THE CORPORATION OF THE TOWN OF

GANANOQUE

Canadian Gateway to the 1000 Islands

SPECIAL COUNCIL MEETING AGENDA
Held on Tuesday, July 28, 2026, at 1:00 PM
Virtual Only

Teleconference Toll Free Number – 1-833-311-4101
Access Code: 2869 209 1893

Video Conference Link: Click Here
Access Code: 2869 209 1893

1.	**Call Meeting to Order**
2.	**Disclosure of Pecuniary Interest & General Nature Thereof**
3.	**Public Question/Comment** (Only Addressing Motion(s) or Reports on the Agenda)
4.	**Staff Reports**
	John Morrison, Treasurer
	Council-FIN-2026-25 – Municipal Insurance Policy
	Brenda Guy, Manager of Planning and Development
	Council-PD-2026-08 – Castlegrove Subdivision – Part Lot Control (Plan 28M-26)
	Council-PD-2026-09 – Unopen Road Allowance – Birch Street
5.	**Questions from the Media**
6.	**Confirmation By-law**
	By-law No. 2026-067 – Confirm the proceedings of Council for the special meeting held on Tuesday, July 28, 2026
7.	**Next Meeting:** Wednesday, August 12, 2026 @ 5:00 PM
8.	**Adjournment**

The Town invites and encourages people with disabilities to attend and voice their comments in relation to accessibility related reports. For those who are unable to attend, the Town encourages the use of the Customer Feedback Form found on the Accessibility Page on the Town's website.

THE CORPORATION OF THE TOWN OF

GANANOQUE

Canadian Gateway to the 1000 Islands

Council Report – FIN-2026-25

Date: August 12, 2026, ☒ **IN CAMERA**

Subject: Municipal Insurance Policy – July 29th, 2026, to July 29th, 2027

Author: John Morrison, Treasurer ☒ **OPEN SESSION**

RECOMMENDATION:
BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE:

1. APPROVE THE RENEWAL OF THE TOWN'S MUNICIPAL INSURANCE PROGRAM WITH INTACT PUBLIC ENTITIES THROUGH HALPENNY INSURANCE BROKERS LTD. FOR THE POLICY PERIOD JULY 29, 2026, TO JULY 29, 2027, AT AN ANNUAL PREMIUM OF $414,227, EXCLUDING APPLICABLE TAXES;

2. APPROVE THE RENEWAL OF THE TOWN'S CYBER LIABILITY INSURANCE WITH CFC UNDERWRITING FOR A $2,000,000 AGGREGATE LIMIT AT AN ANNUAL PREMIUM OF $11,295, PLUS APPLICABLE TAXES AND SUBJECT TO SATISFACTION OF THE INSURER'S BACKUP AND INCIDENT-RESPONSE REQUIREMENTS;

3. RENEW THE TOWN'S AUTOMOBILE INSURANCE WITH ITS EXISTING STATUTORY ACCIDENT-BENEFIT SELECTIONS AND NOT ADD OPTIONAL ACCIDENT BENEFITS AT THIS TIME, PENDING A REVIEW OF ANY GAPS BETWEEN THE AUTOMOBILE POLICY, WSIB AND THE TOWN'S EMPLOYEE BENEFIT PROGRAMS,

AS PRESENTED IN REPORT COUNCIL-FIN-2026.25.

RECOMMENDATION:
BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2026-068, BEING A BY-LAW TO AUTHORIZE THE MAYOR AND CLERK TO SIGN THE REQUIRED AGREEMENTS, AS PRESENTED IN REPORT COUNCIL-FIN-2026.25.

STRATEGIC PLAN COMMENTS:
Sector 3 – Financial Sustainability – Strategic Initiative #1 – Ensure that Gananoque is and remains an affordable place to do business and raise a family.

BACKGROUND:
The Town's municipal and cyber insurance policies expire on July 29, 2026. Halpenny Insurance Brokers Ltd. has presented renewal terms for the period July 29, 2026, to July 29, 2027. This report summarizes the premiums, material coverage changes, updated insured property values, cyber-insurance requirements and available optional automobile accident benefits.

INFORMATION/DISCUSSION:

Municipal Insurance Renewal
Intact Public Entities has offered renewal terms at $414,227, excluding applicable taxes, compared with $405,689 for the expiring policy. The increase is $8,538, or 2.6%. The broker considers the offering acceptable given the Town's recent transition to Intact Public Entities and the continuing stabilization of the municipal insurance market.

Coverage	2025-2026	2026-2027	Change
General liability	$138,700	$138,700	$0
Errors and omissions liability	$12,767	$12,767	$0
Environmental liability	$10,607	$10,607	$0
Crime, board accident, conflict and legal expense	$4,364	$4,364	$0
Property and equipment breakdown	$146,391	$154,737	$8,346
Owned automobile	$86,263	$86,263	$0
Excess liability	$6,397	$6,589	$192
Total annual premium	$405,689	$414,227	$8,538 (2.6%)

There is no rate increase for municipal general liability or owned automobile coverage. Excess liability increased by 2.1%. The principal premium increase is associated with higher insured property values. The crime coverage also adds fraudulently induced transfer protection for losses arising where an insured is intentionally misled into transferring money or securities to an impersonator.

PROPERTY INSPECTION AND INSURED VALUES:
Intact Public Entities completed a risk-management inspection of 15 municipal buildings and structures. The combined reconstruction-cost values of the inspected properties increased from $56,244,100 to $61,520,000, an increase of $5,275,900 or 9.4%. These estimates are intended for insurance reconstruction purposes and are not formal appraisals.

Inspected property	Previous value	Updated value	Increase
Water Treatment Plant	$23,353,900	$27,633,200	$4,279,300
EMS, Fire, Police and Rescue	$7,687,700	$8,371,900	$684,200
Communications tower	$0	$128,000	$128,000

Salt Shed No. 3	$0	$169,600	$169,600
PWCR administration building	$434,400	$449,200	$14,800
Total inspected properties	$56,244,100	$61,520,000	$5,275,900

The total property blanket value increased from $116,158,660 to $122,858,780 after the inspection adjustments and the application of 4% inflation to buildings that were not inspected.

The detailed property schedule will be reviewed with all departments. Material items include marina docks insured for $8,749,400, Customs Dock for $4,281,200 and the PUC Dock for $483,900. These dock assets are insured on an actual cash value basis and are generally subject to a $50,000 deductible. The fire-rescue watercraft is insured for $106,080; however, wreck removal is not included. Staff should ask the broker to quote wreck-removal coverage and confirm whether replacement-cost options are available for the principal dock assets before the next renewal.

The inspection report indicates that identified risk conditions and corrective recommendations were issued separately. Staff should obtain and track that recommendations report, including any mandatory action dates or items that could affect coverage.

CYBER LIABILITY RENEWAL:

CFC Underwriting has offered renewal of the Town's cyber policy with the existing $2,000,000 aggregate limit, full prior-acts coverage and a $5,000 aggregate deductible. The premium is $11,295, compared with $10,330 in the prior year, an increase of $965 or 9.3%. The broker attributes the increase to higher reported municipal revenue; all other coverage terms and conditions remain unchanged.

Cyber item	2025-2026	2026-2027
Aggregate limit	$2,000,000	$2,000,000
Deductible	$5,000	$5,000
Cyber and privacy premium	$10,035	$11,000
Policy issuance fee	$295	$295
Total before applicable tax	$10,330	$11,295

Core coverage includes network security and privacy liability, incident response and forensic costs, cyber extortion, system damage, business interruption and media liability. Cyber-crime losses are generally subject to lower sublimits: $250,000 for funds-transfer fraud, invoice manipulation and new-vendor fraud, and $50,000 for theft of client funds and customer-payment fraud. Given the Town's electronic payments and capital-program activity, staff should obtain pricing for higher social-engineering and funds-transfer fraud sublimits for consideration at a future renewal.

The renewal is subject to confirmation, before binding, that backups are stored offline or in a segregated environment inaccessible from the network, or in cloud storage protected by multi-factor authentication. The Town must also download and register the CFC incident-response application within 30 days after binding. Written confirmation should be obtained from the Town's IT service provider, and more than one designated staff member should have access to the incident-response process.

OPTIONAL AUTOMOBILE ACCIDENT BENEFITS:
The automobile policy will automatically renew with the Town's current accident-benefit selections unless the Town elects to add, remove or increase optional benefits. Standard medical, rehabilitation and attendant-care coverage provide up to $65,000 for non-catastrophic injuries and $1,000,000 for catastrophic injuries. Optional coverage can increase the non-catastrophic limit to $130,000 or provide substantially higher all-injury limits.
For a commercial organization, optional benefits generally apply to individuals permitted to drive the Town's vehicles. Staff does not recommend automatically purchasing all optional benefits because many may overlap with WSIB, sick leave, disability, health and life-insurance benefits. The broker should provide the incremental premium for increasing non-catastrophic medical, rehabilitation and attendant-care coverage to $130,000 and compare the remaining options with the Town's employee benefit programs. Until that review is completed, staff recommends retaining the existing selections.

OPTIONS CONSIDERED:
Option 1 – Approve the municipal and cyber renewals as presented and retain the existing automobile accident-benefit selections. This is the recommended option.

Option 2 – Direct staff to obtain revised terms, higher deductibles or additional coverage options before binding. This could delay renewal and may expose the Town to a lapse in coverage if instructions are not provided before the policy expiry.

Option 3 – Decline one or both renewals. This is not recommended because the Town would be uninsured for significant municipal, property, automobile or cyber exposures.

APPLICABLE POLICY/LEGISLATION:
Procurement By-law No. 2015-087 and the *Municipal Act*, 2001.

FINANCIAL CONSIDERATIONS/GRANT OPPORTUNITIES:
The municipal insurance premium is $414,227 and the cyber premium is $11,295, for a combined premium of $425,522 before applicable taxes. The comparable combined expiring premiums were $416,019. The year-over-year increase is therefore $9,503, or approximately 2.3%.

The cyber insurance premium is subject to 8% Ontario insurance tax on the $11,000 insurance premium. The municipal insurance proposal is also stated exclusive of applicable taxes. Approximately five months of the renewal term will be expensed in 2026, and the balance will be recognized in 2027 through the Town's prepaid-insurance accounting process. There are no grant opportunities associated with the renewal.

CONSULTATIONS:
Halpenny Insurance Brokers Ltd.; Intact Public Entities; CFC Underwriting; Town department managers; and the Town's information-technology service provider.

ATTACHMENTS:
ATT1: Halpenny Executive Summary – 2026 Municipal Insurance Program
ATT2: IPE Municipal Insurance Program
ATT3: Intact Public Entities Scheduled Property and Automobile Fleet
ATT4: Intact Public Entities Risk Management Inspection Report dated June 16, 2026
ATT5: Cyber Liability Insurance Renewal Proposal
ATT6: Optional Accident Benefits Form

APPROVAL	______________________________________ John Morrison, Treasurer Certifies that unless otherwise provided for in this report the funds are contained within the approved Budgets and that the financial transactions are in compliance with Council's own policies and guidelines and the *Municipal Act* and regulations. ______________________________________ Melanie Kirkby, CAO

halpenny.

Report Council-FIN-2026-25, Attachment 1

Executive Summary

CORPORATION OF THE TOWN OF GANANOQUE

2026 Municipal Insurance Program

Renewal Report for the Policy Term - July 29, 2026 to July 29, 2027

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Executive Summary

Halpenny Insurance Brokers Ltd. is pleased to present the Town of Gananoque with the July 29, 2026 to July 29, 2027, Renewal Proposal for the Municipal Insurance Program Package underwritten by Intact Public Entities.

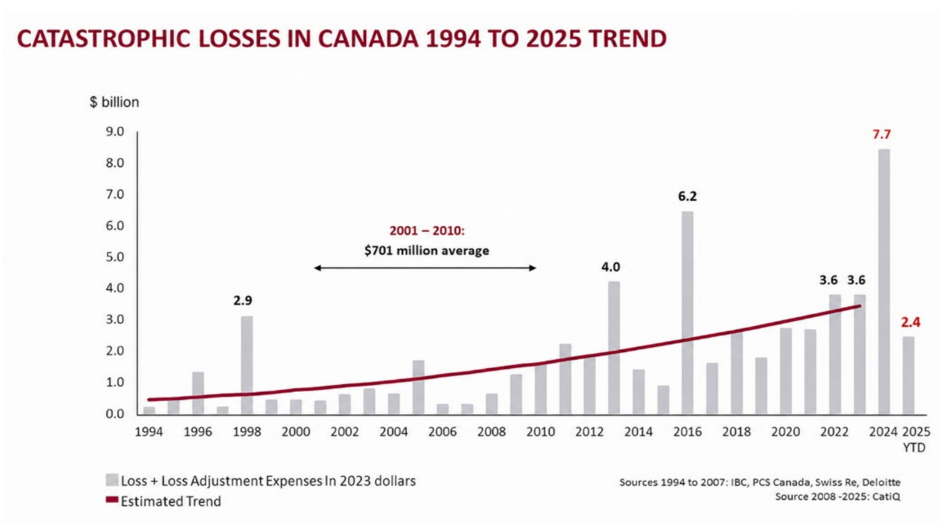
Current Market Landscape

The municipal insurance market is softening however market conditions remain in a state of flux. conditions over the last 4-5 years which were characterized by increased premiums, reduced coverage options, limited availability of insurers are trending downwards with single rate renewals returning. Adverse factors that continue are declining investment returns, a rise in claims, and significant global losses (impacting Re-Insurance markets). Some challenges that particularly impact municipal claims are:

- Extreme weather events that are increasing in frequency and severity
- Higher award settlements/ Class action lawsuits
- Higher future care costs
- Unstable global markets due to trends in globalization policies of large state and private actors.
- An increasingly litigious society, resulting in higher claim frequencies against municipalities
- Joint & Several Liability relating to Negligent Acts

Understanding these trends will inform your approach to risk management and insurance procurement.

For 2026, we are pleased to see the municipal insurance market continuing its stabilizing. Insureds with favourable loss performance are seeing year over year inflationary increases in the single digits whereas they may have experienced double digit increases in recent years.



Program Overview

Renewal Terms vs Expiring Terms

Intact Public Entities have offered renewal terms with a renewal premium of $414,227 vs $405,689 on the expiring policy, this represents an overall increase of 2.6%. Given current market conditions and the relative short time the Town has been with IPE we consider this an acceptable renewal offering.

Below are the following changes from the expiring policy:

Municipal General Liability

- 0% rate increase has been applied to the Liability renewal premiums. Flat renewal

- Crime Coverage Enhancement – Fraudulently Induced Transfer Coverage

  • Fraudulently Induced Transfer Coverage is now available. Covers a loss when an Insured under the policy has been intentionally mislead by someone claiming to be a vendor, client or another employee of the company and the Insured has transferred, paid or delivered money or securities to this third party.

Excess General Liability

- 2.1% rate increase has been applied to Excess reflecting market conditions for excess.

Property

- Property Blanket (Property of Every Description) Limit of Insurance increased:
  2025 TIV- $116,158,660 2026 TIV -$ 122,858,780, this due to 4%inflation applied and recent inspection completed.

- 4% Inflation applied on buildings not inspected

- Recent inspection completed resulting in TIV increase of $5,275,900

Automobile

- 0% rate increase has been applied to auto renewal premiums. Flat renewal

.

Program Overview Cont'd

Municipal Insurance Package	2025-2026 Expiry	2026-2027 Renewal
Casualty		
General Liability	$ 138,700	$ 138,700
Errors and Omissions Liability	12,767	12,767
Non-Owned Automobile Liability	200	200
Environmental Liability	10,607	10,607
Crime	2,050	2,050
Board Members Accident	469	469
Conflict of Interest	720	720
Legal Expense	1,125	1,125
Property		
Property	137,842	145,793
Equipment Breakdown	8,549	8,944
Automobile		
Owned Automobile	86,263	86,263
Excess		
Follow Form- 1st layer	3,397	3,499
Follow Form – 2nd layer	3,000	3,090
Total Annual Premium	**$ 405,689**	**$ 414,227**
(Excluding Taxes Payable)		

We ask that Town of Gananoque review the **attached IPE Insurance Proposal** and provide your instructions to our office by completing the Approval and Acknowledgement page (last page of this document) to our office. Please contact our office if you have any questions or concerns.

Regards,

Darryll Massiah, CRM
Vice-President - Public Sector,
Halpenny Insurance Brokers Ltd.

We hereby acknowledge receipt and review of the information within the Intact Public Entities Renewal Report. We instruct Halpenny Insurance Brokers Ltd. to bind the insurance selected by us below and understand that our instructions to bind coverage constitutes an acceptance of the terms and conditions.

Municipal Insurance Program

☐ **Intact Public Entities** - **Premium $414,227**

Signature: ________________________________

(on behalf of: **CORPORATION OF THE TOWN OF GANANOQUE**)

Date: ____________________________________

2026 Municipal Insurance Program

CORPORATION OF THE TOWN OF GANANOQUE

Report Council-FIN-2026-25, Attachment 2

Renewal Report for the Policy Term July 29, 2026, to July 29, 2027.

In Partnership with:
Darryll Massiah, CRM
Vice-President – Public Sector
Halpenny Insurance Brokers Ltd.
55 Metcalfe Street, Suite 860
Ottawa ON, K1P 6L5

Prepared by:
Kelly Middleton, RIBO
Account Services Coordinator

Submitted by: Intact Public Entities Inc.
Address: 278 Pinebush Rd., Suite 200
Cambridge, ON N1T 1Z6

phone: 1-800-265-4000
email: connectwithus@intactpublicentities.ca

Ref 26350/df 23 June 2026

How to Report a Claim

Steps you need to take to report a claim:

1. During business hours please **call your broker** (if applicable) or **IPE** at 1-800-265-4000 or email at mail.claims@intactpublicentities.ca.

2. For **legal expense claims** please call **ARAG** at 1-855-953-1434.

3. For **automobile claims** please call IPE at 1-800-265-4000 or email at mail.claims@intactpublicentities.ca.

4. For **cyber incidents** please carefully review your cyber policy to identify the Subscribing Partner and their corresponding claims contact information.

5. **After hours,** please call 1-866-287-4971.

Property Damage

Have you experienced property damage from a storm, flood, or fire? Have you found mould or asbestos? Call **On Side Restoration**, the IPE preferred vendor for your property restoration needs.

Tips for paying your IPE Insurance Policies

IMPORTANT: IPE operates independently from Intact Insurance

Premium payments cannot be transferred between the two companies if misapplied. This could lead to policies being cancelled for non-payment.

1. IPE accepts payment via cheque, EFT, or ClearPay.
   See the Client Payment Details attached with your documents or monthly statement.
2. IPE payment terms are 30 Days.

3. IPE does not currently offer automatic withdrawal (Direct Bill) or premium financing.

4. Some IPE policies are written through a third-party subscriber (Auto, Aviation, Cyber, D&O (Not-for-Profit) & Equipment Breakdown). *See the Client Payment Details attached with your documents or monthly statement.*
   *Premium payments to be addressed to **Intact Public Entities**. IPE pays our subscribing companies.*
5. For questions regarding payment please contact Accounts-Receivable@intactpublicentities.ca

6. For questions regarding your policy please contact your company representative.

About IPE

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

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

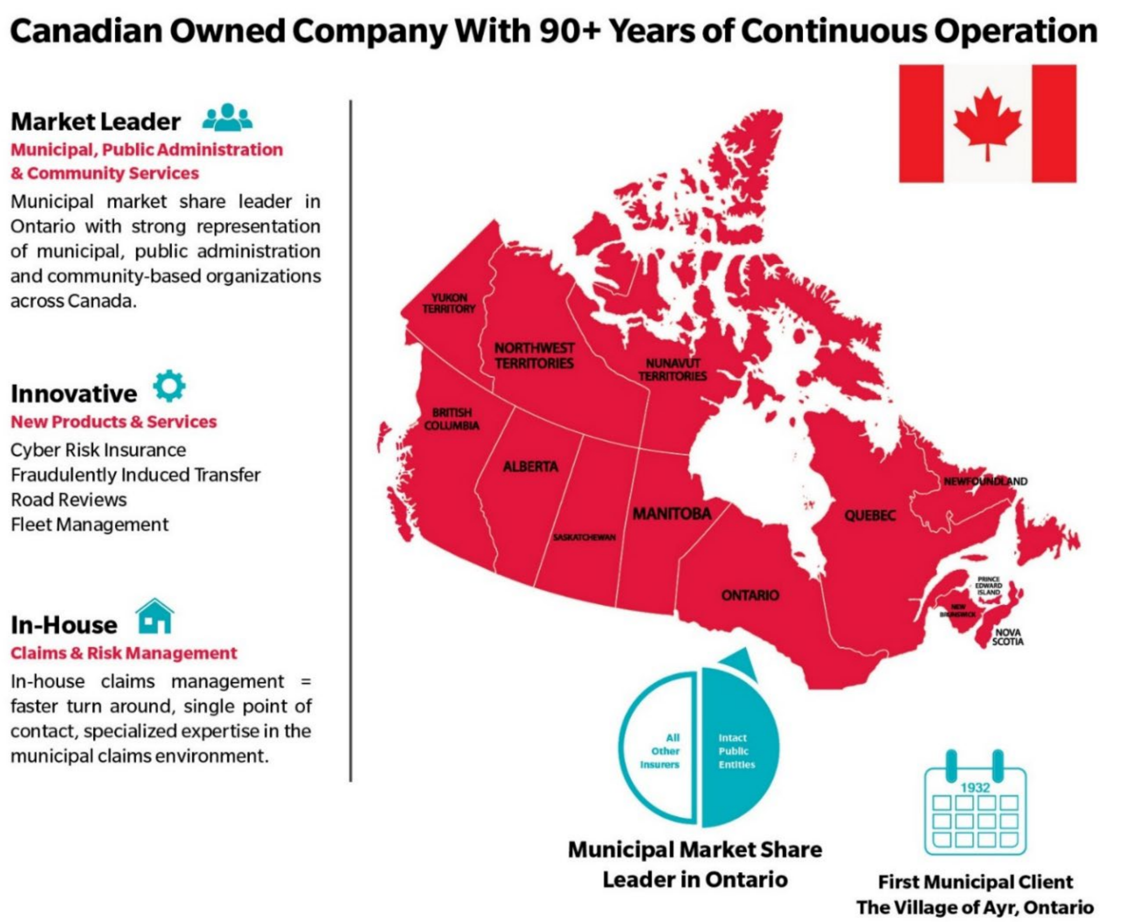
IPE is a licence-holder through the Registered Insurance Brokers of Ontario (RIBO) and in multiple jurisdictions across Canada, and as such we are required to disclose our professional duties and obligations to you as a current or potential client. Learn about our principles of conduct, how we are compensated by the insurers we represent, and see our privacy policy by reviewing the following:

Code of Consumer Rights and Responsibilities

CISRO Code of Conduct for Insurance Intermediaries and Fact Sheet – About Your Registered Insurance Broker

Broker Compensation Disclosure

Our Privacy Promise



The Advantage of a Managing General Agent

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

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

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

Risk Management Services

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

Claims Management Services

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

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

Best in Class Value Added Services

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

Advocacy & Municipal Association Support

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

IPE advocates and supports your public entities across the country.

Risk Management

Asset Valuation and Risk Inspections

Inspections provide you with calculated reconstruction costs for insurance purposes and ensure insurance to value. Leveraging specialized software and advanced tools – including thermal imaging cameras and our Self-Inspection App – we identify and analyze potential areas of harm and provide risk recommendations to reduce the frequency and severity of incidents.

Roads & Sidewalks

Road Risk Assessment

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

Sidewalk Services

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

Driver Education

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

Fleet Management Evaluation

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

MMS Compliance

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

Municipal Education

We develop and provide customized sessions on specific risk issues for your municipality. These customized sessions can be tied to a claims review, documentation review, policy & procedure review or any risk issue facing your municipality.

We provide training on any topic of your choosing and can be offered either in-person or virtually. The sessions will be developed and delivered by specialists in the field and are recorded and made available to you so your managers can use them at any time to train new staff or as a refresher for existing staff.

Reviews & Analysis

Contract Reviews

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

Policy and Procedural Reviews

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

Risk Management Centre of Excellence

The IPE Risk Management Centre of Excellence is an online resource that provides clients with the information and tools needed to manage a myriad of risk issues. The Centre of Excellence is the hub for articles, information, case studies, and useful templates that can transform your municipality's risk management results. The Centre of Excellence is available 24/7 and is continually updated with timely and relevant content.

Claims Services

Claims Management Best Practices Framework

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

In-House Claims Management Services

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

Claims History Analysis

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

Guidewire ClaimCenter® Claims Management

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

Claims Education

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

Expertise

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

Your Insurance Coverage

Important Information

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

For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings.

Wildfire and Flood Exposures
Due to the high risk of wildfires and active floods, Intact Public Entities Inc. is taking a very conservative approach to such exposures/natural disasters. We are currently reviewing all risks to determine if any part of a risk is within 50km of an active wildfire or 15km of an active flood event.

Quoting and Binding Coverage Restrictions
The quote provided is only valid for 60 days. Should you require an extension beyond the 60 days from the date of this report, you must contact an underwriter at Intact Public Entities Inc. for written confirmation that the quotation is still valid.

Coverage quoted cannot be bound unless expressly agreed to in writing by an underwriter at Intact Public Entities. Intact Public Entities Inc. reserves the right to decline to bind coverage.

Your marketing representative can assist in co-ordinating your correspondence with the correct underwriter for the account should you wish a quotation extension or are requesting coverage be bound.

Schedule of Coverage

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

Casualty

Coverage Description	($) *Deductibles	($) Limit of Insurance
General Liability (Occurrence Form) *Broad Definition of Insured*	10,000	15,000,000 Per Occurrence No Aggregate
Voluntary Medical Payments	Nil	50,000 Per Person 50,000 Per Accident
Voluntary Property Damage	Nil	50,000 Per Occurrence 50,000 Annual Aggregate
Voluntary Compensation - Employees	Nil	50,000 Each Person 250,000 Annual Aggregate
Sewer Backup	10,000 Per Claimant	
Wrongful Dismissal (Legal Expense – Claims Made)	5,000	250,000 Per Claim 250,000 Aggregate
Forest Fire Expense	Nil	1,000,000 1,000,000 Aggregate
Abuse Liability – Claims Made Form Retroactive Date: July 29, 2025	10,000	2,000,000 Per Claim 2,000,000 Aggregate
Errors & Omissions Liability (Claims Made Form)	10,000	15,000,000 Per Claim No Aggregate
Non-Owned Automobile Liability		15,000,000
Legal Liability for Damage to Hired Automobiles	1,000	250,000
Environmental Liability (Claims Made Form)	10,000	5,000,000 Per Claim 5,000,000 Aggregate
**Coverage is excluded for the closed Landfill at 665 Charles Street*		

***Your deductible may be a Deductible and Reimbursement Clause (including expenses) refer to Policy Wordings**

Schedule of Coverage

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

Follow Form – Excess Liability – 1st layer Coverage Description		($) Limit of Insurance
Excess Limit		10,000,000
Underlying Policy	**($) Underlying Limit**	
General Liability	15,000,000	
Abuse Exclusion Applies		
Errors & Omissions Liability	15,000,000	
Non-Owned Automobile	15,000,000	
Owned Automobile	15,000,000	

Follow Form – Excess Liability – 2nd layer Coverage Description		($) Limit of Insurance
Excess Limit		25,000,000 Occurrence
Underlying Policy	**($) Underlying Limit**	
General Liability	25,000,000	
Abuse Exclusion Applies		
Errors & Omissions Liability	25,000,000	
Non-Owned Automobile	25,000,000	
Owned Automobile	25,000,000	

***Subject to Minimum Retained**

Total Limit of Liability ($) 50,000,000

Crime

Coverage Description	($) Deductibles	($) Limit of Insurance
Employee Dishonesty – Form A (Commercial Blanket Bond)		1,000,000
Loss Inside the Premises (Broad Form Money & Securities)		200,000
Loss Outside the Premises (Broad Form Money & Securities)		200,000
Audit Expense		200,000
Money Orders and Counterfeit Paper Currency		200,000
Forgery or Alteration (Depositors Forgery)		1,000,000
Computer and Transfer Fraud (Including Voice Computer Toll Fraud)		200,000

Schedule of Coverage

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

Accident

Coverage Description	($) Deductibles	($) Limit of Insurance
Board Members: Persons Insured Mayor and Six (6) Councillors		
Board Members Accidental Death & Dismemberment		250,000
Paralysis		500,000
Weekly Income – Total Disability		500
Weekly Income – Partial Disability		300
Accidental Death of a Spouse while Travelling on Business		Included

Conflict of Interest

Coverage Description	($) Deductibles	($) Limit of Insurance
Legal Fees Expenses	Nil	100,000 Per Claim No Aggregate

Legal Expense (Claims Made)

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

Schedule of Coverage

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

Property

Coverage is on an All Risk Basis unless otherwise specified. Basis of Settlement is Replacement Cost unless otherwise specified. The Deductible is on a Per Occurrence Basis.

Coverage Description	($) Deductibles	Basis	($) Limit of Insurance
Property of Every Description - Blanket	10,000	RC	103,486,200
Scheduled Items Coverage, Deductible and Basis of Settlement as per Schedule	Refer to Schedule		14,794,000
Property Supplemental Coverage (Included in the Total Sum Insured unless otherwise specified in the wording)			
Building By-laws	10,000		10,000,000
Building Damage by theft	10,000		Included
Debris Removal	10,000		Included
Electronic Computer Systems			
Electronic Computer Hardware and Media	10,000		Included
Electronic Computer Systems Breakdown			Not Insured
Electronic Computer Systems – Extra Expense			Not Insured
Extra Expense Period of Restoration	10,000		90 Days
Expediting Expense	10,000		Included
Fire or Police Department Service Charges	10,000		Included
First Party Pollution Clean-up	10,000		1,500,000
Fungi and Spores	10,000		10,000
Furs, Jewellery and Ceremonial Regalia			
Ceremonial Regalia	10,000		Included
Furs and Jewellery	10,000		25,000
Inflation Adjustment	10,000		Included
Live Animals Birds or Fish	10,000		25,000
Newly Acquired Property	10,000		1,000,000
Professional Fees	10,000		Included
Property and Unnamed Locations	10,000		Included
Property Temporarily Removed Including while on Exhibition and during Transit	10,000		Included

Recharge of Fire Protection Equipment Expense	10,000	Included
Sewer Backup and Overflow	10,000	Included
Municipal & Public Administration Extension Endorsement (In Addition to the Total Sum Insured unless specifically scheduled in the wording)		
Accounts Receivable	10,000	500,000
Bridges and Culverts	10,000	50,000
Buildings Owned due to Non Payment of Municipal Taxes	10,000	100,000
Buildings in the Course of Construction Reporting Extension	10,000	1,000,000
By Laws – Governing Acts	10,000	25,000
Consequential Loss Caused by Interruption of Services		
On Premises	10,000	Included
Off Premises	10,000	1,000,000
Cost to Attract Volunteers Following a Loss	10,000	10,000
Docks, Wharves and Piers	10,000	100,000
Errors and Omissions	10,000	Included
Exterior Paved Surfaces	10,000	50,000
Extra Expense	10,000	500,000
Fine Arts		
At Insured's Own Premises	10,000	25,000
On Exhibition	10,000	100,000
Fundraising Expenses	10,000	10,000
Green Extension	10,000	50,000
Growing Plants		
Any One Item	10,000	1,000
Per Occurrence	10,000	100,000
Ingress and Egress	10,000	Included
Leasehold Interest	10,000	25,000
Master Key	10,000	25,000
Peak Season Increase	10,000	25,000
Personal Effects	10,000	25,000
Property of Others	10,000	25,000
Rewards: Arson, Burglary Robbery and Vandalism	10,000	25,000
Signs	10,000	Included

Vacant Property	10,000	1,000,000
Valuable Papers	10,000	500,000
Business Interruption		
Rent or Rental Value	10,000	500,000
Gross Revenue	10,000	540,800
Additional Endorsements		
Virus and Bacteria Exclusion		
Earthquake Coverage		
Earthquake Coverage	3% Minimum $100,000	Included

Notes Applicable to Earthquake Coverage

1. Earthquake coverage applies to: all property insured unless it is specifically excluded. Specifically excluded property will be shown under **Changes to Your Insurance Program – Property** in this Report.
2. Deductible is applicable to each premises.

Earthquake Aggregate – Applicable to All Provinces		"Total Sum Insured" and "all coverages" as declared to the Insurer at the time of the "earthquake".
Flood Coverage		
Flood Coverage	$ 100,000	Included

Notes Applicable to Flood Coverage

1. Flood coverage applies to: all property insured unless it is specifically excluded. Specifically excluded property will be shown under **Changes to Your Insurance Program – Property** in this Report.
2. Deductible is applicable to each premises.

Flood Aggregate – Applicable to All Provinces		"Total Sum Insured" and "all coverages" as declared to the Insurer at the time of the "flood".
Other Endorsements		
Fine Arts	10,000	1,261,700
Watercraft	25,000	106,080

($) Total Amount of Insurance 122,858,780

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

Schedule of Coverage

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

Equipment Breakdown (Advantage/BM31)

Coverage Description	($) Deductibles / Waiting Period	($) Limit of Insurance
Direct Damage – Including Production Machines	10,000	50,000,000 Per Accident
Direct Damage – Production Machines Deductible	10,000	
Extra Expense	24 Hours	500,000
Consequential Damage	2,500	50,000
Expediting Expense		Included
Hazardous Substances		500,000
Ammonia Contamination		500,000
Water Damage		500,000
Professional Fees		500,000
Interruption by Civil Authority		30 days
Errors and Omissions		500,000
Loss of Data		100,000
Selling Price		Included
By-Law Cover		Included
Off Premises Mobile Object		25,000
Brands and Labels		250,000
Environmental “Green” Coverage		250,000
Service Interruption		Included Within 2500 metres
Contingent Business Interruption	24 Hours	25,000
Public Relations Coverage		10,000
Loss of Profits	24 Hours	540,800
Gross Rents	24 Hours	500,000

Schedule of Coverage

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

Owned Automobile

Coverage Description	($) Deductibles	($) Limit of Insurance
Liability		
Bodily Injury		15,000,000
Property Damage		Included
Accident Benefits		As stated in Section 4 of the Policy
Uninsured Automobile		As stated in Section 5 of the Policy
Direct Compensation – Property Damage		
*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation-property damage.		
Loss or Damage**		
Specified Perils (excluding Collision or Upset)		
Comprehensive (excluding Collision or Upset)		
Collision or Upset		
All Perils	10,000	Included
Endorsements		
Fire Department Vehicles		Included
Replacement Cost		Included
Notice of Cancellation		90 Days
#5 - Permission to Rent or Lease Automobiles and Extending Coverage to Specified Lessee(s)		Included
#20 - Coverage for Transportation Endorsement		1,500 / Occ
#21B - Blanket Fleet Coverage		No Annual Adjustment
#32 - Use of Recreational Vehicle by Unlicenced Operators		Included
#44R - Family Protection Coverage		2,000,000
#47R – Optional accident benefits coverage & priority of payment		Included

* This policy contains a partial payment of loss clause.
A deductible applies for each claim except as stated in your policy.

Account Premium

Prior Term	*Total Annual Premium (Excluding Taxes Payable)*	$ 405,689	**Total Annual Premium** (Excluding Taxes Payable)	**$ 414,227**

***Please refer to the insurance contract for all limits, terms, conditions and exclusions that apply.**
The premium Quoted is subject to a 15% minimum retained (unless otherwise stated).

Cost Analysis

	Expiring Program Term	Renewal Program Term
Casualty		
General Liability	$ 138,700	$ 138,700
Errors and Omissions Liability	12,767	12,767
Non-Owned Automobile Liability	200	200
Environmental Liability	10,607	10,607
Crime	2,050	2,050
Board Members Accident	469	469
Conflict of Interest	720	720
Legal Expense	1,125	1,125
Property		
Property	137,842	145,793
Equipment Breakdown	8,549	8,944
Automobile		
Owned Automobile	86,263	86,263
Excess		
Follow Form- 1st layer	3,397	3,499
Follow Form – 2nd layer	3,000	3,090
Total Annual Premium	**$ 405,689**	**$ 414,227**
(Excluding Taxes Payable)		

Congratulations! You've taken steps to reduce your total cost of risk.

Here's a look at the complimentary risk management services you've utilized over the past **1** year.
We estimate the number of hours you've outsourced to IPE is **77**.

2 Advisory Services and Consultations*

20 Educational Seminar Invitations

15 Comprehensive Inspections

Proactive risk management is so important, and you've taken steps to ensure your municipality is safer and stronger.

*Includes IPE exclusive Risk Management Consulting Services such as contract reviews, customized risk management analysis, road and fleet reviews.

Changes to Your Insurance Program

For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings.

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

Property Policy

Building Values Increased

- Building values have been increased by 4% in order to reflect inflationary trends to buildings not inspected.

Automobile Policy

- Please be advised, the policy number will be amended to add the prefix “FM” at Renewal as we transition to a new system.
- At Renewal, #47R – Optional accident benefits coverage & priority of payment will be added to the Auto Policy.

General Conditions and Cancellation Clause Updates

- We have reviewed and made changes to ensure the cancellation clauses in all of our wordings will be the **same** for all coverage/lines of business/policies we issue for a client - E.g. the Insured can cancel anytime, the Insurer can cancel when 15 days notice of cancellation is for nonpayment of premium and the specified number of days number of days shown in the appropriate cancellation clause for any other reason (typically 90 days). **While most cancellation clauses were similar, it must be noted that the Not For Profit Directors and Officers policy can now be cancelled by the Insurer in the same manner as any other policy/coverage. Please refer to your policy wordings for full details.**

General Conditions Update

- Where there were 'conditions' within a specific wording, we have clarified that there is any conflict between those conditions and any conditions as shown in Form number GNGX3569 (General Conditions applicable to Ontario, New Brunswick, Nova Scotia, Prince Edward Island and Newfoundland) or GNGX3755 (General Conditions applicable to British Columbia, Alberta, Manitoba, Northwest Territories, Nunavut, Saskatchewan and Yukon), only the conditions found in GNGX3569 or GNGX3755 shall prevail.

Program Options

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

Crime Coverage – Other Optional Coverages

- Other Optional Coverages are also available. See attached Crime Cover Options page for further details.
- Quote is available on request (completed application is required).

Crime Coverage – Fraudulently Induced Transfer Coverage

- Fraudulently Induced Transfer Coverage is now available. Covers a loss when an Insured under the policy has been intentionally mislead by someone claiming to be a vendor, client or another employee of the company and the Insured has transferred, paid or delivered money or securities to this third party.
- For coverage information and available options refer to the Fraudulently Induced Transfer Endorsement Coverage Highlights Sheet.

Property Coverage – Income Replacement

- Income can change from year to year so it is important to annually review your Business Interruption needs.
- Higher limits or Optional Coverages to protect your income are available.
- All income producing facilities need to be considered (e.g. arenas, pools, libraries, community halls etc.)

Drone (UAV) Coverage

- Property and/or Liability Cover may be available for your Drone (UAV)
- Application required to quote.
- For Coverage information refer to the Drone (UAV) Coverage Highlight Sheet.

Description of Coverage

IPE offers a Comprehensive Insurance Program to meet your needs.

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

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

Municipal Liability Coverage Highlights

Overview

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

Coverage

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

Common Endorsements

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

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

Coverage is Provided for Unique Exposures

- Products and Completed Operations Aggregate Limit may come into play for exposures such as road maintenance, snow removal, garbage collection / waste disposal, street cleaning or other duties that the Insured Municipality has to perform on behalf of third parties.
- Assault and battery coverage is imperative when there are security exposures (e.g. police).
- Products exposures such as utilities (e.g. water) are covered.
- Full Malpractice including Medical Malpractice as well as professional exposures are covered.
- Professional exposures include those such as medical, engineering, design errors or building inspection operations.

Municipal & Public Administration Errors and Omissions Liability Coverage Highlights

Municipal & Public Administration Errors and Omissions Insurance

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

Features

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

Coverage Is Provided For Unique Exposures

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

Non-Owned Automobile Coverage Highlights

Overview

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

Features

SEF No. 96 Contractual Liability:

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

SEF No. 99 Long Term Lease Exclusion:

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

Territory:

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

Termination Clause:

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

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

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

Additional Information

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

Environmental Coverage Highlights

Overview

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

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

Features

Defence Costs

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

Storage Tanks

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

Territory

- Worldwide territory.

Limits of Insurance

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

Additional Information

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

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

Crime Coverage Highlights

Overview

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

Optional Crime Coverage Includes:

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

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

Features of Our Standard Crime Coverage

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

Employee Dishonesty – Form A Commercial Blanket Bond

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

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

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

Money Orders and Counterfeit Paper Currency

Covers Loss

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

Forgery and Alteration

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

Audit Expense

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

Computer and Transfer Fraud (Including Voice Computer Toll Fraud)

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

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

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

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

Accident Reimbursement - $15,000

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

†Maximum $1,000 per accident. ‡If prescribed by physician

Dental Expenses	
Dental Expenses	$5,000

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

Repatriation	
Repatriation Benefit (expenses to prepare and transport body home)	$15,000

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

Transportation/Accommodation (When Treatment Is Over 100km From Residence)	
Transportation costs for the Insured when treatment is over 100km from home.	$1,500
Transportation and accommodation costs when Insured is being treated over 100km from home.	$15,000

Home Alternation and Vehicle Modification	
Expenses to modify the Insured's home and/or vehicle after an accident.	$15,000

Seatbelt Dividend	
10% of Principal Sum	$25,000

Funeral Expense	
Benefit for loss of life	$10,000

Identification Benefit

Benefit for loss of life	$5,000

Eyeglasses, Contact Lenses and Hearing Aids

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

Convalescence Benefit – Per Day

Insured Coverage	$100
One Family Member Coverage	$50

Workplace Modification Benefits

Specialized equipment for the workplace.	$5,000

Elective Benefits

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

Aggregate Limit

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

Coverage Extensions

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

Additional Information

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

Conflict of Interest Coverage Highlights

Overview

Conflict of Interest can be described as a situation in which public servants have an actual or potential interest that may influence or appear to influence the conduct of their official duties or rather divided loyalties between private interests and public duties.

Conflict of Interest coverage provides protection for the cost of legal fees and disbursements in defending a charge under the Municipal Conflict of Interest Act (or other similar Provincial Legislation in the respective province of the Insured).

Features

Coverage is offered as a standalone coverage providing the client a separate limit of insurance that is not combined with any other coverage such as legal expense coverage.

- Per Claim Limit only – No Annual Aggregate.
- Coverage provided on a Reimbursement Basis.

Coverage Description

Coverage is provided for legal costs an Insured incurs in defending a charge under the Provincial Conflict of Interest Act if a court finds that:

- There was no breach by the Insured; or
- The contravention occurred because of true negligence or true error in judgment; or
- The interest was so remote or insignificant that it would not have had any influence in the matter.

Additional Information

Coverage is provided for elected or appointed members of the Named Insured including any Member of its Boards, Commissions or Committees as defined in the ‘Conflict of Interest Act’ while performing duties related to the conduct of the Named Insured’s business.

Conflict of Interest coverage is applicable to only those classes of businesses that are subject to the Municipal Conflict of Interest Act (or other similar Provincial legislation in the respective province of the Insured).

Legal Expense Coverage Highlights

Coverage Features

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

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

Broad Core Coverage

The core coverage provides Legal Defence Costs for:

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

Optional Coverage

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

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

Limits and Deductibles

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

Exclusions

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

Telephone Legal Advice and Specialized Legal Representation

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

Client Material and Wallet Card

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

Property Coverage Highlights

Overview

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

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

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

Features and Benefits

Features and Benefits include:

- Coverage is typically written on an all-risk basis including replacement cost.
- Our standard practice is to write property on a Property of Every Description (POED) or blanket basis, however, coverage can be scheduled separately if required.
- We have two Deductible Clauses: A standard Deductible Clause and a Dual Policy Deductible Clause. The Dual Policy Deductible clause states how a deductible will be applied when there is both an automobile policy and a property policy involved in the same loss (when both policies are written with IPE).
- Worldwide Coverage
- Unlicensed Equipment (e.g. Contractors Equipment): Automatically includes Replacement Cost as the basis of settlement up to five years in age. For years 6 to 15 coverage will be amended to scheduled, Replacement Cost value. Any Contractors Equipment over 15 years will be amended Actual Cash Value (ACV) or Valued basis if required (applicable only if the Insured owns the unlicensed equipment).
- Flood and Earthquake coverage are available.

Supplemental Coverage Under the Base Property Wording

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

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

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

Municipal & Public Administration Extensions of Coverage Endorsement

Each Extension of Coverage has an individual Limit of Insurance and will be shown on the Summary of Coverage/Declarations Page.
The Limit of Insurance for each Extension of Coverage is over and above the Total Sum Insured (unless shown as 'included' on the declarations or otherwise stipulated within the wording).

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

Equipment Breakdown Advantage Highlights

Overview

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

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

Features

Coverage is extended to pay for:

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

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

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

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

Service Interruption: Business income and extra expense resulting from a breakdown of equipment owned by a supplier with whom the Insured has a contract to supply a service. If there is no contract, the equipment must be within 2500 metres of the location.

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

By laws: The additional costs to comply with building laws or codes.

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

Coverage Automatically Includes:

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

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

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

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

Equipment Upgrade: Pays for any increase in the replacement of new equipment that is capable of performing the same functions that may include technological improvements, 25% max of $250,000.

Selling Price: Pays for regular cash selling price at the time of loss of such manufactured products or merchandise at the location

Other Benefits

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

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

Additional Information

Intact automatically provides inspection services for boilers and pressure vessels to satisfy the provincial inspection requirements on our behalf.

Owned Automobile Coverage Highlights

Overview

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

Features

Third Party Liability Coverage:

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

Standard Statutory Accident Benefits Coverage:

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

Optional Statutory Accident Benefits Coverage - Available upon request

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

Direct Compensation Property Damage:

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

Physical Damage Coverage:

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

Additional Information

Blanket Fleet Endorsement:

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

Single Loss:

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

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

Owned Automobile Replacement Cost Coverage Highlights

Overview

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

Coverage under this endorsement is as follows:

We will pay:

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

The following conditions apply:

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

Important Information

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

Commercial Follow Form Excess Liability Coverage Highlights

Overview

Excess liability coverage provides an additional limit of insurance coverage over and above the limits of insurance afforded under the applicable underlying insurance. An excess policy offers you additional insurance protection over and above the limits of your underlying policy. Example if your underlying policy has an occurrence limit, an excess policy can provide additional protection in event of a catastrophic loss. It can provide added protection if an aggregate limit on an underlying policy has been exhausted.

The follow form excess policy typically "follows" the insuring agreements, exclusions, and conditions of the underlying policy. This means that we not only provide additional limits of liability over the primary liability policy, but such coverage matches the underlying policy (except in instances where an endorsement has been attached amending coverage).

We offer a layered structure when writing excess coverage. We provide **primary** insurance policies to a maximum limit of $15,000,000 on the casualty policies (Liability, E&O, Miscellaneous Professional Including Bodily Injury or Claims Made Malpractice coverage (depending on your policy), Non Owned Automobile and Owned Automobile including garage coverage).

We have the ability to provide excess coverage over all classes of business where the primary policy is written by Intact Public Entities. We also have the capacity to provide you with exceptionally high excess limits to meet your needs.

Coverage Specifics

- Coverage will attach in the event of exhaustion of underlying insurance (unless specifically shown in your policy documents).
- This coverage is subject to the same terms, definitions, conditions, exclusions and limitations of the applicable underlying insurance (except as otherwise stated in your policy). This feature provides the flexibility to provide excess limits over a number of different types of policies.
- Our Declaration Pages/Schedules of Coverage clearly identify underlying coverages that the excess coverage is written over.
- Underlying insurance is required to be maintained in full force and effect for excess coverage to apply.
- Prior and Pending Litigation is expressly excluded from coverage.
- Incident is a defined term and means an occurrence, accident, offence, act, or other event, to which the underlying insurance applies.
- S.P.F. 7, Standard Excess Automobile policy or the appliable form applies for any automobile coverage.
- Where an aggregate limit is stated in the Declarations pages, it will apply separately to each consecutive annual period and to any remaining period of less than twelve (12) months.
- Coverage can be tailored to your individual circumstances by way of endorsements.

Program Options Highlights of Coverage

IPE offers a Comprehensive Insurance Program to meet your needs.

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

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

Crime Coverage Options

Extortion Coverage (Threats to Persons and Threats to Property)

Coverage for both 'Threats to a Person' and 'Threats to Property' are sold together with a separate limit of insurance applying to each.

Threats to Person:

- Coverage responds when a threat is communicated to the Insured to do bodily harm to a director, officer or partner of the Insured (or a relative) when these persons are being held captive and the captivity has taken place within Canada or the U.S.A.

Threats to Property:

- Coverage responds when a threat is communicated to the Insured to do damage to the premises or to property of the Insured is located in Canada or the U.S.A.

Pension or Employee Benefit Plan Coverage

Coverage is for loss resulting directly from a dishonest or fraudulent act committed by a fiduciary (a person who holds a position of trust) in administering a pension or employee benefit plan. Coverage is provided whether the fiduciary is acting alone or in collusion with others. Fiduciary relationships may be created by statute however; individuals may also be deemed fiduciaries under common law.

Residential Trust Fund Coverage (for Select Classes of Business Only)

- Covers loss of property (money, securities or other property) belonging to a resident when it is held in trust by a residential facility. Coverage is for loss directly attributable to fraudulent act(s) committed by an employee of the facility whether the employee was acting alone or in collusion with others.
- A residential facility comprises a wide range of facilities and includes any residential facility operated for the purpose of supervisory, personal or nursing care for residents.
- Coverage stipulates that the 'resident' must be a person who is unable to care for themselves (this could be due to age, infirmity, mental or physical disability).
- When a resident is legally related to the operator of the residential facility, coverage is specifically excluded.

Credit Card Coverage

Coverage is for loss from a third party altering or forging a written instruction in connection with a corporate credit card issued to an employee, officer or partner.

Client Coverage (Third Party Bond)

Coverage is extended to provide for theft of a clients' property by an employee (or employees) of the Insured.

Fraudulently Induced Transfer Coverage

Coverage is provided when an Insured under the policy has been intentionally mislead by someone claiming to be a vendor, client or another employee of the company and the Insured has transferred, paid or delivered money or securities to this third party.

Fraudulently Induced Transfer Endorsement Coverage Highlights (Social Engineering)

Overview

Fraud today has become much more sophisticated and complex with Fraudulently Induced Transfer Crimes (otherwise known as Social Engineering) trending in today's marketplace. In response to this trend we now offer a Fraudulently Induced Transfer Endorsement as part of our suite of Crime Coverage.

These types of crimes are usually a targeted approach where criminals are after something definite from the target, either money (usually in the form of a wire transfer) or information (such as a list of vendors, routing numbers, etc.). Often times communications are sent to an employee (most often via email, telephone or a combination of the two), which are doctored to appear as if they are sent by a senior officer of the company or by one of its customers or vendors. Essentially criminals prey on human and procedural vulnerabilities. The standard crime coverage does not respond to these types of losses as an employee of the organization has voluntarily parted with the money or securities and would be considered an active participant in the loss.

Example 1

Instructions to an employee supposedly coming from a vendor or customer are often accomplished by informing the employee that they have changed banks and require the company to use the new banking information for future payments.

Example 2

Instructions to an employee supposedly coming from an internal source (e.g. senior staff) to bypass in-house safeguards and redundancies, criminals apply pressure by imposing a time constraint, demanding secrecy or simply flattering the ego of the target by including him or her “in” on an important business transaction.

Fraudulently Induced Transfer coverage is an optional endorsement that may be purchased. Coverage is subject to a satisfactory supplementary application being completed.

Fraudulently Induced Transfer Losses, Cyber Losses and Current Crime Policies

Even though this fraud often involves emails and wire transfers, cyber policies are not designed to cover them:

- Cyber policies cover losses that result from unauthorized data breaches or system failures. Fraudulently Induced Transfer actually depends on these systems working correctly in order to communicate with an organization’s employees and transfer information or funds.
- Crime policies cover losses that result from theft, fraud or deception. As the underlying cause of a loss is 'fraud', a company would claim a loss under its crime policy rather than its cyber policy. Without this endorsement, coverage would be denied under a crime policy due to the Voluntary Parting Exclusion.

Fraudulently Induced Transfer Endorsement Features

- Coverage is provided when an Insured under the policy has been intentionally mislead by someone claiming to be a vendor, client or another employee of the company and the Insured (employee) has transferred, paid or delivered money or securities to this third party.
- Fraudulently Induced Transfer is defined as: The intentional misleading of an employee, through misrepresentation of a material fact which is relied upon by an employee, believing it to be genuine to voluntarily transfer funds or valuable information to an unintended third party.

Limits and Deductible

The Fraudulently Induced Transfer Endorsement is subject to:

- Separate Limits of Insurance (both an Occurrence and Aggregate);
- A separate deductible;
- Limits ranging from $10,000 - $100,000.

Drone (UAV) Coverage Highlights

Overview

- Liability or property policies can be enhanced with endorsements to cover Drones. Coverage may be available when operators are in compliance with current regulations.
- Coverage offered is intended to close the gap in liability and property insurance because of aviation exclusions.
- Coverage Territory is limited to Canada only for both property and liability coverage.
- Below are the highlights of coverage, please refer to your wordings for more specific information.

Property Coverage

- Property All Risk Coverage including electrical and mechanical breakdown for the Drone and Equipment if specifically scheduled.
- Basis of settlement options include: Replacement Cost, Valued Amount or Actual Cash Value.
- **In addition to the standard property exclusions the following exclusions there are also drone specific exclusions including:**
  - Drones being rented to, leased to or lent to others.
  - Drones not being operated in compliance with the manufacturer's specifications
  - Hijacking or unauthorized control of the Drone or Equipment.
  - A criminal, dishonest or willful act or omission of the Insured or someone drone was entrusted to.
  - Theft or attempted theft from unlocked vehicle.
  - Failure to comply with any statute, permit, rule, regulation or any requirement for qualification to operate the Drone or the equipment.
  - Mysterious disappearance after commencement of a flight unless Drone remains unrecovered for 30 days.
  - Unmanned watercraft is expressly excluded

Liability Coverage

- We will follow the liability limit up to $15,000,000, when operators meet Transport Canada regulations.
- Drones and their attached equipment when scheduled within the endorsement.
- Warranty for Drone Battery storage.
- **In addition to the standard exclusions within the Liability wording, the following exclusions there are also drone specific exclusions including:**
  - Invasion of privacy exposures.
  - Fines or penalties from use or operation of a drone.
  - Renting, leasing or use of a drone without a pilot.
  - Unmanned watercraft.

Important Information

While our endorsements are primarily designed to offer coverage for Drones 25kg or less, we may be able to offer coverage for those falling outside of these parameters through our general aviation market.

EXHIBIT “A”

Estimate of Values

Scheduled Items

Item Description		Coverage	Deductible	Basis of Settlement	($) Limit of Insurance
21 BAY ROAD					
20	MARINA DOCKS	All Risk	50,000	Actual Cash Value	8,749,400
135 WATER STREET					
28	CUSTOMS DOCK	All Risk	50,000	Actual Cash Value	4,281,200
2 KING STREET EAST					
30	SCULPTURE PARK - VARIOUS STRUCTURES / EXHIBITS	All Risk	10,000	Replacement Cost	348,400
110 KATE STREET					
37	PUC DOCK	All Risk	50,000	Actual Cash Value	483,900
50	1972 DIESEL COMPRESSOR	All Risk	10,000	Actual Cash Value	86,100
665 CHARLES STREET					
51	2008 JOHN DEERE 5425 UTILITY TRACTOR S/N LV5425R445365	All Risk	10,000	Actual Cash Value	37,900
52	2011 WACHS TRAV-L-VAC 77-000-36 VALVE EXERCISING TRAILER S/N 1E9PT1512CC297692	All Risk	10,000	Replacement Cost	75,000
53	2012 JOHN DEERE LOADER	All Risk	10,000	Replacement Cost	156,400
54	2014 JOHN DEERE 310SK TC BACKHOE S/N1T0310TKCEE258403	All Risk	10,000	Replacement Cost	190,000
55	2014 THOMPSON PROPANE CULVERT STEAMER S/N 14-954	All Risk	10,000	Replacement Cost	38,400
56	2016 TRACKLESS MT6 SIDEWALK MACHINE S/N 2054	All Risk	10,000	Replacement Cost	137,500
57	2018 BANDIT 200XP BRUSH CHIPPER S/N 4FMUS1711JR507980	All Risk	10,000	Replacement Cost	58,300
600 KING STREET EAST					
60	2005 NEW HOLLAND MC22 FRONT DECK MOWER	All Risk	10,000	Actual Cash Value	23,800

Item Description		Coverage	Deductible	Basis of Settlement	($) Limit of Insurance
61	2007 KUBOTA ZD 331 ZERO TURN MOWER S/N K3181-561	All Risk	10,000	Actual Cash Value	11,500
62	2012 ARIENS XL 48 ZERO TURN MOWER S/N 10129	All Risk	10,000	Replacement Cost	10,000
63	2019 ZAMBONI 446 S/N 446-12309	All Risk	10,000	Replacement Cost	106,200

GROSS REVENUE SCHEDULE

Address	($) Limit of Insurance
600 KING STREET EAST, GANANOQUE	
ARENA	$ 540,800
TOTAL	$ 540,800

RENT OR RENTAL VALUE SCHEDULE

PROPERTY INSURED	AMOUNT	INDEMNITY PERIOD	CO-INSURANCE
ANY ONE LOCATION	$ 500,000	12 Months	No Co-Insurance
TOTAL	$ 500,000		

FINE ARTS SCHEDULE

Location and Item Description		Deductible	($) Limit of Insurance
125 WATER STREET, GANANOQUE			
1.	Art, Antiques and Artifacts - Limit of $ 1,000. per article	10,000	$ 1,261,700

TOTAL $ 1,261,700

WATERCRAFT SCHEDULE

Item Description		Deductible	($) Limit of Insurance	Basis of Settlement	Removal of Wreck
340 HERBERT STREET, GANANOQUE					
1.	1994 Carolina 24' Skiff with Radar Arch including 2012 Johnson 140 HP outboard motor and Tahatsu 450 GPM fire pump	25,000	106,080	Replacement Cost	Not Covered

TOTAL		$	106,080

CORPORATION OF THE TOWN OF GANANOQUE

EXHIBIT "A"

BUILDINGS AND STRUCTURES

29/07/2026

			ESTIMATE OF VALUES	
ARENA				
1	Insp	ARENA, 600 KING STREET EAST, GANANOQUE, K7G 1H3	10,826,100	
2	Insp	ARENA OUTDOOR WASHROOMS, 600 KING STREET EAST, GANANOQUE, K7G 1H3	106,800	
68		GROSS REVENUE - ARENA, 600 KING STREET EAST, GANANOQUE, K7G 1H3	540,800	LIM
CORPORATE				
3		ARTHUR CHILD HERITAGE MUSEUM, 125 WATER STREET, GANANOQUE, K7G 3E3	3,825,100	
4		CUSTOMS BUILDING, 125 WATER STREET, GANANOQUE, K7G 3E3	371,500	
5		HERITAGE VILLAGE - UNIT A (RETAIL), 125 WATER STREET, GANANOQUE, K7G 3E3	506,500	
6		HERITAGE VILLAGE - UNIT B (RETAIL), 125 WATER STREET, GANANOQUE, K7G 3E3	500,900	
7		HERITAGE VILLAGE - UNIT C (RETAIL), 125 WATER STREET, GANANOQUE, K7G 3E3	1,112,600	
8		HERITAGE VILLAGE - UNIT D (RESTAURANT), 125 WATER STREET, GANANOQUE, K7G 3E3	1,669,100	
9		CLOCK TOWER, 140 STONE STREET SOUTH, GANANOQUE, K7G 2W4	1,217,500	
10		MUNICIPAL OFFICE, 30 KING STREET EAST, GANANOQUE, K7G 1E9	6,953,000	
11		SCORERS BUILDING, 30 KING STREET EAST, GANANOQUE, K7G 1E9	36,400	
12		TOWN BALL PARK WASHROOMS, 30 KING STREET EAST, GANANOQUE, K7G 1E9	109,200	
13		ORNAMENTAL TOWN ENTRANCE GATES - 3 EQUAL AMOUNT ON EACH	777,200	
69		RENTAL INCOME - ANY ONE LOCATION	500,000	LIM

EXHIBIT "A"

BUILDINGS AND STRUCTURES

29/07/2026

			ESTIMATE OF VALUES	
DAYCARE				
14	Insp	KINSMEN COMMUNITY HALL A.K.A. DAYCARE BUILDING, 400 STONE STREET NORTH, GANANOQUE, K7G 1Y8	2,981,900	
EMS				
15	Insp+	COMMUNICATIONS TOWER, 340 HERBERT STREET, GANANOQUE, K7G 1R1	128,000	
16	Insp	EMS FIRE, POLICE & RESCUE, 340 HERBERT STREET, GANANOQUE, K7G 1R1	8,371,900	
LIBRARY / INFO CTR				
17	Insp	LIBRARY / VISITORS CENTRE, 100 PARK STREET, GANANOQUE, K7G 2Y5	4,163,500	
MARINA				
18	Insp	MARINA BUILDING # 1, 21 BAY ROAD, GANANOQUE, K7G 2T6	1,245,300	
19	Insp	MARINA BUILDING # 2, 21 BAY ROAD, GANANOQUE, K7G 2T6	367,100	
20		MARINA DOCKS, 21 BAY ROAD, GANANOQUE, K7G 2T6	8,749,400	SCH ACV
PUBLIC WORKS				
21	Insp+	SALT SHED #3, 665 CHARLES STREET, GANANOQUE, K7G 3A9	169,600	
22	Insp	PUBLIC WORKS GARAGE, 665 CHARLES STREET, GANANOQUE, K7G 3A9	4,727,900	
23	Insp	PWCR ADMINISTRATION BUILDING, 665 CHARLES STREET, GANANOQUE, K7G 3A9	449,200	
24	Insp	SALT SHED #1, 665 CHARLES STREET, GANANOQUE, K7G 3A9	23,100	
25	Insp	SALT SHED #2, 665 CHARLES STREET, GANANOQUE, K7G 3A9	169,600	
26	Insp	TIN STORAGE SHED, 665 CHARLES STREET, GANANOQUE, K7G 3A9	156,800	
RECREATION				
27		COW AND GATE - JOEL STONE PARK, 135 WATER STREET , JOEL STONE PARK, GANANOQUE, K7G 2M7	335,400	

EXHIBIT "A"

BUILDINGS AND STRUCTURES

29/07/2026

			ESTIMATE OF VALUES		
28		CUSTOMS DOCK, 135 WATER STREET , JOEL STONE PARK, GANANOQUE, K7G 2M7	4,281,200	SCH	ACV
29		SPLASHPAD & WASHROOM, 135 WATER STREET , JOEL STONE PARK, GANANOQUE, K7G 2M7	569,700		
30		SCULPTURE PARK - VARIOUS STRUCTURES / EXHIBITS, 2 KING STREET EAST, GANANOQUE, K7G 1E6	348,400	SPE	REP
31		BAND SHELL, 30 KING STREET EAST, GANANOQUE, K7G 1E9	205,300		
32		FLOODLIGHTING (CARTWRIGHT BALL PARK), 600 KING STREET EAST, GANANOQUE, K7G 1H3	57,600		
33		JOEL STONE AMPHITHEATRE, 690 CHARLES STREET, GANANOQUE, K7G 2T8	78,000		
34		UMBRELLA SHELTER , BETWEEN 2 & 10 KING ST E , GANANOQUE, K7G 2Y5	60,800		
<u>WATER</u>					
35		PUMPING STATION #3, 105 WATER STREET, GANANOQUE , K7G 3A9	3,036,000		
36		OLD PUMPHOUSE - LEASED OUT TO MY FM, 110 KATE STREET, GANANOQUE, K7G 2M5	2,698,300		
37		PUC DOCK, 110 KATE STREET, GANANOQUE, K7G 2M5	483,900	SCH	ACV
38	Insp	WATERTREATMENT PLANT, 110 KATE STREET, GANANOQUE, K7G 2M5	27,633,200		
39		LITTLE PUMPHOUSE, 2 KING STREET EAST, GANANOQUE, K7G 1E6	358,400		
40		BLINKBONNIE BOATHOUSE, 200 ST LAWRENCE STREET, GANANOQUE, K7G 2C4	3,101,200		
41		STONE STREET SEWAGE PUMPING STATION, 420 STONE STREET NORTH, GANANOQUE, K7G 2A4	3,033,800		
42		PUMP STATION # 2, 49 WATER ST, GANANOQUE, K7G 3A9	1,218,200		
43		WATER TOWER, 665 CHARLES STREET, GANANOQUE, K7G 3A9	2,756,000		
44		EEPS SEWAGE PUMPING STATION, 815 KING STREET E,	3,307,200		

EXHIBIT "A"

BUILDINGS AND STRUCTURES

29/07/2026

ESTIMATE OF VALUES

GANANOQUE , K7G 1G3

TOTALS:	BLANKET	SPECIFIED
	99,414,900	14,903,700

CORPORATION OF THE TOWN OF GANANOQUE

EXHIBIT "A"

OTHER PROPERTY (Excluding Buildings)

29/07/2026

			ESTIMATE OF VALUES		
ARENA					
45		CONTENTS - ARENA, 600 KING STREET EAST, GANANOQUE, K7G 1H3	269,500		
CORPORATE					
46		CONTENTS - MUNICIPAL OFFICE, 30 KING STREET EAST, GANANOQUE, K7G 1E9	724,500		
47		MEDIA	500,000		
66		FINE ARTS FLOATER- VARIOUS, 125 WATER STREET, GANANOQUE, K7G 3E3	1,261,700	LIM	VAL
EMS					
48		CONTENTS - EMS FIRE, POLICE & RESCUE, 340 HERBERT STREET, GANANOQUE, K7G 1R1	1,014,500		
67		WATERCRAFT FLOATER, 340 HERBERT STREET, GANANOQUE, K7G 1R1	106,080	LIM	
LIBRARY / INFO CTR					
49		CONTENTS - LIBRARY / VISITORS CENTRE, 100 PARK STREET, GANANOQUE, K7G 2Y5	416,900		
PUBLIC WORKS					
50	210	1972 DIESEL COMPRESSOR, 110 KATE STREET, GANANOQUE, K7G 2M5	86,100	SCH	ACV
51	132	2008 JOHN DEERE 5425 UTILITY TRACTOR S/N LV5425R445365 , 665 CHARLES STREET, GANANOQUE, K7G 3A9	37,900	SCH	ACV
52	220	2011 WACHS TRAV-L-VAC 77-000-36 VALVE EXERCISING TRAILER S/N 1E9PT1512CC297692 , 665 CHARLES STREET, GANANOQUE, K7G 3A9	75,000	SCH	REP
53	130	2012 JOHN DEERE LOADER, 665 CHARLES STREET, GANANOQUE, K7G 3A9	156,400	SCH	REP
54	131	2014 JOHN DEERE 310SK TC BACKHOE S/N1T0310TKCEE258403 , 665 CHARLES STREET, GANANOQUE, K7G 3A9	190,000	SCH	REP

EXHIBIT "A"

OTHER PROPERTY (Excluding Buildings)

29/07/2026

			ESTIMATE OF VALUES		
55	136	2014 THOMPSON PROPANE CULVERT STEAMER S/N 14-954 , 665 CHARLES STREET, GANANOQUE, K7G 3A9	38,400	SCH	REP
56	134	2016 TRACKLESS MT6 SIDEWALK MACHINE S/N 2054, 665 CHARLES STREET, GANANOQUE, K7G 3A9	137,500	SCH	REP
57	135	2018 BANDIT 200XP BRUSH CHIPPER S/N 4FMUS1711JR507980 , 665 CHARLES STREET, GANANOQUE, K7G 3A9	58,300	SCH	REP
58	130-24	2024 JOHN DEERE 624P WHEEL LOADER S/N 1DW624PATRLA23520 , 665 CHARLES STREET, GANANOQUE, K7G 3A9	365,300		
59	133	2024 TRACKLESS MT7 SIDEWALK MACHINE S/N 2280 , 665 CHARLES STREET, GANANOQUE, K7G 3A9	188,900		
RECREATION					
60	312	2005 NEW HOLLAND MC22 FRONT DECK MOWER, 600 KING STREET EAST, GANANOQUE, K7G 1H3	23,800	SCH	ACV
61	311	2007 KUBOTA ZD 331 ZERO TURN MOWER S/N K3181-561 , 600 KING STREET EAST, GANANOQUE, K7G 1H3	11,500	SCH	ACV
62		2012 ARIENS XL 48 ZERO TURN MOWER S/N 10129 , 600 KING STREET EAST, GANANOQUE, K7G 1H3	10,000	SCH	REP
63	314	2019 ZAMBONI 446 S/N 446-12309 , 600 KING STREET EAST, GANANOQUE, K7G 1H3	106,200	SCH	REP
64	313	2022 JOHN DEERE 2025R MOWER TRACTOR S/N 1LV2025RCNN140020 , 600 KING STREET EAST, GANANOQUE, K7G 1H3	29,000		
WATER					
65		CONTENTS - WATERTREATMENT PLANT, 110 KATE STREET, GANANOQUE, K7G 2M5	562,700		

TOTALS:	BLANKET	SPECIFIED
	4,071,300	2,298,880

Property Additional Interest(s)

ADDITIONAL INSURED(S):

CANADA COUNCIL FOR THE ARTS, As Additional Insured, but only with respect to the Art Work located in the Sculpture Park, 2 King Street East, Gananoque	Certificate

EXHIBIT 'B'

AUTOMOBILE FLEET SCHEDULE

FIRE

1	23	FORD F150 XL	E03405
2	01	EAGLE AERIAL TRUCK	H79183
3	13	CHEVROLET SILVERADO 1500	164306
4	18	PIERCE SABRE FR	019384
5	18	DODGE RAM 2500	323459
6	25	FORD F150 POLICE RESPONDER	E25815
7	02	MOBILE COMMAND HALLMARK	026335

POLICE

8	20	CHEVROLET TAHOE	190863
9	25	FORD POLICE INTERCEPTOR	A74642
10	22	FORD POLICE INTERCEPTOR	A13458
11	15	CHEVROLET TAHOE	361177
12	20	FORD EXPLORER	886779
13	23	CHEVROLET TRAILBLAZER	180295
14	23	CHEVROLET EQUINOX	223800
15	24	CHEVROLET COLORADO 4WD	157137
16	15	CHEVROLET TAHOE	685778

PUBLIC WORKS

17	22	FORD F150 XLT	B62294
18	16	CHEVROLET SILVERADO 2500	295685
19	12	CHEVROLET IMPALA	182210
20	12	CHEVROLET IMPALA	285648
21	11	GMC SIERRA 1500	359827
22	19	CHEVROLET SILVERADO 3500	164268
23	95	FORD L8000 5T DUMP	A27664
24	01	STERLING 5T DUMP	J20085
25	09	FREIGHTLINER M2	AG6474
26	16	INTERNATIONAL 4300 PLOW	108633
27	19	INTERNATIONAL 7500	444228
28	23	GMC SIERRA 1500	254824
29	12	FREIGHTLINER M2 650 VT	BU0328
30	09	CHEVROLET SILVERADO 1500	252541
31	24	WESTERN STAR 47X PLOW	UN3497
32	25	CHEVROLET SILVERADO 2500 HD	329102
33	25	CHEVROLET 1500 RST	374710
34	25	CHEVROLET SILVERADO 3500 HD	329059

RECREATION

35	11	CHEVROLET SILVERADO 1500	194963
36	09	CHEVROLET SILVERADO 1500	252567
37	18	GMC SIERRA 1500	424254
38	07	CHEVROLET SILVERADO 1500	158801
39	17	POLARIS RANGER 570 UTV	853396
40	25	CANADA TRAILERS DT610	060705

UTILITIES

41	17	FORD TRANSIT VAN	B33601

42	23	GMC SIERRA 1500 LT	254209
43	21	FORD F250 SUPER DUTY XL	D34350
44	14	CHEVROLET SILVERADO 3500	186105
45	25	CHEVROLET 1500 RST	374712

ADMINISTRATION SHOULD CAREFULLY EXAMINE THIS SCHEDULE TO DETERMINE ACCURATE INFORMATION. ANY CHANGES OR DISCREPANCIES SHOULD BE REPORTED TO US.

16 Jun 2026

Halpenny Insurance Brokers Ltd.
55 Metcalfe Street,
Ottawa, Ontario K1P 6L5

Subject: **RISK MANAGEMENT REPORT**
Recently Intact Public Entities conducted a Risk Management inspection for your client, CORPORATION OF THE TOWN OF GANANOQUE. The purpose of all inspections is:

1. To identify conditions or potential risks which could result in injury, property loss or litigation and to suggest corrective measures this may control or reduce the possibility of these losses from occurring.
2. To provide a photographic inventory of the buildings and structures inspected.
3. To calculate current replacement cost values (unless stated otherwise) for each property inspected.
4. To bring your attention to any additions, deletions or description changes that should be made to the existing property schedule.
5. To determine or update construction and underwriting details for our insuring companies.

The risks identified under item one have been sent to you under a separate cover. It is our hope the reports will assist with both the reduction of potential future losses or injury and update your property values.

Please find enclosed the Inspection Report. Please forward a copy to the client so it is brought to their attention in a timely manner.

If we can be of further assistance, or should you require clarification or have concerns regarding any matter contained in this report, please do not hesitate to contact our office.

Sincerely,

Rishab Madhar
Risk Inspector

Intact Public Entities
278 Pinebush Road, Suite 200, Cambridge, Ontario, N1T 1Z6
Toll free 1 800 265 4000 intactpublicentities.ca

CORPORATION OF THE TOWN OF GANANOQUE

Recently, our Risk Management Department undertook inspections of the properties listed on the enclosed property schedule. While not all the following 5 items may have been found or may be part of this Report, the purpose of all inspections is:

1. To identify conditions or potential risks which could result in injury, property loss or litigation and to suggest corrective measures which may control or reduce the possibility of these losses from occurring.
2. To provide a photographic inventory of the buildings and structures inspected
3. To calculate Current Replacement Cost values (unless stated otherwise) for each property inspected.
4. To bring to your attention any additions, deletions or description changes that should be made to the existing property schedule
5. To determine or update construction and underwriting details for our insuring companies.

Please find enclosed the Inspection Report.

CORPORATION OF THE TOWN OF GANANOQUE

The attached property list contains our new values for the properties we inspected. These values reflect our best estimate of the reconstruction cost (unless stated otherwise) for the properties at the time of inspection. This is not an appraisal.

Our proposed reconstruction cost values are based on costs to repair, replace or reconstruct, as closely as possible, damaged property with new materials of like kind and quality and for similar occupancy.

Our reconstruction values are a result of our dynamic methodology which is updated quarterly.

Our primary source of commercial building costing is the Marshall & Swift/Boeckh (MSB) software program. The component-based architecture and knowledge tables in MSB automatically account for local (based on the postal code) engineering conditions and requirements when calculating replacement cost estimates. We also have secondary sources such as Means CostWorks software, as well as other references.

Based on a physical inspection of the risk, the square footage and the type and quality of construction, the input is analyzed using our valuation model(s).

For waste water treatment plants we use the CapdetWorks program. CapdetWorks is a unique, state-of-the-art software package used for design and costing of wastewater treatment facilities. Output from CapdetWorks has been used and verified and has been proven to be accurate and a reliable costing tool specifically for WWTPs in the USA and Canada. It was developed and is supported by Hydromantis Inc and is used around the world.

For water treatment plants we have a customized spreadsheet, designed by Hydromantis Inc. The resultant costs, represent the reconstruction costs for the local area and include demolition and debris removal as well as soft costs such as architectural fees, overhead and profit, contingency and fixed equipment.

This inspection report is prepared by Intact Public Entities for the sole and exclusive use of Intact Public Entities and CORPORATION OF THE TOWN OF GANANOQUE and may not be relied upon by any other party. Neither Intact Public Entities nor its representatives shall be liable, either directly or indirectly, for any loss, damage, injury or costs suffered or incurred by any party arising or alleged to have arisen out of the reliance on this report.

We recommend you review the attached property list to ensure it is complete and that the new values seem appropriate. If in doubt, contact our office for further clarification.

intact public entities

CORPORATION OF THE TOWN OF GANANOQUE

	PRESENT VALUES	NEW VALUES
ARENA, 600 KING STREET EAST, GANANOQUE, ONTARIO	$10,826,100	$10,826,100
ARENA OUTDOOR WASHROOMS, 600 KING STREET EAST, GANANOQUE, ONTARIO	$106,800	$106,800
KINSMEN COMMUNITY HALL A.K.A. DAYCARE BUILDING, 400 STONE STREET NORTH, GANANOQUE, ONTARIO	$2,981,900	$2,981,900
EMS FIRE, POLICE & RESCUE, 340 HERBERT STREET, GANANOQUE, ONTARIO	$7,687,700	$8,371,900
COMMUNICATIONS TOWER, 340 HERBERT STREET, GANANOQUE, ONTARIO	$0	$128,000
LIBRARY / VISITORS CENTRE, 100 PARK STREET, GANANOQUE, ONTARIO	$4,163,500	$4,163,500
MARINA BUILDING # 1, 21 BAY ROAD, GANANOQUE, ONTARIO	$1,245,300	$1,245,300
MARINA BUILDING # 2, 21 BAY ROAD, GANANOQUE, ONTARIO	$367,100	$367,100
PUBLIC WORKS GARAGE, 665 CHARLES STREET, GANANOQUE, ONTARIO	$4,727,900	$4,727,900
PWCR ADMINISTRATION BUILDING, 665 CHARLES STREET, GANANOQUE, ONTARIO	$434,400	$449,200

SALT SHED #1, 665 CHARLES STREET, GANANOQUE, ONTARIO	$23,100	$23,100
SALT SHED #2, 665 CHARLES STREET, GANANOQUE, ONTARIO	$169,600	$169,600
SALT SHED #3, 665 CHARLES STREET, GANANOQUE, ONTARIO	$0	$169,600
TIN STORAGE SHED, 665 CHARLES STREET, GANANOQUE, ONTARIO	$156,800	$156,800
WATER TREATMENT PLANT, 110 KATE STREET, GANANOQUE, ONTARIO	$23,353,900	$27,633,200
Total	**$56,244,100**	**$61,520,000**

	PRESENT VALUES	NEW VALUES
ARENA, 600 KING STREET EAST, GANANOQUE	$10,826,100	$10,826,100

Front

Rear

	PRESENT VALUES	NEW VALUES
ARENA OUTDOOR WASHROOMS, 600 KING STREET EAST, GANANOQUE	$106,800	$106,800

Front

Rear

	PRESENT VALUES	NEW VALUES
KINSMEN COMMUNITY HALL A.K.A. DAYCARE BUILDING, 400 STONE STREET NORTH, GANANOQUE	$2,981,900	$2,981,900

Front

Rear

	PRESENT VALUES	NEW VALUES
EMS FIRE, POLICE & RESCUE, 340 HERBERT STREET, GANANOQUE	$7,687,700	$8,371,900

Front

Rear

	PRESENT VALUES	NEW VALUES
COMMUNICATIONS TOWER, 340 HERBERT STREET, GANANOQUE	$0	$128,000

Communications Tower

	PRESENT VALUES	NEW VALUES
LIBRARY / VISITORS CENTRE, 100 PARK STREET, GANANOQUE	$4,163,500	$4,163,500

Front

Rear

	PRESENT VALUES	NEW VALUES
MARINA BUILDING # 1, 21 BAY ROAD, GANANOQUE	$1,245,300	$1,245,300

Front

	PRESENT VALUES	NEW VALUES
MARINA BUILDING # 2, 21 BAY ROAD, GANANOQUE	$367,100	$367,100

Front

	PRESENT VALUES	NEW VALUES
PUBLIC WORKS GARAGE, 665 CHARLES STREET, GANANOQUE	$4,727,900	$4,727,900

Front

Rear

	PRESENT VALUES	NEW VALUES
PWCR ADMINISTRATION BUILDING, 665 CHARLES STREET, GANANOQUE	$434,400	$449,200

Front

	PRESENT VALUES	NEW VALUES
SALT SHED #1, 665 CHARLES STREET, GANANOQUE	$23,100	$23,100

Front

Rear

	PRESENT VALUES	NEW VALUES
SALT SHED #2, 665 CHARLES STREET, GANANOQUE	$169,600	$169,600

Front

Rear

	PRESENT VALUES	NEW VALUES
SALT SHED #3, 665 CHARLES STREET, GANANOQUE	$0	$169,600

Front

Rear

	PRESENT VALUES	NEW VALUES
TIN STORAGE SHED, 665 CHARLES STREET, GANANOQUE	$156,800	$156,800

Front

	PRESENT VALUES	NEW VALUES
WATER TREATMENT PLANT, 110 KATE STREET, GANANOQUE	$23,353,900	$27,633,200

Front

Rear

halpenny.

Report Council-FIN-2026-25, Attachment 5

Insurance Renewal Proposal

Corporation of the Town of Gananoque

Network Security and Privacy Liability (Cyber Liability Insurance)

July 29, 2026 – July 29, 2027

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Executive Summary

Halpenny Insurance Brokers Ltd. is pleased to present the Corporation of the Town of Gananoque with the Insurance Proposal for Cyber Liability Insurance for the renewal term of July 29, 2026 to July 29, 2027.

CFC Underwriting has provided renewal terms with an increase in the renewal premium due to a revenue increase, and no change to their company policy issuance fee.

All other coverages, terms and conditions remain unchanged from the expiring policy term

Upon reviewing this proposal, Halpenny looks forward to a discussion with the Town to answer any questions or concerns that you may have.

We ask that the Town provide their instruction to proceed with binding the 2026-2027 renewal by **July 14, 2026,** to allow adequate time for renewal processing.

Regards,

Darryll Massiah, CRM
Vice-President - Public Sector,
Halpenny Insurance Brokers Ltd.

A 55 Metcalfe Street, Suite 860, Ottawa, ON K1P 6L5
P (613) 722-7626 Ext.223 **TF** 1-800-635-3508
E dmassiah@halpenny.com **W** www.halpenny.com

Program Overview

Insurance Coverages	Limits	Expiring 2025-2026	Renewal 2026-2027
Cyber Liability	2,000,000	10,035	**11,000**
CFC Policy Issuance Fee		295	**295**
Total		10,330	**11,295**

Plus 8% Ontario insurance tax are applicable to Cyber Insurance premiums

Subjectivities:

CFC Underwriting

1. Satisfactory confirmation that you have downloaded & registered the CFC incident response mobile application. Details will be found within the issued formal policy documents (30 days post binding)

2. Confirmation that your backups are stored in an offline or segregated environment that is inaccessible from your network, or in a cloud-based storage facility which has multi-factor authentication enforced for access (prior to binding)

Cyber Liability Insurance

Insured

Corporation of the Town of Gananoque

Policy period

July 29, 2026 to July 29, 2027

	2025-2026	2026-2027
Insurer	CFC (Lloyd's)	**CFC (Lloyd's)**
Insurers Financial Strength Rating	A	**A**
Retroactive Date	Full Prior Acts Coverage	**Full Prior Acts Coverage**
Aggregate Limit – All Insuring Clauses	2,000,000	**2,000,000**
Premium Breakdown		
Cyber and Privacy Premium	10,035	**11,000**
Insurer Policy Fee	295	**295**
Total Premium	10,330	**11,295**
Network Security & Privacy Liability		
Limits of Insurance		
Network Security Liability	2,000,000	**2,000,000**
Privacy Liability	2,000,000	**2,000,000**
Management Liability	2,000,000	**2,000,000**
Regulatory Fines, Penalties and Investigation Costs	2,000,000	**2,000,000**
PCI Fines, Penalties and Assessments	2,000,000	**2,000,000**
Contingent Bodily Injury	250,000	**250,000**
Media Liability		
Limits of Insurance		
Defamation	2,000,000	**2,000,000**
Intellectual Property Rights Infringement	2,000,000	**2,000,000**
Cyber Incident Response		
Limits of Insurance		
Incident Response Costs	2,000,000	**2,000,000**
Legal and Regulatory Costs	2,000,000	**2,000,000**
IT Security and Forensic Costs	2,000,000	**2,000,000**
Crisis Communication Costs	2,000,000	**2,000,000**
Privacy Breach Management Costs	2,000,000	**2,000,000**
Third Party Privacy Breach Management Costs	2,000,000	**2,000,000**
Post Breach Remediation Costs	50,000	**50,000**

Cyber Crime		
Limits of Insurance		
Funds Transfer Fraud	250,000	**250,000**
Invoice Manipulation	250,000	**250,000**
New Vendor Fraud	250,000	**250,000**
Physical Goods Fraud	250,000	**250,000**
Theft of Funds Held in Escrow	250,000	**250,000**
Theft of Personal Funds	250,000	**250,000**
Theft of Client Funds	50,000	**50,000**
Customer Payment Fraud	50,000	**50,000**
Corporate Identity Theft	250,000	**250,000**
Telephone Hacking	250,000	**250,000**
Unauthorized Use of Computer Resources	250,000	**250,000**
Cyber Extortion		
Limits of Insurance		
Cyber Extortion	2,000,000	**2,000,000**
System Damage and Business Interruption		
Limits of Insurance		
System Damage and Rectification Costs	2,000,000	**2,000,000**
Income Loss and Extra Expense	2,000,000	**2,000,000**
Emergency & Additional Operational Continuity Costs	100,000	**100,000**
Voluntary and Regulatory Shutdown	2,000,000	**2,000,000**
Dependent Business Interruption	2,000,000	**2,000,000**
Consequential Reputation Harm	2,000,000	**2,000,000**
Lost or Missed Bids	2,000,000	**2,000,000**
Claim Preparation Costs	25,000	**25,000**
Hardware Replacement Costs	2,000,000	**2,000,000**
Court Attendance Costs		
Limits of Insurance		
Court Attendance Costs	100,000	**100,000**
Criminal Reward Cover		
Limits of Insurance		
Criminal Reward Cover	100,000	**100,000**
Deductible		
In the Aggregate	5,000	**5,000**

CFC Response Mobile App

★★★★★
Best Customer App
Insurance Times Tech & Innovation Awards

cfc

Response

An integral part of our cyber policy, our award-winning mobile app Response, delivers critical cyber security alerts and expert support

Here's what this valuable tool has to offer:

Critical threat alerts

Delivered in real-time, CFC alerts customers to cyber threats targeting their business, helping to prevent attacks before they happen.

Expert technical support

The app offers a direct, secure way of communicating with CFC's expert cyber security team to remediate vulnerabilities or seek technical support.

Report an incident

If an incident occurs, the app is the quickest way to notify CFC and receive immediate support from our expert response team, who will help triage the issue and mitigate the impact.

Access to cyber security tools

Designed to keep customers secure, including dark web monitoring, phishing simulations, and deep scanning. These tools are available for free with just a click of a button.

Secure access to policy docs

Cyber customers can find their policy decryption key within the app. This is the onlyway to unlock and view policy documents.

Search CFC Response in the App Store or Google Play store. Use DEMOCFC000 to sign up.

Download on the App Store | GET IT ON Google Play

Approval and Acknowledgement of Insured

We hereby acknowledge receipt and review of the information within this proposal. We instruct Halpenny Insurance Brokers Ltd. to bind the insurance selected by us below and understand that our instructions to bind coverage constitutes an acceptance of the terms and conditions.

Cyber Liability Insurance

CFC Underwriting

☐ Cyber Limit $2,000,000 – **Premium $11,295**

Signature: ___________________________________

(on behalf of: Corporation of the Town of Gananoque)

Date: ______________________________________

Optional Accident Benefits Form – Renewals

Please note that your policy will automatically renew with your current coverage, unless you opt to remove, increase, reduce, or add additional benefit coverage.

Medical, Rehabilitation and Attendant Care – Mandatory Benefit

The standard benefit pays up to $65,000 for medical, rehabilitation and attendant care expenses for non-catastrophic injuries. If catastrophically impaired, the standard benefit pays up to $1,000,000 for medical, rehabilitation and attendant care expenses. You can purchase optional medical, rehabilitation and attendant care benefits for non-catastrophic injuries of $130,000. You can purchase optional benefits for catastrophic injuries to $2,000,000 or increase medical, rehabilitation and attendant care benefits to $1,000,000 for non-catastrophic injuries and $2,000,000 for catastrophic injuries. Provides coverage for medical expenses, therapy and personal care for injuries from an accident including doctor visits and physiotherapy.
☐ Standard medical, rehabilitation and attendant care (no optional increased benefit limits purchased)
☐ Option A: Increase coverage for non-catastrophic injuries to $130,000
☐ Option B: Add "All Injury" benefit at $1,000,000 for non-catastrophic injuries ($2,000,000 for catastrophic injuries)
☐ Option C: Increase catastrophic injury coverage by $1,000,000 (total of $2,000,000)
☐ Option A + C
☐ Option B + C (total eligible benefit amount for catastrophic injuries at $3,000,000)

Who is covered under the mandatory Statutory Accident benefit coverage in Ontario?

Mandatory accident benefits under your auto policy will continue to cover all passengers, pedestrians, and cyclists injured in a motor vehicle accident, regardless of fault.

Optional benefits under your auto policy will only cover the following individuals:

The named insured, the spouse of the named insured, dependents of the named insured and of the named insured's spouse, persons specified in the policy as drivers of the automobile(s).

For Commercial organizations this means that only individuals which you permit to drive your automobiles will be covered for optional benefits.

Caregiver Expenses – Optional Benefit

Caregiver coverage for "an impairment" (includes both catastrophic and non-catastrophic) helps cover caregiving expenses if you or another covered person is injured in an auto accident and can no longer provide care for a household member, such as a child or an aging parent.
☐ Include optional benefit for caregiver expenses

Income Replacement – Optional Benefit

Helps replace lost income if you or a covered person is injured and loses income from being unable to work.
☐ $400/week maximum ☐ $600/week maximum ☐ $800/week maximum ☐ $1,000/week maximum

Non-Earner – Optional Benefit

Covered persons to receive financial support while recovering from an auto accident. Limits may vary dependant on your insurer.
☐ Include optional coverage for caregiver benefits

Lost Educational Expenses – Optional Benefit

Reimburses certain costs you or another covered person incurred to enroll in education programs and are unable to attend as a result of an auto accident.
☐ Include optional benefit for lost education expenses

Visitor Expenses – Optional Benefit

May cover reasonable and necessary travel and lodging costs of visitors (e.g., parents or siblings if they visit you or another covered person while in treatment or recovering from auto accident-related injuries.
☐ Include optional benefit for visitor expenses

Housekeeping and Home Maintenance – Optional Benefit

Helps cover costs if you or another covered person is unable to perform the housekeeping and home maintenance tasks normally done before an auto accident.
☐ Include optional benefit for housekeeping and home maintenance

Damage to Personal Items – Optional Benefit

Covers the cost of repairing or replacing personal items like clothing, prescription glasses or hearing aids that were damaged in an auto accident.
☐ Include optional benefit for damage to personal items

Death – Optional Benefit

May compensate some members of your family if you or another covered person is killed as a result of an auto accident.
☐ Include optional benefit for death

Funeral – Optional Benefit

May pay for some funeral expenses if you, or another covered person are killed as a result of an auto accident.
☐ Include optional benefit for funeral

Indexation Benefits – Optional Benefit

Helps to ensure certain weekly benefit payments and monetary limits are adjusted annually to reflect changes in the cost of living.
☐ Include optional benefit for indexation

Added Coverage to Offset Tort Deductibles – Optional Benefit

Reduces the statutory deductible applied to pain and suffering damage awards in a lawsuit. Lowers the deductible by $10,000 for non-Family Law Act claims, and $5,000 for Family Law Act claims.
☐ Include optional benefit to offset tort deductibles

Should you have questions or concerns regarding accident benefit coverage, please contact your broker directly via phone or email.

For a more holistic review of how your organization is covered please feel free to send us a copy of your employee benefits package. We will review along with our Group Benefits team to ensure your organization is properly covered.

Acknowledgement of Named Insureds:

First and Last Name of Insured (please print): ____

Signature of Insured: ____

Date of Signing: ____

First and Last Name of Insured (please print): ____

Signature of Insured: ____

Date of Signing: ____

THE CORPORATION OF THE TOWN OF

GANANOQUE

Canadian Gateway to the 1000 Islands

Report Council– PD-2026-08

Date:	July 28, 2026	☐ **IN CAMERA**
Subject:	Castlegrove Subdivision – Part Lot Control – Plan 28M-26	
Author:	Brenda Guy, Manager of Planning and Development	☒ **OPEN SESSION**

RECOMMENDATION:
BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE PASS BY-LAW NO. 2026-069, BEING A BY-LAW TO EXEMPT BLOCKS 9 AND 10 WITHIN PLAN 28M-26 CASTLEGROVE SUBDIVISION TO PERMIT THE DIVISION OF LAND THROUGH SECTION 50 OF THE PLANNING ACT, PART LOT CONTROL;

AND FURTHER, THAT COUNCIL DELEGATES ITS AUTHORITY TO THE MANAGER OF PLANNING AND DEVELOPMENT FOR PLAN 28M-26 CASTLEGROVE REGARDING THIS MATTER, AS PRESENTED IN REPORT COUNCIL PD-2026-08.

STRATEGIC PLAN COMMENTS:
2. Champion a Strong and Sustainable Local Economy - 3) Improve the conditions and opportunities for planned, responsible housing.

BACKGROUND:
A property owner may sell a whole lot or block within a registered plan of subdivision, even though the landowner may own abutting lots. Section 50(5) of the Planning Act, R.S.O. 1990, c.P13, prevents the conveyance or transfer of full lots in a registered plan of subdivision without obtaining consent. This is called part lot control.

Councils may pass a by-law exempting all or part of a registered plan of subdivision from part lot control to create individual lots for semi-detached, row housing, or townhouses. By passing a by-law to remove part lot control, it permits lots to be created within the approved plan of subdivision, resulting in the developer selling the individual dwelling units.

INFORMATION/DISCUSSION:
The Castlegrove Subdivision was registered as Plan 28M-26 June 22, 2026 consisting of eight (8) single family dwellings lots and two (2) blocks. The two blocks consist of six (6) dwelling units for a total of 14 dwellings units within the subdivision.

Upon construction of the rowhouses, the owner requests part lot control exemption to split the units. Applying part lot control is best undertaken anytime after building foundations are approved. At this time, the property boundary is accurate and can be properly surveyed. Part lot control does not apply to the single family dwellings.

The rationale for a Part Lot Control by-law is to permit transactions to occur and streamlined. Each application will require a reference plan including building location survey showing all setbacks for Development Permit compliance. This ensures that no further Development Permits would be required. The site provisions were outlined and approved at the time of plan of subdivision.

The applicants are not asking the Town to process any additional lots above and beyond the previous planning application (Plan of Subdivision 4M-26), which clearly indicated the final lot configuration, and involved a public meeting.

Staff recommend to Council that a by-law be passed specifically for the Castlegrove Subdivision Phase 2 for a period of two years. After such time, the by-law can either be extended or lapse. Upon a by-law lapsing, the part lot control regulations outlined in the Planning Act take effect once again. It is not anticipated that this will occur given there are two blocks within this development. Block 9 in particular is in a position for part lot control.

Additionally, Staff are seeking delegation of authority to the Manager of Planning and Development to approve such action upon all application requirements being met. Should the owner/applicant, for any reason, wish the approval process to bypass staff and go directly to Council, staff would bring it to Council for its consideration.

APPLICABLE POLICY/LEGISLATION:
Planning Act, Subdivision Agreement 28M-11 with 10664006 Canada Inc.

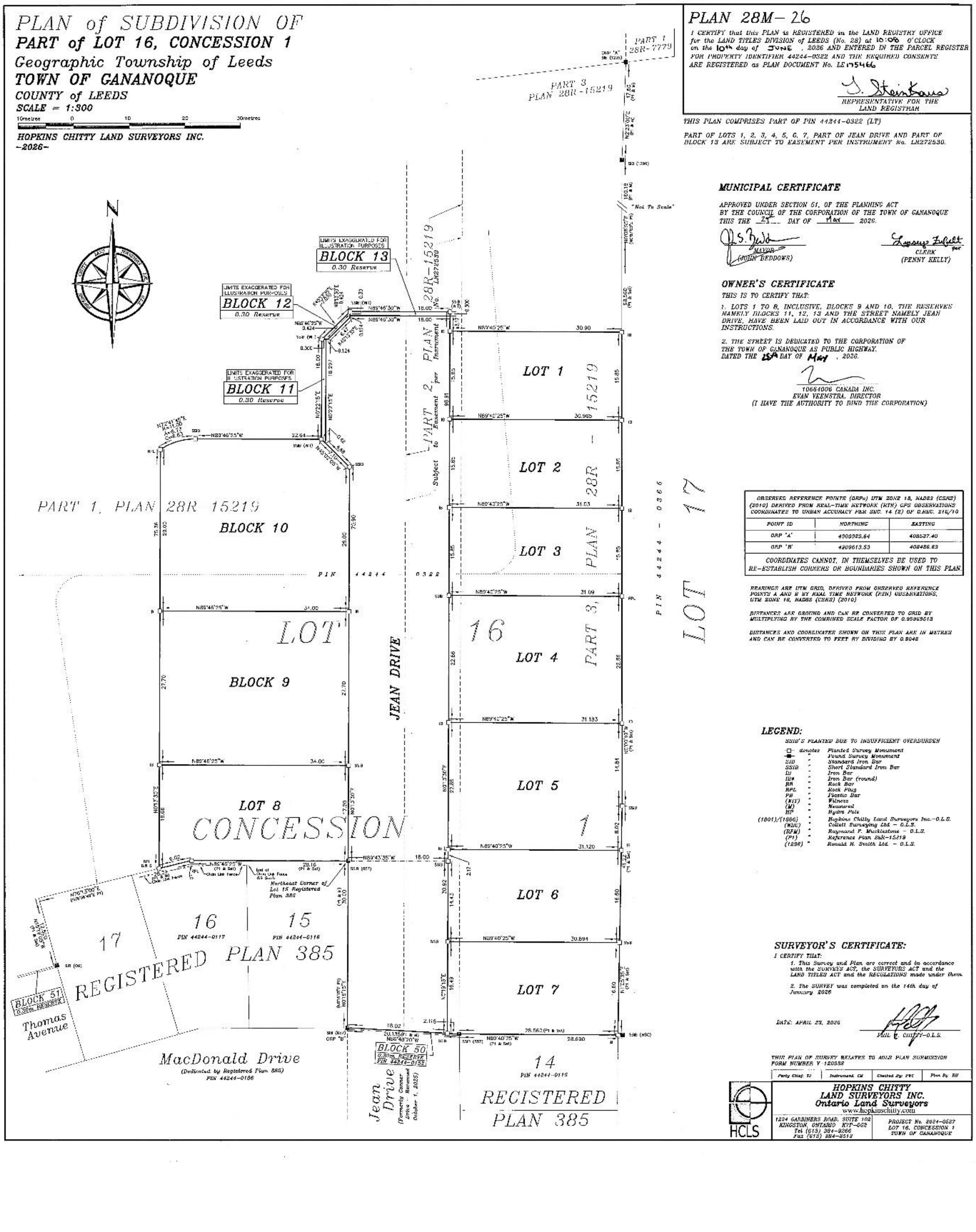
FINANCIAL CONSIDERATIONS:
Part Lot Control Fee - $250 per request as per the Fees and Rates Bylaw 2016-047.

CONSULTATIONS:
n/a

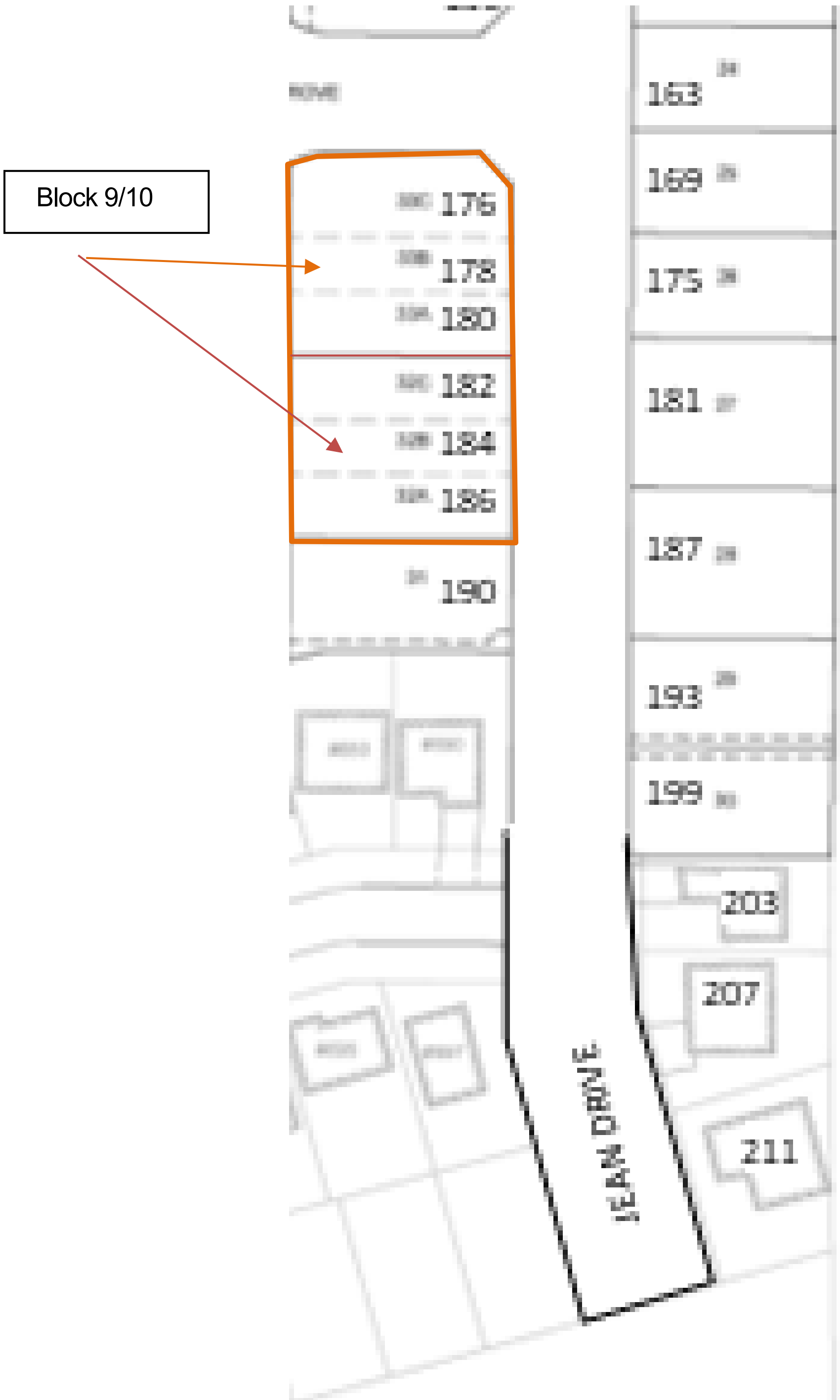
ATTACHMENTS:
Attachment 1 – Plan 28M-26 showing 2 blocks and 8 lots
Attachment 2 – Plan 28M-26 showing 6 units
Draft By-law No. 2026-069

APPROVAL	
	____________________________________ Brenda Guy, Manager of Planning and Development ____________________________________ John Morrison, Treasurer Certifies that unless otherwise provided for in this report the funds are contained within the approved Budgets and that the financial transactions are in compliance with Council's own policies and guidelines and the Municipal Act and regulations. ____________________________________ Melanie Kirkby, CAO

Attachment 1 – Plan 4M-26



Attachment 2 – Blocks 9/10 subject to part lot control



CORPORATION OF THE TOWN OF GANANOQUE
BY-LAW NO. 2026-069

BEING A BY-LAW TO EXEMPT LANDS WITHIN PLAN 28M-26 CASTLEGROVE SUBDIVISION TO PERMIT THE DIVISION OF LAND THROUGH SECTION 50 OF THE *PLANNING ACT,* PART LOT CONTROL

WHEREAS by Section 5 of the *Municipal Act*, 2001, S.O. 2001, c. 25, the powers of a municipal corporation are to be exercised by its Council;

AND WHEREAS Subsection 2 of Section 11 of the *Municipal Act*, 2001, S.O. 2001, c. 25, provides that the powers of every Council are to be exercised by By-law;

AND WHEREAS a property owner may sell a whole lot or block within a registered plan of subdivision, even though the landowner may own abutting lots. Section 50(5) of the *Planning Act,* R.S.O. 1990, c.P13, prevents the conveyance or transfer of full lots in a registered plan of subdivision without obtaining consent;

AND WHEREAS Councils may pass a by-law exempting all or part of a registered plan of subdivision from part lot control to create individual lots for semi-detached, row housing, or townhouses;

AND WHEREAS the Council of the Town of Gananoque received Report Council PD-2026-07, and concurs with its recommendation to exempt specific lands within Plan 28M-26 Castlegrove Subdivision to permit the division of land through Section 50 of the *Planning Act;*

AND WHEREAS the Council of the Corporation of the Town of Gananoque deems it appropriate to pass such a By-law.

NOW THEREFORE the Council of the Corporation of the Town of Gananoque hereby enact as follows:

1. **AUTHORIZATION:**
   1.1. Blocks 9 and 10 within Plan 28M-26 are hereby exempt from Section 50 of the *Planning Act* for a period of two (2) years, provided that any lot to be created which is not a whole lot on Plan 28M-26 may only be created with the approval of the legal description by the Municipality.

   1.2. Approval of any proposed legal description of lots to be created is hereby delegated to the Manager of Planning and Development pursuant to this By-law.

   1.3. No transfer of any portion of a lot within Plan 28M-26 shall occur unless the Reference Plan and legal description for the new lot is approved in writing by the Manager of Planning and Development. No Reference Plan purporting to describe a new lot within Plan 28M-26 shall be deposited on Title unless the Manager of Planning and Development approves the Plan in advance.

2. **EFFECTIVE DATE:**
   2.1. This By-law shall come into full force and effect on the date it is passed by Council and shall be effective for a period of two (2) years.

Read a first, second and third time and finally passed this 28th day of July 2026.

John Beddows, Mayor	Penny Kelly, Clerk
	(Seal)

Report Council – PD-2026-09

Date: July 28, 2026 ☐ **IN CAMERA**

Subject: Unopen Road Allowance – Birch Street

Author: Brenda Guy, Manager of Planning and Development ☒ **OPEN SESSION**

RECOMMENDATION:
BE IT RESOLVED THAT THE COUNCIL OF THE TOWN OF GANANOQUE AUTHORIZES THE MAYOR AND CLERK TO SIGN THE CONSENT LETTER FOR THE PROPERTY KNOWN AS THE UNOPEN ROAD ALLOWANCE OF BIRCH STREET FROM SECOND STREET TO THIRD STREET FROM THE OWNER "JACO INVESTMENTS" TO "THE BIRCH STREET RETIREMENT LIVING DEVELOPMENT LTD." AS PER THE PURCHASE AND SALE AGREEMENT;

AND FURTHER THAT THE TOWN ACKNOWLEDGES THAT IT WILL NOT EXERCISE THE RIGHTS TO REPURCHASE THE UNOPEN ROAD ALLOWANCE, AS PRESENTED IN COUNCIL REPORT PD-2026-09.

STRATEGIC PLAN COMMENTS:
2. Champion a Strong and Sustainable Local Economy - 3) Improve the conditions and opportunities for planned, responsible housing.

BACKGROUND:
In 2023, the Town sold the unopen road allowance of Birch Street from Second to Third Street to Jaco Investments. By-law 2023-098 was passed to stop and close the unopened portion in order for the Mayor and Clerk to sign the Purchase and Sale Agreement.

The lands were to merge with the abutting property.

INFORMATION/DISCUSSION:
The purchase and sale of the unopen Birch Street road allowance was a condition of approval for the development. The lands for development included 15 buildings with 4 units for a total of 60 dwelling units which was originally on three parcels of land (Appendix 1).

At the time of application and development the lands were in the name of Jaco Investments Ltd. The owner of Jaco Investments Ltd. has merged all of the lands for the development under "The Birch Street Retirement Living Development Ltd." which is the same owner to clean title. This was undertaken under instrument number LE156111.

In order to complete the legal requirements for the purchase and sale and secure funding the Town has been requested to agree to the transfer and additionally forgo the option to repurchase.

Within the Purchase and Sale Agreement, the Town may exercise the Option to Repurchase if:
(a) Within twenty-four (24) months of the date of registration of the Transfer of the Lands to the Purchaser, the Purchaser fails to obtain an occupancy permit for a building on the Lands having a minimum gross floor area of two thousand (2,000) square feet in accordance with an approved plan; or

(b) Prior to obtaining an occupancy permit, the Purchaser sells, transfers or otherwise disposes of the Lands or any part thereof to any third person without the prior written consent of the Town, except for the purpose of securing the Lands in favour of a bona fide commercial lender in connection with a builder's mortgage.

The intent around the right to repurchase would be undertaken should/if/when the owner did not develop the lands and the Town was in a scenario where the lands were left vacant and/or undeveloped. Given this was originally municipal property, it provides the Town with an option to repurchase. Repurchase price is 90% of the purchase price ($60,000).

At this time, the owner has six open building permits.

From the Town's perspective, the unopened road allowance has not been constructed, as it serves as the access route to the development. Staff are of the opinion that the development is actively underway and that the developer is continuing to make progress on the construction of the dwelling units. As such, considering an option to repurchase the property would not be in the Town's best interest.

APPLICABLE POLICY/LEGISLATION:
Planning Act, Purchase and Sale Agreement

FINANCIAL CONSIDERATIONS:
n/a

CONSULTATIONS:
n/a

ATTACHMENTS:
Attachment 1 – The Birches illustrating unopen road allowance
Attachment 2 – LE156110 Transfer of Jaco to Birch Street Retirement
Attachment 3 – Letter for Issuance

APPROVAL	Brenda Guy, Manager of Planning and Development John Morrison, Treasurer Certifies that unless otherwise provided for in this report the funds are contained within the approved Budgets and that the financial transactions are in compliance with Council's own policies and guidelines and the Municipal Act and regulations. Melanie Kirkby, CAO

Attachment 1 – The Birches

Properties

PIN	44253 - 0763 LT *Interest/Estate* Fee Simple
Description	LOT 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199 & 200 WEST GANANOQUE RIVER PLAN 86, SAVE & EXCEPT PART 1 PLAN 28R5713 AND PART 1, 28R15833; LOT 125, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140 WEST GANANOQUE RIVER, PLAN 86; BIRCH STREET, PLAN 86 BETWEEN SECOND STREET & THIRD STREET (CLOSED BY BYLAW NO. 2023-098 AS IN LE151577); TOWN OF GANANOQUE
Address	BIRCH STREET GANANOQUE

Consideration

Consideration $560,000.00

Transferor(s)

The transferor(s) hereby transfers the land to the transferee(s).

Name	JACO INVESTMENTS LTD.
Address for Service	3140 Woodburn Rd, Joyceville, ON, K0H 1Y0

A person or persons with authority to bind the corporation has/have consented to the registration of this document.

This document is not authorized under Power of Attorney by this party.

Transferee(s)

		Capacity	*Share*
Name	THE BIRCH STREET RETIREMENT LIVING DEVELOPMENT LTD.	Registered Owner	
Address for Service	3140 Woodburn Rd, Joyceville, ON, K0H 1Y0		

Signed By

Arden Kathleen Deir	280 King St. East Gananoque K7G 1G5	acting for Transferor(s)	Signed	2024 05 17

Tel 613-382-2112

Fax 613-382-8107

I am the solicitor for the transferor(s) and the transferee(s) and this transfer is being completed in accordance with my professional standards.

I have the authority to sign and register the document on behalf of all parties to the document.

Arden Kathleen Deir	280 King St. East Gananoque K7G 1G5	acting for Transferee(s)	Signed	2024 05 17

Tel 613-382-2112

Fax 613-382-8107

I am the solicitor for the transferor(s) and the transferee(s) and this transfer is being completed in accordance with my professional standards.

I have the authority to sign and register the document on behalf of all parties to the document.

Submitted By

CLARKE & WRIGHT PROFESSIONAL CORPORATION	280 King St. East Gananoque K7G 1G5	2024 05 17

Tel 613-382-2112

Fax 613-382-8107

Fees/Taxes/Payment

Statutory Registration Fee	$69.95
Provincial Land Transfer Tax	$7,675.00
Total Paid	$7,744.95

LAND TRANSFER TAX STATEMENTS

In the matter of the conveyance of: 44253 - 0763 LOT 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199 & 200 WEST GANANOQUE RIVER PLAN 86, SAVE & EXCEPT PART 1 PLAN 28R5713 AND PART 1, 28R15833; LOT 125, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140 WEST GANANOQUE RIVER, PLAN 86; BIRCH STREET, PLAN 86 BETWEEN SECOND STREET & THIRD STREET (CLOSED BY BYLAW NO. 2023-098 AS IN LE151577); TOWN OF GANANOQUE

BY: JACO INVESTMENTS LTD.

TO: THE BIRCH STREET RETIREMENT LIVING DEVELOPMENT LTD. Registered Owner

1. JEFFREY FREDERICK KENNETH MCEWEN

I am

- ☐ (a) A person in trust for whom the land conveyed in the above-described conveyance is being conveyed;
- ☐ (b) A trustee named in the above-described conveyance to whom the land is being conveyed;
- ☐ (c) A transferee named in the above-described conveyance;
- ☐ (d) The authorized agent or solicitor acting in this transaction for _____ described in paragraph(s) (_) above.
- ☑ (e) The President, Vice-President, Manager, Secretary, Director, or Treasurer authorized to act for THE BIRCH STREET RETIREMENT LIVING DEVELOPMENT LTD. described in paragraph(s) (c) above.
- ☐ (f) A transferee described in paragraph (_) and am making these statements on my own behalf and on behalf of _____ who is my spouse described in paragraph (_) and as such, I have personal knowledge of the facts herein deposed to.

2. I have read and considered the definition of "single family residence" set out in subsection 1(1) of the Act. The land being conveyed herein:
does not contain a single family residence or contains more than two single family residences.

3. **The total consideration for this transaction is allocated as follows:**

(a) Monies paid or to be paid in cash	$560,000.00
(b) Mortgages (i) assumed (show principal and interest to be credited against purchase price)	$0.00
(ii) Given Back to Vendor	$0.00
(c) Property transferred in exchange (detail below)	$0.00
(d) Fair market value of the land(s)	$0.00
(e) Liens, legacies, annuities and maintenance charges to which transfer is subject	$0.00
(f) Other valuable consideration subject to land transfer tax (detail below)	$0.00
(g) Value of land, building, fixtures and goodwill subject to land transfer tax (total of (a) to (f))	$560,000.00
(h) VALUE OF ALL CHATTELS -items of tangible personal property	$0.00
(i) Other considerations for transaction not included in (g) or (h) above	$0.00
(j) Total consideration	$560,000.00

6. Other remarks and explanations, if necessary.

1. The information prescribed for purposes of section 5.0.1 of the Land Transfer Tax Act is not required to be provided for this conveyance.

2. The transferee(s) has read and considered the definitions of "designated land", "foreign corporation", "foreign entity", "foreign national", "Greater Golden Horseshoe Region", "specified region", "spouse" and "taxable trustee" as set out in subsection 1(1) of the Land Transfer Tax Act and O. Reg 182/17. The transferee(s) declare that this conveyance is not subject to additional tax as set out in subsection 2(2.1) of the Act because:

3. (c) The transferee(s) is not a "foreign entity" or a "taxable trustee".

4. The transferee(s) declare that they will keep at their place of residence in Ontario (or at their principal place of business in Ontario) such documents, records and accounts in such form and containing such information as will enable an accurate determination of the taxes payable under the Land Transfer Tax Act for a period of at least seven years.

5. The transferee(s) agree that they or the designated custodian will provide such documents, records and accounts in such form and containing such information as will enable an accurate determination of the taxes payable under the Land Transfer Tax Act, to the Ministry of Finance upon request.

6. I acknowledge that the personal information collected in the provincial land transfer tax statements provided in this conveyance is being collected by the Ministry of Finance under the authority of the Land Transfer Tax Act, R.S.O. 1990, c. L.6, as amended ("the Act"), and that the personal information may be used for purposes of the administration or enforcement of the Act, other tax statutes, and for purposes of compiling statistical information and of developing and evaluating economic, tax and fiscal policy. (Note: Personal information collected under section 5.0.1 of the Act that accompanies this conveyance can be used only to administer and enforce the Act. De-identified data collected under section 5.0.1 can be used to compile statistical information and develop and evaluate economic, tax and fiscal policy.)

PROPERTY Information Record

A. Nature of Instrument: Transfer
LRO 28 Registration No. LE156111 Date: 2024/05/17

B. Property(s): PIN 44253 - 0763 Address BIRCH STREET GANANOQUE Assessment Roll No -

C. Address for Service: 3140 Woodburn Rd, Joyceville, ON, K0H 1Y0

D. (i) Last Conveyance(s): PIN 44253 - 0763 Registration No. LE151630

(ii) Legal Description for Property Conveyed: Same as in last conveyance? Yes ☑ No ☐ Not known ☐

E. Tax Statements Prepared By: Arden Kathleen Deir
280 King St. East
Gananoque K7G 1G5

THE CORPORATION OF THE TOWN OF
GANANOQUE
Canadian Gateway to the 1000 Islands

July 22, 2026

Emma Cotman-Wright: [redacted]@cswan.com
Marlene MacHattie: [redacted]@cswan.com
Jeff McEwen : jeff[redacted]
Rachelle Cooper : rachelle[redacted]

TO: The Birch Street Retirement Living Development Ltd.
AND TO: The Bank of Nova Scotia

Re: Consent to Transfer, Consent to Charge, and Waiver of Option to Repurchase Property: Birch Street, Plan 86, between Second Street and Third Street, Gananoque, Being all of PIN 44253-0522 (LT) (the "Lands") Option to Repurchase Agreement registered as Instrument No. LE151632 (the "Option Agreement")

We write on behalf of The Corporation of the Town of Gananoque (the "Town") with respect to the above-noted Lands, which are subject to the Option Agreement dated September 19, 2023, between Jaco Investments Ltd. (the "Optionor") and the Town.

Pursuant to the Option Agreement, the Town hereby provides its consent to the sale, transfer, and disposition of the Lands by Jaco Investments Ltd. to The Birch Street Retirement Living Development Ltd. (the "Transferee").

The Town further consents to the registration of a charge/mortgage and related security in favour of The Bank of Nova Scotia against the Lands, and to any subsequent charge registered immediately thereafter, in connection with the Transferee's financing of the Lands.

The Town confirms that it will not exercise its option to repurchase the Lands as set out in the Option Agreement and releases and discharges all rights under the Option Agreement. For greater certainty, the Town hereby waives any right it may have to exercise the right to repurchase under the Option Agreement.

Yours truly,

John Beddows, Mayor Penny Kelly, Clerk