

#### **DEDUCTIBLE**

**Retained Limit - \$ NIL**

### **3.3 PROPERTY INSURANCE**

#### **NAMED INSURED**

**Corporation of the Township of Admaston/Bromley**

#### **DESCRIPTION**

**Broad form property insurance for property of every description including buildings, contents and equipment or other property which the Insured owns or for which have**

agreed in advance to insure against all risks of direct physical loss or damage, including computer/electronic data processing equipment and fine arts.

#### LIMITS OF PROTECTION PER OCCURRENCE

Limits of Loss on Blanket Property of every description including machinery breakdown  
\$9,514,742

Computer/Electronic Data Processing (included in Blanket Limit) \$124,239

#### Extensions of Coverage

Valuable Papers \$ 500,000

Extra Expense \$ 500,000

Accounts Receivable \$ 500,000

Gross Rentals \$ 500,000

Computer Media \$ 500,000

Fine Arts \$ 25,000

In addition to the Blanket Limits shown above

Newly Acquired Property \$1,000,000

Buildings in the Course of Construction \$1,000,000

Property in Transit \$ 500,000

Unnamed Locations \$1,000,000

Expediting Expense \$ 500,000

Business Interruption Profits \$ 300,000 subject to Maximum of \$25,000 per Month

Contingent Business Interruption \$1,000,000

Fire Extinguishing Material and Fire Fighting Expense \$ 100,000

Professional Fees \$ 500,000

Hacking Event or Computer Virus attack any one random attack or any one specific attack, any one event or total loss in a policy year for the combined total loss or damage  
\$ 100,000

**Master Key \$ 10,000**

**Land and Water Pollution Clean Up Expense \$ 100,000**

**Stock Spoilage \$ 100,000**

**Consequential Damage \$ 100,000**

**Off Premises Service Interruption \$1,000,000**

**Exhibition Floater \$ 100,000**

**Ammonia Contamination \$500,000**

**Water Escape \$500,000**

**Hazardous Substance \$ 500,000**

**Property of Councillors, Commissions, Board Members and Employees \$5,000 any one loss (\$25,000 maximum annual policy limit)**

#### **ENDORSEMENTS**

**Automobile Replacement Cost Deficiency Endorsement**

#### **DEDUCTIBLE**

**\$ 10,000 Each Occurrence for All Losses except**

**\$ 1,000 Each Computer/Electronic Data Processing loss**

**\$ 50,000 Each Flood loss**

**5% of total loss or \$100,000 minimum, whichever is greater Each Earthquake occurrence**

**\$ 1,000 Each Fine Art Loss**

**Note: Property Insured (See list of properties in Exhibit "A" attached)**

#### **POLICY COVERAGE AND CONDITIONS**

**All Risks coverage, including flood and earthquake Blanket Amount on Insured Property  
Blanket**

### **3.4 COMPREHENSIVE CRIME INSURANCE**

#### **NAMED INSURED**

Corporation of the Township of Admaston/Bromley

#### **DESCRIPTION**

Provide protection to the Township for the loss of money, securities and other property through the fraudulent or dishonest acts of employees and others.

#### **LIMITS OF PROTECTION PER CLAIM**

\$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

### **3.5 AUTOMOBILE INSURANCE**

#### **NAMED INSURED**

Corporation of the Township of Admaston/Bromley

#### **DESCRIPTION**

Provide protection for all claims arising out of the use or operation of licensed automobiles owned/operated or leased by the Insured. Compulsory Accident Benefits Included.

#### **LIMITS OF PROTECTION PER OCCURENCE**

Liability – Bodily Injury/Property Damage \$5,000,000

## **Accident Benefits**

**Direct Compensation - Property Damage**

**Loss or Damage – All Perils**

### **DEDUCTIBLE**

**Direct Compensation - Property Damage \$NIL**

**Loss or Damage - All Perils \$2,500**

### **POLICY COVERAGE AND CONDITIONS**

**Coverage is provided as per the Statutory Automobile Owner's Policy (O.A.P. 1) to ensure claims arising out of the ownership and/or use of the insured automobile including damage to the automobile**

**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 to three (3) 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 Drivers**

**OPCF 43R – Removing Depreciation Deduction – 24 months new**

**OPCF 44 – Family Protection Coverage (Applicable only to Private Passenger Vehicles, Light Commercial Vehicles, Snowmobiles and All-Terrain Vehicles, and Police Vehicles)**

## **3.6 COUNCILLORS' ACCIDENT INSURANCE**

### **NAMED INSURED**

**Council for the Corporation of the Township of Admaston/Bromley**

## DESCRIPTION

Provide protection to the Township for the loss of money, securities and other property through the fraudulent or dishonest acts of employees and others.

## LIMITS OF PROTECTION PER OCCURRENCE

\$ 200,000 Principal Sum \$2,500,000 Aggregate Limit of Indemnity per Accident

## DEDUCTIBLE

NIL per Loss

## POLICY COVERAGE AND CONDITIONS

24 hour coverage based on five (5) members

Out of Province Emergency Medical Coverage for 15 days including Spouses Coverage

## 3.7 CRITICAL ILLNESS

### NAMED INSURED

Corporation of the Township of Admaston/Bromley

### RETROACTIVE DATE

April 1, 2007

### ELIGIBLE MEMBER CLASSES

Five (5) Councillors who are age 69 or less

Any person who has received a Critical Illness Insurance benefit payment from the Insurer under

this policy or any other policy issued by the insurer is not eligible for coverage under this policy.

Retired or inactive persons are not eligible for coverage under this policy.

### DESCRIPTION

Provide the Insurer with the Benefit Amount for Critical Illness to the beneficiary, if the Insured Person is diagnosed by a Specialist with a covered Critical Illness condition or undergoes a covered Critical Illness Surgery as defined in the Policy.

## **LIMITS OF LIABILITY**

**\$5,000 Limit for insured who are age 69 or less**

## **DEDUCTIBLE**

**\$NIL**

## **3.8 FIREFIGHTERS' ACCIDENT INSURANCE**

### **NAMED INSURED**

**Corporation of the Township of Admaston/Bromley**

### **DESCRIPTION**

**Provide a comprehensive form of accident insurance coverage for the benefit of the Douglas Fire Department Volunteer Firefighters.**

### **LIMITS OF COVERAGE**

**\$150,000 Principal Sum**

**While on Duty Only Coverage**

**Disability Benefit 1<sup>st</sup> 4 weeks - \$300**

**Disability Benefit after 4 weeks - \$900**

**24 Hour Coverage**

**Twenty Six (26) Members Only**

## **4.0 - UNDERWRITING INFORMATION**

### **General Information**

**Township of Admaston/Bromley**

**477 Stone Road**

**Renfrew ON K7V 3Z5**

### **Councillors**

- **Mayor**
- **Plus 4 Councillors**

### **Number of Employees**

- Full-Time 10
- Part-Time 8
- Seasonal Employees 5
- Volunteer Firefighters 24

### **Volunteers**

- Douglas Recreation Committee 20
- ARC Recreation Committee 10
- Library Board 10
- Emergency Management Committee 10
- Other Board appointments 5
- Casual Volunteers for special events 50

### **Annual Budget**

- \$2,765,049

### **Payroll**

- \$750,949 All Employees, Council and Volunteer Firefighters

### **Population**

- 2935

### **Households**

**1288 Total Includes 1084 Yearly and 204 Seasonal Residences**

### **Area**

- 524 Square Kilometers

### **Road Services**

- Paved Lane 282 KM
- Gravel 374 KM
- Sidewalks 2 KM Hamlet of Douglas
- Pedestrian Crosswalks 0
- Traffic Lights 0



## **Municipal Liability, Errors & Omissions Liability Information**

### **Administration Department**

- **By-Law Enforcement**
- **Building and Sewage Department**
- **Emergency Plan**
- **Finance Department**
- **Fire Hall – 5226 Queen St. Douglas ON**
- **Firefighters – volunteer**
- **Landfill – 2 Transfer Stations and 1 Landfill Site**
- **Information Technology**
- **Admaston/Bromley Public Library – Located at St. Michael's School Douglas**
- **Public Works Department and Facilities**
  - **477 Stone Road**
  - **1239 Cobden Road**
- **Recreation Facilities and Recreation Committees**
  - **Admaston Recreation Committee operating at 182 Stone Road – Admaston Public School**
  - **Douglas Recreation Committee operating at 5346 Highway 60 – St. Michael's Catholic School**

### **Boards, Commissions, Ad Hoc Committees**

- **Emergency Management Committee**
- **Police Services Board**
- **Admaston/Bromley Public Library Board**
- **2 Recreation Committees**

### **List of Properties that the Township Leases To**

**Bromley Historical Society 498 Micksburg Road Cobden ON**

**Renfrew County Victim Services 1766 Barr Line Douglas ON**

### **Other Relevant Information**

- **The Township does not service or maintain any 3<sup>rd</sup> party vehicles or equipment**
- **Procedures to screen prospective employees**
  - **Reference Checks**
  - **Police Checks**
  - **Drivers Abstract**
- **The Township has an Emergency Plan in force**

- The Township has a documented road maintenance program in accordance with MTO standards

#### **Crime Information**

- The main Township Buildings do have a burglar alarm system

#### **Vehicles**

- No hazardous materials transferred by township vehicles
- Driver's licences are checked against MTO abstracts at the time of hiring
- The Township vehicles are maintained by outside sources
- There is no transportation of explosives
- There is no hauling of others or transfer of people for compensation

#### **Property information**

- See Exhibit "A" for Building and Structures, Contents and Non-Licensed Equipment

#### **Environmental Impairment Liability Information**

It is understood and agreed by the Township that on the selection of the successful insurer that a complete Environmental Impairment Liability Questionnaire will be provided if requested by the insurer.

#### **Environmental sensitive operations under the control of the Township**

- Solid Waste Disposal
- Storage of fuels or other contaminants in tanks
- Storage and use of salt for winter road maintenance
- Landfill and Transfer Stations

#### **EXHIBIT "A" PROPERTY**

##### **Building and Content Values**

##### **Unlicensed Equipment Values**

#### **EXHIBIT "B" VEHICLES**

##### **List of Vehicles**

#### **EXHIBIT "C" List of Claims**

##### **Loss/Claim Statement**

**5.0 Form of Proposal**

**The Township of Admaston/Bromley  
Proposal for General Insurance and Risk Management Program  
Proposal Submission**

I hereby identify this as the Proposal Submission for the General Insurance and Risk Management Program for the Corporation of the Township of Admaston/Bromley in accordance with the Insurance Policy Information and Premium Costs included.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 2017

\_\_\_\_\_  
Signature of Authorized Signing Officer

\_\_\_\_\_  
Print Name of Above Signing Officer

\_\_\_\_\_  
Position in Firm

\_\_\_\_\_  
Name of Firm

\_\_\_\_\_  
Signature of Witness

**The Township of Admaston/Bromley**  
**Proposal for General Insurance and Risk Management Program**  
**Proposal Submission**

Type of Coverage	Limits/Deductible & Insurer	2017 Annual Premium (excluding taxes)
Canadian Councils Liability		
Canadian Councils Umbrella Liability		
Property Insurance		
Comprehensive Crime		
Automobile Insurance		
Councillors Accident Insurance		
Critical Illness		

<b>Firefighters Accident Insurance</b>		
<b>Total Annual Cost</b>		<b>\$</b>

EXHIBIT A PROPERTY

TOWNSHIP OF ADMASTON/BROMLEY  
 BASIS FOR PREMIUM FOR PROPERTY INSURANCE  
 General Policy No.: JLTPS-261  
 Policy Period: April 1, 2017 to April 1, 2018  
 Est. Replacement Cost- 2017

As at: January 26, 2017

Building - Principal Use	Hydrant within 600' (Insert H)	Constr.	Building 2017	Equip. Etc. 2017	Total	Date Added	
Municipal Office, Garage & Council Chambers, Part Lot 13, Concession 4, 477 Stone Road	N	Concrete Block & Brick Veneer	1,199,401	162,175	1,361,577	Inc cts by 20,000-Feb 14/14 re generator	added a propane generator in 2013 for \$20,000 that runs the whole building if no power
			-	-	0		
Sand/Salt Dome, Part Lot 13, Concession 4, 477 Stone Road	N	Frame	186,957	13,959	200,916		
Disposal Site Facility, Steel Roller Drum, Part Lot 15, Concession 5, 735 Stone Road	N	Frame	-	20,939	20,939		
Change House & Boards & Lights @ School, Part Lot 12, Concession 3 & 4, 182 Stone Road North	N	Frame	88,099	-	88,099	Inc by \$30,000 Jan 27/12	
Miscellaneous Unlicensed Equipment, including Radio and Floodlighting Equipment	N	N/A	-	1,200,509	1,200,509		
Radio Equipment 2 x XPR 4550 Base (S/N 038TPE2787/038TPE2788) 10 x XPR 4450 Mobile Units (leased from RCAP)	n	N/A	-	14,823	14,823	18-Oct-13	
Old Township Hall/N/S Main Street, Oseolo	N	Frame	186,957	13,959	200,916		
Barr Line Community Centre, Barr Line Road	N	Frame	299,073	97,716	396,789		
Outdoor Rink Building Boards/Lights, Part Lot 5, Concession 8, Hamlet of Douglas	N	Frame	373,914	34,899	408,812		
Storage Building adjacent to Township Garage	N	Frame	179,444	58,829	238,073		
Equipment Depot/Office, S/E side of Cobden-Eganville Highway, 1239 Cobden Road	N	HCB	596,628	139,594	736,222	Building to \$500,000 Jan 27/12	
Equipment Storage adjacent to Township Garage, 1239 Cobden Road, Eganville Hwy	N	HCB	86,688	27,919	114,607		
Salt Dome at Township Garage	N	Frame	186,957	13,959	200,916		
Salt Shed at Township Garage	N	HCB	86,688	13,959	100,647		
Library Contents, Library Computers, Sharp-Photocopier (former Township of Bromley)			-	102,000	102,000	Reduced cts at Insured request Mar. 1/16	moved to portable during school construction- no change in cov required May 1-18th, 2014
Douglas Disposal Site Transfer Station			-	20,939	20,939		
Oseola Disposal Site Facility, Steel Roller Drum & Storage Building			64,048	20,939	84,987	Inc by \$53,675 Jan 27/12	

**TOWNSHIP OF ADMASTON/BROMLEY**  
**BASIS FOR PREMIUM FOR PROPERTY INSURANCE**  
 General Policy No.: JLTPS-261  
 Policy Period: April 1, 2017 to April 1, 2018  
 Est. Replacement Cost- 2017

As at January 26, 2017

Building - Principal Use	Hydrant within 500' (Insert H)	Constr.	Building 2017	Equip. Etc. 2017	Total	Date Added		
80's scale Metion Toledo			-	62,817	62,817			
Firehall & Municipal Garage, 5226 Queen Street, Douglas, ON		Conc Block	417,640	149,157	566,796	Values Inc Jan 27/12		
2004 Volvo Grader Model G740B Serial #36333			-	328,851	328,851	July 23/09		
Miscellaneous Equipment			-	415,265	415,265	Inc Jan 27/12		
<b>TOTAL</b>			<b>3,952,494</b>	<b>2,913,009</b>	<b>6,865,503</b>			
Computers			-	124,239	124,239			
<b>GRAND TOTAL</b>			<b>3,952,494</b>	<b>3,037,248</b>	<b>6,989,741</b>			
<b>DELETED ITEMS</b>							<b>DATE ADDED</b>	<b>DATE DELETED</b>
1998 Western Star Dump Truck-unplated		2WLNCD1F 2WK950517				moved to auto schedule	01-Mar-16	

As at: January 26, 2017

#	YEAR	MAKE & MODEL	V.I.N. (Vehicle Identification Number)	R.I.N. (registrant Identification Number)	DEPT/USE	LIST PRICE NEW	DATE ADDED	
<b>**See Repl Cost endorsement: Any vehicle 20 years old or newer: Replacement cost or repair (whichever is less)</b> <b>-If over 20 yrs old: Actual Cash Value or repair</b> <b>-Fire Vehicle extension: age 21 to 25 years-covered for purchase price or agreed value with appraisal</b>								
<b>FIRE - Address(s) where 'housed' overnight</b>								
1	1980	GMC	T1705AV809713	800058	Fire	ACV		
2	1998	Freightliner MVC	1FVXJLCB3WH923503	020214029	Fire	250,000		
3	1997	GMC Savana 1 Ton Cube Van	1GDJG31FTV1075537		Fire	65,000	11-May-07	
4	2009	Seagrave/Freightliner Pumper	1FVACYBS7ADAM9789		Fire	300,000	15-May-09	
<b>OTHER - HEAVY - Address(s) where 'housed' overnight</b>								
1	2014	Western Star Model 4500 WD 110064	5KKHAVDV5EPPK1122	053601998	Works	203,537	3-Apr-13	
2	2001	Western Star Dump Truck/Changed to compactor	2WLNCD1F01K970161	053601998	OTHER	200,000	Changed to compactor June 9/14	
3	1998	Western Star Dump Truck	2WLNCD1F2WK950517	053601998	OTHER	200,000	Del 180 14/14- add back on Jun 9/14	
4	2005	Sterling LT9511	2FZHAZDLX5AV06068		OTHER	200,000	18-Feb-05	
5	2009	Sterling - LT9500-Dump	2FZHAZDEX9AAH7505	053601998	Roads Dept.	200,000	28-Nov-08	
6	2016	Western Star 4700 SF with snow plow and sander box	5KKHAVDV3GPHR0206	53601998	Roads Dept.	244,675	19-Jan-16	
7	2004	International 70S	1HTWYAHT64J081483	053601998	OTHER		28-Jun-13	
<b>OTHER - LIGHT - Address(s) where 'housed' overnight</b>								
1	2011	GMC Sierra 1500	3GTP2VE30BG387060	053601998	Roads Dept.	40000	29-Nov-11	subst
2	2015	Chevrolet Silverado	1GC1KVEG9FF600183	053601998	Roads Dept.	38,578	12-May-15	
3	2009	GMC Sierra 2500	1GTHK44K49E128659	053601998	Roads Dept.	33,420	1-Jun-09	
<b>TRAILERS - Address(s) where 'housed' overnight</b>								
A	2014	Float Trailer	5JPBU3531FP037465	053601998	Roads Dept.	28928	14-May-15	
<b>DELETED VEHICLES</b>						<b>Added</b>	<b>Deleted</b>	
3	1992	405 International Truck	1HTSHN2R1NH442968		OTHER	ACV	38544	14-Feb-14
2	2008	Chevrolet Silverado W/T 2500 Crew Cab	1GCHK23K38F152675	053601998	Roads Dept.	38000	39773	12-May-15
	1992	Western Star	2WLKACND5NK929977	053601998	OTHER	ACV	22-Jul-03	13-May-15



**Township of Admaston/Bromley**

General Liability												
Claim No.	Loss Date	Coverage	Description	Paid Loss	Expense	Total Paid	Loss Reserve	Expense Reserve	Total Incurred	Deductible	Net Incurred	Status
87684	3/7/2012	BI	Claimant (pedestrian) was hit by car on street. Clearing may have been a factor	\$0.00	\$2,307.10	\$2,307.10	\$0.00	\$0.00	\$2,307.10	\$10,000.00	\$0.00	O
<b>Property</b>				<b>Total Claims:</b>								
Claim No.	Loss Date	Coverage	Description	Deductible	Paid Loss	Expense	Total Paid	Total Reserves	Recovery	Total Incurred	Status	
							\$0.00			\$0.00		
<b>Auto</b>				<b>Total Claims:</b>								
Claim No.	Loss Date	Liability %	Description	Paid Loss	Expense	Total Paid	Total Reserves	Recovery	Total Incurred	Status		
						\$0.00			\$0.00			
<b>Total Claims:</b>										\$0.00		
<b>Total Claims:</b>										\$0.00		