

Coverage Evaluation on RFP 15-AF-18 Municipal Insurance			Updated October 7, 2015
RFP Requirement		Frank Cowan Company	OMEX
Accident-Elected Officials	\$250,000	\$250,000	\$250,000
Out of Province Medical- 4 Elected Members	\$1,000,000	\$1,000,000	\$1,000,000
Environmental Liability	\$5,000,000	\$5,000,000	\$5,000,000
Aggregate	\$5,000,000	\$5,000,000	\$5,000,000
Deductible	\$10,000	\$10,000	\$10,000
Municipal Liability	\$25,000,000	\$25,000,000	\$25,000,000
Deductible	\$10,000	\$10,000	\$10,000
Non-owned Automobile	\$25,000,000	\$25,000,000	\$25,000,000
Deductible	\$10,000	\$10,000	\$10,000
Automobile Insurance (incl Transit)	\$25,000,000	\$25,000,000	\$25,000,000
Deductible	\$5,000	\$5,000	\$5,000
Replacement Costs on vehicles		yes	yes
Municipal Errors & Omissions	\$25,000,000	\$25,000,000	\$25,000,000
Deductible	\$10,000	\$10,000	\$10,000
Legal Expense	\$100,000	\$250,000	incl w/ E & O \$100,000
Aggregate	\$500,000	\$500,000	incl w/ E & O \$500,000 Aggregate
Deductible	\$10,000	NIL	NIL
Wrongful Dismissal	\$250,000	\$250,000	\$250,000
Aggregate	\$250,000	\$250,000	\$250,000
Deductible	\$5,000	\$5,000	\$5,000
Marina Liability	\$5,000,000	\$25,000,000	\$5,000,000
Each Vessel	\$100,000	No sublimit/vessel	\$100,000
Aggregate			\$1,000,000
Deductible			\$5,000
Municipal Conflict of Interest	\$100,000	\$100,000	incl w/ E & O
Aggregate		No Aggregate	incl w/ E & O
Deductible		NIL	\$10,000
Employer's Liability	\$5,000,000	Incl	States- Town has coverage through WISB
Tenant Legal Liability	\$5,000,000	Incl	Incl
Employee Benefits Liability	\$5,000,000	Incl w/ E&O	Incl w/ E & O
Incidental Medical Malpractice	\$50,000	Incl w/ GL	Incl
Voluntary Medical Payments	\$25,000	\$50,000	Incl.
Incidental Garage Operations	\$250,000	\$1,000,000- O.P.F. #4	\$1,000,000 - O.P.F. #4
Liquor Liability		Incl w/ GL	Incl.
Forest Fire Fighting Expense	\$1,000,000	\$1,000,000	\$2,000,000
Aggregate		\$1,000,000	\$2,000,000
Voluntary Payment for Property Damage	\$50,000	\$50,000	Incl.

RFP Requirement		Frank Cowan Company	OMEX
	Aggregate	\$50,000	\$50,000
Legal Liability for Damage to Hired Autos	\$250,000	\$250,000	Incl.
	Deductible	\$10,000	\$10,000
Abuse/Molestation Liability	\$500,000	Incl w/ GL	Incl.
	Aggregate		
Crime - Employee Dishonesty	\$1,000,000	\$1,000,000	\$1,000,000
Loss of Money (Inside and Outside)	\$200,000	\$200,000	\$200,000
Money Orders & Counterfeit Paper	\$200,000	\$200,000	\$200,000
Depositor's Forgery	\$1,000,000	\$1,000,000	\$1,000,000
Professional Fees/Audit Expenses	\$200,000	\$200,000	\$100,000
Computer Fraud or Funds Transfer Fraud	\$200,000	\$200,000	\$200,000
All Crime Deductible	not stated	NIL	\$1,000
Property Insurance-Blanket	\$126,568,701	\$126,355,483	\$125,018,702
	Deductible	\$10,000	\$10,000
	Replacement Cost	yes	yes
Boiler and Machinery- Limit per accident	\$50,000,000	\$50,000,000	\$100,000,000
Employees Personal Property (\$5,000 per Employee)	\$50,000	\$50,000	\$10,000
Water Damage	\$500,000	\$500,000	\$500,000
Extra Expenses	\$500,000	\$500,000	\$5,000,000
Loss of Revenue - MSC	\$90,000	\$90,000	as reported
Data & Media	\$50,000	\$500,000	\$100,000
Ammonia Contamination	\$500,000	\$500,000	\$500,000
Hazardous Substance	\$500,000	\$500,000	\$500,000
Errors and Omissions	\$500,000	\$5,000,000	\$5,000,000
Spoilage - Goods under refrigeration	\$50,000	\$50,000	\$500,000
Sod, Trees, Shrubs and Plants (per item)	\$10,000	\$10,000	Not specifically stated
Professional Fees	\$500,000	\$500,000	\$2,000,000
Off premises Utility	\$100,000	No Sublimit	\$2,000,000
Fire Department Service Charges (Any one occurrence)	\$25,000	No Sublimit	Not Specifically stated
Recharge of Fire Protection Equipment (Any one occurrence)	\$25,000	No Sublimit	Incl
Lock Replacement- Master Key	\$10,000	\$25,000	\$25,000
Pollution Clean Up and Removal (Any one occurrence)	\$50,000	No Sublimit	\$100,000
Reward Payments	\$10,000	Not included	Not specifically stated
		\$10,000, but \$25,000 for Anaerobic Digester	
	Deductible	\$10,000	\$10,000
Electronic Data Processing	\$1,600,000	\$1,600,000	\$2,000,000
	Deductible	\$10,000	\$1,000
	Media	\$250,000	Incl
	Extra Expenses	\$100,000	Incl
Police Services Board	\$2,000,000	\$2,000,000	\$2,000,000