

Request for Proposals for Municipal Insurance - 2019	Frank Cowan Company through Gillons'	JLT (Jardine Lloyd Thompson) Through Gillons'
Accident		
(a) Council Members	434	1,533
Out of Province Medical		
(a) 4 Elected Council members under the age of 80	1500	420
Liability:		
(a) Environmental Impairment Liability	9,065	3,000
(b) Municipal Liability	66,636	39,643
(c) Non-Owned Automobile	194	incl
(d) Automobile	26,213	38,793
(e) Transit Fleet	Not applicable	13,500
(f) Municipal Errors & Omissions	6968	incl
(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	800	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	500	750
(b) Loss of Money (Broad Form) Inside Premises	185	incl
(c) Loss of Money (Broad Form) Outside Premises	393	incl
(d) Money Orders & Counterfeit Paper Currency	32	incl
(e) Depositor's Forgery	32	incl
(f) Professional Fees/Audit Expenses	54	incl
(g) Computer Fraud or Funds Transfer Fraud	54	incl
Property including Boiler & Machinery:		
(a) Building, Contents & Unlicensed Equipment - Property	80,510	225,926
Building, Contents & Unlicensed Equipment - Equipment Breakdown	9,377	
(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	907	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	230	incl
Computer Coverage:		
(a) All Risk	incl	incl
(b) Extra Expense - Period of Restoration	incl	incl
Added Cyber Liability for \$25,000 Limit		
Police Services Boards- Directors and Officers	1600	10000
Net Insurance Premiums	\$207,604.00	\$333,565.00
Fees, Commissions, Contingent Profits	\$0.00	\$0.00
Tax	\$14,481.68	\$22,501.76
TOTAL	\$222,085.68	\$356,066.76

Current Policy Cost for 2018/2019 is \$196,540 (plus tax)

Coverage Evaluation on RFP 19-AF-10 Municipal Insurance		Updated September 5/19	
RFP Requirement		Frank Cowan Company	JLT
Accident-Elected Officials - death or dismemberment	\$250,000	\$250,000	\$250,000
Accident-Elected Officials - Paralysis, permanent total disability	\$500,000	\$500,000	Not specifically stated
Out of Province Medical- 7 Elected Members	\$1,000,000	\$1,000,000	\$2,500,000
Environmental Liability	\$5,000,000	\$5,000,000	\$5,000,000
	Aggregate	\$5,000,000	\$5,000,000
	Deductible	\$10,000	\$10,000
Municipal Liability	\$25,000,000	\$25,000,000	\$25,000,000
	Deductible	\$10,000	\$10,000
Non-owned Automobile	\$25,000,000	\$25,000,000	\$25,000,000
	Deductible	\$10,000	\$5,000
Automobile Insurance (incl Transit)	\$25,000,000	\$25,000,000	\$5,000,000
	Deductible	\$5,000	\$5,000
Replacement Costs on vehicles		yes	yes
Municipal Errors & Omissions	\$25,000,000	\$25,000,000	\$5,000,000
	Deductible	\$10,000	\$10,000
Legal Expense	\$250,000	\$250,000	\$100,000
	Aggregate	\$500,000	\$500,000
	Deductible	\$10,000	NIL
Wrongful Dismissal	\$250,000	\$500,000	\$500,000
	Aggregate	\$250,000	\$500,000
	Deductible	\$5,000	\$5,000
Marina Liability	\$5,000,000	\$25,000,000	\$1,000,000
	Each Vessel	No sublimit/vessel	\$100,000
	Aggregate		\$1,000,000
	Deductible		\$10,000
Municipal Conflict of Interest	\$100,000	\$100,000	\$100,000
	Aggregate	No Aggregate	
	Deductible	NIL	nil
Employer's Liability	\$5,000,000	Incl	\$5,000,000
Tenant Legal Liability	\$5,000,000	Incl	\$5,000,000
Employee Benefits Liability	\$5,000,000	Incl w/ E&O	\$5,000,000
Incidental Medical Malpractice	\$50,000	Incl w/ GL	\$5,000,000
Voluntary Medical Payments	\$50,000	\$50,000	\$50,000
Incidental Garage Operations	\$250,000	\$1,000,000- O.P.F. #4	\$250,000
Liquor Liability		not specifically stated	Not specifically stated
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	\$50,000
	Aggregate	\$50,000	\$50,000
Legal Liability for Damage to Hired Autos	\$250,000	\$250,000	\$250,000
	Deductible	\$500	\$1,000
Abuse/Molestation Liability	\$500,000	Incl w/ GL	\$250,000
	Aggregate		\$500,000
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	\$200,000
Computer Fraud or Funds Transfer Fraud	\$200,000	\$200,000	\$200,000
	All Crime Deductible	not stated	NIL
Property Insurance-Blanket	\$140,445,585	\$146,174,737	\$144,754,737
	Deductible	\$10,000	\$10,000
Replacement Cost		yes	yes
Boiler and Machinery- Limit per accident	\$50,000,000	\$50,000,000	\$144,754,737
Employees Personal Property (\$5,000 per Employee)	\$50,000	not specifically stated	\$25,000
Water Damage	\$500,000	\$500,000	\$500,000
Extra Expenses	\$500,000	\$500,000	\$500,000
Loss of Revenue - MSC	\$90,000	\$90,000	\$300,000
Data & Media	\$500,000	\$500,000	\$500,000
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	\$100,000
Sod, Trees, Shrubs and Plants (per item)	\$10,000	not specifically stated	Not specifically stated
Professional Fees	\$500,000	No Sublimit	\$500,000
Off premises Utility	\$100,000	\$1,000,000	Not specifically stated
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	\$100,000
Lock Replacement- Master Key	\$25,000	\$25,000	\$25,000
Pollution Clean Up and Removal (Any one occurrence)	\$50,000	No Sublimit	\$100,000
Reward Payments	\$25,000	Not included	Not specifically stated
	Deductible	Not included	Not specifically stated
Electronic Data Processing	\$1,600,000	\$1,600,000	\$1,600,000
	Deductible	\$10,000	\$10,000
	Media	\$250,000	\$500,000
	Extra Expenses	\$100,000	\$500,000
Police Services Board	\$2,000,000	No Sublimit	\$2,000,000