

Request for Proposals for Municipal Insurance - 2015-2016	Frank Cowan Company through Gillons'	OMEX (Ontario Municipal Insurance Exchange)
Accident		
(a) Council Members	434	750
Out of Province Medical		
(a) 4 Elected Council members under the age of 70	750	1,000
Liability:		
(a) Environmental Impairment Liability	9,065	10,000
(b) Municipal Liability	56,496	44,755
(c) Non-Owned Automobile	197	incl
(d) Automobile	24,185	48,554
(e) Transit Fleet	incl	4,500
(f) Municipal Errors & Omissions	7122	5,000
(g) Legal Expense for Statute Law including Conflict of Interest	1920	incl
(h) Wrongful Dismissal	incl	incl
(g) Marina Liability	incl	incl
(h) Employer's Liability	incl	incl
(i) Tenant Legal Liability	incl	incl
(j) Employee Benefit Liability	incl	incl
(k) Incidental Medical Malpractice	incl	incl
(l) Voluntary Medical Payments	incl	incl
(m) Incidental Garage Operations	N/A	incl
(n) Forest Fire Fighting Expense	incl	incl
(o) Voluntary Payment for Property Damage	incl	incl
(p) Legal Liability for Damage to Hired Autos	incl	incl
(q) Abuse/Molestation Liability	incl	incl
(r) Voluntary Compensation	N/A	incl
Crime:		
(a) Employee Dishonesty	415	1,650
(b) Loss of Money (Broad Form) Inside Premises	185	150
(c) Loss of Money (Broad Form) Outside Premises	555	150
(d) Money Orders & Counterfeit Paper Currency	19	150
(e) Depositor's Forgery	25	150
(f) Professional Fees/Audit Expenses	19	500
(g) Computer Fraud or Funds Transfer Fraud	32	250
Property including Boiler & Machinery:		
(a) Building, Contents & Unlicensed Equipment	78,622	100,662
(b) Valuable Papers	incl	incl
(c) Extra Expense	incl	incl
(d) Accounts Receivable	incl	incl
(e) Gross Rents	incl	incl
(f) Electronic Media	incl	incl
(g) Fine Arts	80	incl
(h) Expediting Expense	incl	incl
(i) Land & Water Pollution Cleanup	incl	incl
(j) Debris Removal	incl	incl
(k) Professional Fees	incl	incl
(l) Automatic Coverage of Newly Acquired Buildings and/or Contents	incl	incl
(m) Transportation	incl	incl
(n) Freezing of Fire Fighting Apparatus	incl	incl
(o) Fire Protective Equipment Recharge	incl	incl
(p) Wreckage Value	incl	incl
(q) Hazardous Substance	incl	incl
(r) Spoilage or Consequential Loss	incl	incl
(s) Off Premises Utility	incl	incl
(t) Pressure Objects	incl	incl
(u) Machinery Objects	incl	incl
(v) Loss of Revenue	252	incl
Computer Coverage:		
(a) All Risk	2305	incl
(b) Extra Expense – Period of Restoration	incl	incl
Added Cyber Liability for \$25,000 Limit		250
Police Services Boars- Directors and Officers	800	3251
Net Insurance Premiums	\$183,478.00	\$221,722.00
Fees, Commissions, Contingent Profits	\$0.00	\$0.00
Tax	\$12,619.44	\$13,493.08
TOTAL	\$196,097.44	\$235,215.08

Current Policy Cost for 2014/ 2015 is \$194,070 (plus tax)