

# MUNICIPALITY OF ARRAN-ELDERSLIE



Request for Proposals will be received not later than:

November 5, 2021

11:00 a.m.

Addressed to: Treasurer  
Corporation of the Municipality of  
Arran-Elderslie  
1925 Bruce Road 10,  
PO Box 70  
Chesley, Ontario N0G 1L0

For providing a General Insurance and Risk management Program for the  
Corporation of the Municipality of Arran-Elderslie.

Term: January 1, 2022 to January 1, 2023 and annually up to Four (4) years subject  
to an acceptable annual quote.

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## 1. Introduction

### 1.1 Schedule of Events

The schedule provided is for guidance only and the Municipality reserves the unqualified right to issue an addendum to modify or eliminate any aspect of the schedule.

Event	Dates, Times and Locations
Request for Proposal release date	October 8, 2021
Questions from Proponents are due by	October 19, 2021
Final Date for release of any Addenda	October 22, 2021
Closing Date, Time and Location	November 5, 2021 at 11:00am. Municipal Office 1925 Bruce Road 10, Chesley, ON N0G 1L0
Presentation to Council for Approval	November 22, 2021
Notification of Award	November 23, 2021

### 1.2 Accessible Documentation

Should you require a copy of this document in an accessible format, please contact the Clerk's department at: 519-363-3039 x 101 or [clerk@arran-elderslie.ca](mailto:clerk@arran-elderslie.ca)

### 1.3 Purpose

The purpose of this RFP is to select a general insurance service provider to partner with the Municipality which will support the Municipality's Insurance needs and provide assistance in the development and enhancement of Risk Management. The Municipality will not consider reciprocal insurance programs.

### 1.4 Definitions

1. **"Authorized Agent"** is a Representative(s) of the Proponent who has the authority, or appears to have the authority, to enter into a Contract on behalf of the Proponent.
2. **"Award"** is the acceptance of a Proposal in accordance with this Request for Proposal, as evidenced by the Municipality's written notification to the selected Proponent.
3. **"Budget"** refers to any of several documents approved by the Council from time to time, which detail the amounts of money to be spent within a fiscal period by the Municipality on various operating expenses or capital projects. Budgets may be approved annually, or with terms of multiple years, or during any year for one or more specific projects or programs.

4. **“Change Order”** is a written order issued from the Municipality that changes the scope or specifications of any project.
5. **“Consultant”** means a person who, by virtue of professional expertise of service is contracted by the Municipality to undertake a specific task or assignment. Examples include: a planner completing a specific study; an architect or engineer drawing plans for a particular building or project; a lawyer representing the Municipality for a particular legal matter; an appraiser providing an opinion of value on an asset; etc.
6. **“Contract”** means a legal agreement to be entered into by the selected Proponent and Municipality.
7. **“Council”** means the elected Representative(s) of the people of the Municipality of Arran-Elderslie with respect to municipal administration.
8. **“Evaluation Team”** means the team appointed by the Municipality.
9. **“Goods and/or Services”** means those goods and/or services set out in this Proposal sought to be procured by the Municipality as a result of this Request for Proposal process.
10. **“Insurance Certificate”** means a certified document issued by an insurance company licensed to operate by the Government of Canada or the Province of Ontario.
11. **“Mandatory Performance Specification”** means requirements that the selected Proponent is obligated to perform under the contract.
12. **“May”** used in this Request for Proposal document shall be permissive and discretionary but recommended.
13. **“Proposal”** is a written offer, in a specified form, received from a Proponent in response to a Request for Proposal to provide goods and/or services based on the approved format of the Municipality containing terms and conditions.
14. **“Proposal Submission Package”** is the submitted package that includes the Submission Label, Form of Proposal, Summary of Submission and any documents requested for evaluation.
15. **“Proponent”** is the Person who submits a Proposal.

16. **"Request for Proposal (RFP)"** means an invitation issued by the Municipality to supply a Good or Service for a fixed price where specifications may be difficult to define or are restrictive in nature.
17. **"Shall"** used in this Request for Proposal document is a mandatory requirement that if not met, will result in a Proponent's disqualification.
18. **"Should"** used in the Request for Proposal document is a permissive and discretionary request but is recommended.
19. **"Will"** used in this Request for Proposal document is a mandatory requirement.
20. **"Municipality"** means The Corporation of the Municipality of Arran-Elderslie.
21. **"Municipal Representative(s)"** has the meaning set out in section 2.5.
22. **"Responsible Bidder"** is a contractor, business entity or individual who is fully capable to meet all of the requirements of the solicitation and subsequent contract. Must possess the full capability, including financial and technical, to perform as contractually required. Must be able to fully document the ability to provide good faith performance.
23. **"Responsive Bidder"** is a contractor, business entity or individual who has submitted a request for proposal that fully conforms in all material respects to the Request for Proposal and all of its requirements, including all form and substance.

## **2. Instructions to Proponents**

### **2.1 Closing Time and Address for Proposal Delivery**

The proposals must be submitted to the Municipality at the office of:

Name: Tracey Neifer, Treasurer  
Address: Municipality of Arran-Elderslie  
1925 Bruce Road 10,  
PO Box 70  
Chesley, Ontario N0G 1L0

On or before the following date and time (the "Closing Time"):

Time: 11:00 a.m. local time

Date: Wednesday, November 5, 2021

### **2.2 Number of Copies**

The Proponent should submit one original Proposal accompanied by a digital file containing a PDF version of the proposal. (Submitted on USB drive)

### **2.3 Late Proposals**

Proposals received after the Closing Time will not be accepted or considered. Delays caused by any delivery, courier or mail service(s) will not be grounds for extension of the Closing Time.

### **2.4 Amendments to Proposals**

Proposals may be revised by written amendment, delivered to the location set out in Section 2.1, at any time before the Closing Time but not after. An amendment must be signed by an authorized signatory of the Proponent in the same manner as provided by section 3.3. Faxed or emailed amendments are permitted, but such amendment may show only the change to the proposal price(s) and in no event disclose the actual proposal price(s). A Proponent bears all risk that the Municipality's equipment functions properly to facilitate timely delivery of any amendment.

## **2.5 Inquiries**

All inquiries related to this RFP should be directed in writing to the person(s) named below (the “Municipal Representative(s)”) clearly marked as **"Insurance RFP Inquiry"**. Information obtained from any person or source other than the Municipality Representative(s) may not be relied upon.

Name: Tracey Neifer, Treasurer  
Address: Municipality of Arran-Elderslie  
1925 Bruce Road 10, PO Box 70  
Chesley, ON N0G 1L0  
treasurer@arran-elderslie.ca

Inquiries should be made no later than October 19, 2021, before the “Final Date for Release of any Addenda” (October 22, 2021). The Municipality reserves the right not to respond to inquiries made after the date mentioned in the previous statement. Inquiries and responses will be recorded and may be distributed to all Proponents at the discretion of the Municipality.

Proponents finding discrepancies or omissions in the Contract or RFP, or having doubts as to the meaning or intent of any provision, should immediately notify the Municipal Representative(s). If the Municipality determines that an amendment is required to this RFP, the Municipal Representative(s) will issue an addendum in accordance with section 2.6. No oral conversation will affect or modify the terms of this RFP or may be relied upon by any Proponent.

The Municipality does not intend to complete additional questionnaires for the purposes of providing a proposal. Sufficient information exists within the scope of this RFP or publicly available documents and reports.

## **2.6 Addenda**

If the Municipality determines that an amendment is required by this RFP; the Municipal Representative(s) will issue a written addendum which will be posted to the organizations website. It is the responsibility of Proponents to ensure they have reviewed all addenda. The only way this RFP may be added to, or amended in any way, is by a formal written addendum. No other communication, whether written or oral, from any person will affect or modify the terms of this RFP or may be relied upon by any Proponent. By delivery of a Proposal, Proponent is deemed to have received, accepted and understood the entire RFP, including any and all addenda.

## **2.7 Examining of Contract Documents and Site**

Proponents will be deemed to have carefully examined the RFP, including all attached schedules, the contract and the site (as applicable) prior to preparing



and submitting a Proposal with respect to any and all facts which may influence a Proposal.

**2.8 Opening of Proposals**

The Municipality will open and review proposals by public opening on November 5, 2021 at 11:00 a.m. All Proponents will also be notified of the unverified results of the proposals by email communication. The location for the public opening will be:

Council Chambers  
Municipality of Arran-Elderslie  
1925 Bruce Road 10,  
Chesley, ON

**2.9 Status Inquiries**

All inquiries related to the status of this RFP, including whether or not a Contract has been awarded, should be directed to the Municipal Representative(s).

**3. Proposal Submission Package and Contents**

**3.1 Package**

Proposals are to be in a sealed package, marked on the outside with the Proponent's name, and title of the Project.

**3.2 Form of Proposal**

Proponents are required to conform to the conditions listed below and those failing to do so will be disqualified for a non-compliant Proposal Form:

- a) The "Form of Proposal", Schedule A as supplied by the Municipality shall be completed with the contract information and signed with the authorized signature of the Proponent or of a designated official of the organization and submitted in the Proposal Submission Package. An original sealed document is required in the Proposal Submission Package.
- b) All Proposal information and pricing shall be legibly written in ink or by computer or typewriter.
- c) The Proposal shall not be restricted by a statement added to the Form of Proposal or covering letter or alterations to the Form of Proposal provided by the Municipality.
- d) The Proponent is required to detail a project timeline that indicates when deliverables will be produced.

### **3.3 Signature**

The legal name of the person or organization submitting the Proposal should be included on all forms. The proposal should be signed by a person authorized to sign on behalf of the Proponent and include the following:

- (a) If the Proponent is a corporation then the full name of the corporation should be included, together with the names of authorized signatories. The Proposal should be executed by all of the authorized signatories or by one or more of them provided that a copy of the corporate resolution authorizing those persons to execute the Proposal on behalf of the corporation is submitted;
- (b) If the Proponent is a partnership or joint venture then the name of the partnership or joint venture and the name of each partner or joint venture should be included, and each partner or joint venture should sign personally (or, if one or more person(s) have signing authority for the partnership or joint venture, the partnership or joint venture should provide evidence to the satisfaction of the Municipality that the person(s) signing have signing authority for the partnership or joint venture).
- (c) If the Proponent is an individual, including sole proprietorship, the name of the individual should be included.

### **4. Background Information**

The Corporation of the Municipality of Arran-Elderslie is a municipal entity of approximately 6803 population (Census, 2016), which provides a widerange of services to its ratepayers. The Municipality operates generally under the authority of theMunicipal Act of Ontario as well as other legislation as appropriate. The Municipality is located in Southwestern Ontario, in the County of Bruce.

The Municipality is governed under the Council/Chief Administrative form of local government. The Mayor and Council are elected by citizens of the community every four years. The currentCouncil contingent is made up of a Mayor, Deputy Mayor and five councillors. The Municipality has appointed members to a number of boards and committees along with various volunteers who work on behalf of the municipality at various functions.

The Municipality provides a comprehensive range of services to its citizens and visitors including but not limited to transportation services including roads, sidewalks, and bridges; water and sewer operations; corporate and recreation facilities; recreation programs and swimming lessons; economic development; emergency preparedness; and emergency services. The Municipality does not provide ambulance or EMS services or long term care facilities. For a complete list of services and departments please visit the Municipal Website at

- Administrative Office Location 1925 Bruce Road 10, Chesley, ON
  - Employees 32 Full-time and 8 Part-time
  - Seasonal Approx. 12 positions
  - Summer Students Approx. 35
  - Volunteer Fire Fighters Currently 75
  - Date Insurance to be Effective January 1, 2022 to January 1, 2023  
And annually for a Four-year term based on acceptable annual renewal quote
  - Named Insured(s) The Corporation of the Municipality of Arran-Elderslie
- The Municipality has two landfill sites being monitored in accordance with Ministry guidelines. Both owned and operated completely by the Municipality. The Arran Landfill is the only facility open for waste landfilling. The Chesley Landfill was closed in 2013. It is used strictly as a collection depot for brush, compost, metal and tires.
  - Arran-Elderslie is a member of Bruce Area Solid Waste Recycling (BASWR). This recycling operation is managed by a joint board of seven Municipalities in Bruce County.
  - Arran-Elderslie operates its own Water and Wastewater operations. There are two water systems and three wastewater systems.
  - The water systems are comprised of five non-gudi wells and one gudi well. There are three wells in each system with a trunk watermain connecting the towns of Chesley and Paisley, with Chesley being the source location. Tara has its own three wells, one 1 gudi, for a standalone system. All three towns have their own water standpipe reservoir.
  - Wastewater is comprised of lagoon treatment systems in Chesley and Tara. Paisley has a wastewater treatment plant. The following lists the number of sewage pump stations in each town;
    - Chesley – Four
    - Paisley – Three
    - Tara- One
  - Chesley's lagoon system is aerated which includes a blower room for treatment. Paisley has an equalization tank and pump station included at the Wastewater Treatment plant.
  - Arran-Elderslie roadways total 362 km made up of 200 km gravel, 154 km hardtop, and 8 km of other material.
  - The Municipality owns sixty-four (64) bridges in total over a 3 metre span; 48 are Bridges and 16 are Culverts.
  - The Municipality has 21.4 km of sidewalk.
  - Fuel storage tanks are located at Paisley shop (281 Alma St), Arran shop (205 Mill Road) and Elderslie shop (1921 Bruce Road 10). These are owned and maintained by the fuel supply companies filling the tanks.
  - The Municipality provides fire protective services to the communities of Chesley, Paisley and Tara; and surrounding municipalities by way of agreements. The three (3) fire stations consist of 75 volunteer firefighters.

## **5. Scope of Services**

Coverage requirements for policies are outlined in the Schedules B, C, D, E and F attached.

- Municipal Liability Insurance
- Combined Physical Damage and Machinery Breakdown
- Comprehensive Crime
- Automobile Insurance (Ontario)
- Councillors' Accident Coverage
- Public Entity Recovery Assistance Plan (Critical Illness)
- Municipal Volunteers Accident
- Annual Low Risk Events Liability
- Other Required Policies
- Public Sector Cyber Liability Insurance
- Blanket Accident & Sickness Policy for Arran-Elderslie Firefighters

Each policy shall contain the following headings, listed as follows (and any others as required):

- Description
- Limits of Protection
- Extension of Coverage (if applicable)
- Endorsements
- Deductible(s)
- Policy Form
- Insurer(s) and Proportion of Participation(s)
- Policy Coverage and Conditions
- List Exclusion(s)
- Names Insured (if applicable)

## **6. Evaluation and Selection**

### **6.1 Evaluation Team**

The evaluation of Proposals will be undertaken on behalf of the Municipality by the Evaluation Team. The Evaluation Team may consult with others including Municipality staff members, third party consultants and references, as the Evaluation Team may in its discretion decide is required. The Evaluation Team will give a written recommendation for the selection of a Preferred Proponent or Preferred Proponents to the Municipality.

### **6.2 Evaluation Criteria**

The Evaluation Team will compare and evaluate all proposals based upon evaluation criteria developed by the Municipality which in its sole discretion will determine the manner in which each response to the Request for Proposal meets the evaluation criteria.

Each response to this Request for Proposal will be evaluated by the Municipality to determine the degree to which it responds to the requirements as set out. Because this is a Request for Proposal, other factors in addition to price will be considered when submissions are evaluated. Factors to be considered will include, but not necessarily be limited to:

- **Completeness of submission and project appreciation.**
  - Responsiveness to the Request for Proposal requirements as demonstrated by the proponent's ability to provide all of the coverages specified as well as all other details requested in this proposal document. The proposal will be awarded to one firm only.
- **Experience**
  - The proponent's proven ability to implement and administer the Municipality's general insurance program.
  - The Insurer's experience in providing insurance to municipalities.
- **Services Offered**
  - Risk Management Services.
  - Public Sector Cyber Liability Insurance and Cyber Risk Management.
  - Claims Management Services, including evidence of how the proponent links claims analysis to their risk management advisory services.
- **Proponent's Financial Statements/Stability**
  - The Insurer's and Broker's financial strength and long-term viability, including financial statements of Main Insurers.
- **References submitted**
  - The Proponent will provide a minimum of three (3) municipal references.
- **Price**
- **Interview (optional)**
  - Depending on the initial evaluation, a short list may be selected to meet with the Municipality to discuss their proposal in detail. It is expected that no more than three (3) representatives would provide a presentation on behalf of their firm(s) including the account executive who will be assigned to the Corporation of the Municipality of Arran-Elderslie.

The Municipality will not necessarily accept the lowest price or any proposal. Any implication that the lowest price or any proposal will be accepted is hereby expressly negated.

### **6.3 Discrepancies in Proponent's Financial Proposal**

If there are any obvious discrepancies, errors or omissions in the Proponent's financial proposal, the Municipality shall be entitled to make obvious corrections, but only if, and to the extent, the corrections are apparent from the Proposal as submitted.

#### **6.4 Litigation**

In addition to any other provision of this RFP, the Municipality may, in its absolute discretion, reject a Proposal if the Proponent, or any officer or director of the Proponent submitting the Proposal, is or has been engaged directly or indirectly in legal action against the Municipality, its elected or appointed officers, Representative(s) or employees in relation to any matter.

In determining whether or not to reject a Proposal under this section, the Municipality will consider whether the litigation is likely to affect the Proponent's ability to work with the Municipality, its consultants and Representative(s) and whether the Municipality will incur increased staffing and legal costs in the administration of the Contract if it is awarded to the Proponent.

The receipt and opening of a proposal does not constitute acceptance of any proposal.

#### **6.5 Additional Information**

The Evaluation Team may, at its discretion, request clarifications or additional information from a Proponent with respect to any Proposal, and the Evaluation Team may make such requests to only selected Proponents. The Evaluation Team may consider such clarifications or additional information in evaluating a Proposal.

#### **6.6 Interviews**

The Evaluation Team may, at its discretion, invite some or all of the Proponents to appear before the Municipal Council to provide clarifications of their Proposals. In such event, the Evaluation Team and Council will be entitled to consider the answers received in evaluating Proposals.

#### **6.7 Multiple Preferred Proponents**

The Municipality reserves the right and discretion to divide up the Services; either by scope, geographic area, or other basis as the Municipality may decide and select one or more Preferred Proponents to enter into discussions with the Municipality for one or more Contracts to perform a portion or portions of the Services. If the Municipality exercises its discretion to divide up the Services, the Municipality will do so reasonably having regard for the RFP and the basis of Proposals.

In addition to any other provision of this RFP, Proposals may be evaluated on the basis of advantages and disadvantages to the Municipality that might result or be achieved from the Municipality dividing up the Services and entering into one or more Contracts with one or more Proponents.

#### **6.8 Negotiation of Contract and Award**

If the Municipality selects a Preferred Proponent or Preferred Proponents, then it may:

- (a) Enter into a Contract with the Preferred Proponent(s); or
- (b) Enter into discussions with the Preferred Proponent(s) to attempt to finalize the terms of the Contract(s), including financial terms, and such discussions may include:
  - i. Clarification of any outstanding issues arising from the Preferred Proponent's Proposal;
  - ii. Negotiation of amendments to proposed work plan and/or scope of the Proposal of the Preferred Proponent
  - iii. Negotiation of amendments to the Preferred Proponent's price and/or scope of services if:
    - 1. The Preferred Proponent's financial proposal exceeds the Municipality's approved budget, or
    - 2. The Municipality reasonably concludes the Preferred Proponent's financial proposal includes a price that is unbalanced, or
    - 3. A knowledgeable third party would judge that the Preferred Proponent's price materially exceeds a fair market price for services similar to the Services offered by the Preferred Proponent as described in the Preferred Proponent's Proposal; or
    - 4. if at any time the Municipality reasonably forms the opinion that a mutually acceptable agreement is not likely to be reached within a reasonable time, give the Preferred Proponent(s) written notice to terminate discussions, in which event the Municipality may then either open discussions with another Proponent or terminate this RFP and retain or obtain the Services in some other manner.

## **7. Selected Proponent Standard Terms and Conditions of Contract**

The Performance Standard Terms and Conditions form a part of each Proposal and shall apply to the Selected Proponent's contract for the award. The Standard Terms and Conditions are meant to supplement but not supersede the terms and conditions of any competitive request for Proposal document, contract or agreement. In the event of a conflict or inconsistency, the terms and conditions in this section of the Request for Proposal will govern.

## **7.1 Insurance**

The Selected proponent shall submit the required insurance certificate within seven days of notification for the award.

a) Professional Liability Insurance/Error and Omissions Insurance

The Professional Liability Insurance/Error and Omissions Insurance shall not be less than Two Million Dollars (\$2,000,000.00). This insurance shall include protection against claims that might be brought against the Town by an employee or vendor and also protective coverage for all sub-contracted operations.

The Selected Proponent shall be required to pay any deductible amounts in connection with all insurance policies.

b) Workplace Safety and Insurance

The Proponent certifies that it is in full compliance with the Workplace Safety and Insurance Act. A copy of a Clearance Certificate from the Workplace Safety and Insurance Board must be submitted by the Proponent upon notification of the award of the contract and prior to commencing work.

## **7.2 Termination of Contract**

Subject to the provisions below, the Contract may be terminated by the Municipality upon thirty (30) days advance written notice to the Selected Proponent; if any work or service hereunder is in progress, and not completed as of the date of termination, then the Contract may be extended upon written approval of the Municipality until said work or services are completed and accepted.

- (a) Termination for Convenience – The Municipality may terminate this Contract for convenience at any time in which case the parties shall negotiate reasonable termination costs.
- (b) Termination for Cause – In the event of Termination for Cause, the thirty (30) days advance notice is waived and the Selected Proponent shall not be entitled to termination costs.
- (c) Termination Due to Unavailability of Funds in Succeeding Fiscal Years – If funds are not appropriated or otherwise made available to support continuation of the performance of this Contract, in a subsequent fiscal year, then the Contract shall be cancelled and, to the extent permitted by law, the Selected Proponent shall be reimbursed for the reasonable value of any non-recurring costs incurred but not amortized in the price of supplies or services delivered under the Contract.



### **7.3 Billing and Invoices**

All payments will be made within 30 days from receipt of an approved invoice. Where there is a question of non-performance involved, payment in whole or in part, where non-performance is noted and if any adjustments are required, will be withheld.

The Municipality of Arran-Elderslie has implemented electronic payments for our Vendors. All payments will be made via Electronic Funds Transfer (EFT) directly into the Vendor's preferred bank account. The successful Proponent shall complete the required EFT Form after notification of contract award.

## **8. General Conditions**

### **8.1 Proponent's Minimum Qualifications**

Proponents shall demonstrate that they have the resources and capability to provide the materials and services as described herein. Each insurer must provide evidence of long-term financial strength and viability including Financial Statements and AM Best rating. Proponents (brokers and insurers) must provide evidence of municipal experience including familiarity with operations and associated risk as well as demonstrated comprehensive knowledge of legislation governing municipal operations.

### **8.2 No Municipality Obligation**

This RFP is not a tender and does not commit the Municipality in any way to select a Preferred Proponent, or to proceed to negotiations for a Contract, or to award any Contract, and the Municipality reserves the right to at any time reject all Proposals, and to terminate this RFP process.

### **8.3 Proponent's Expenses**

Proponents are solely responsible for their own expenses in preparing, and submitting Proposals, and for any meetings, negotiations or discussions with the Municipality or its Representative(s) and consultants, relating to or arising from this RFP. The Municipality and its Representative(s), agents, consultants and advisors will not be liable to any Proponent for any claims, whether for costs, expenses, losses or damages, or loss of anticipated profits, or for any other matter whatsoever, incurred by the Proponent in preparing and submitting a Proposal, or participating in negotiations for a Contract, or other activity related to or arising out of this RFP.

### **8.4 No Contract**

By submitting a Proposal and participating in the process as outlined in this RFP, Proponents expressly agree that no contract of any kind is formed under, or arises

from, this RFP, prior to the signing of a formal written Contract.

### **8.5 Conflict of Interest**

A Proponent shall disclose in its Proposal any actual or potential conflicts of interest and existing business relationships it may have with the Municipality, its elected or appointed officials or employees. The Municipality may rely on such disclosure.

### **8.6 Solicitation of Council Members, Municipal Staff and Municipal Consultants**

Proponents and their agents will not contact any member of the Municipality Council, Municipal staff or Municipal consultants with respect to this RFP, other than the Municipal Representative(s) named in section 2.5, at any time prior to the award of a contractor cancellation of this RFP.

### **8.7 Confidentiality**

All submissions become the property of the Municipality and will not be returned to the Proponent. All submissions will be held in confidence by the Municipality unless otherwise required by law. Proponents should be aware that the Municipality is a "public body" defined by and subject to the Freedom of Information and Protection of Privacy Act of Ontario.

## **9. Risk Management**

The Municipality is interested in receiving information on new and innovative ways to manage its risks and insurance requirements during the policy period.

Include in your response an overview of the Risk Management Services (including seminars and training) that you will provide or have provided for Municipal clients within the Province of Ontario, of a similar size and scope of operations as the Corporation of the Municipality of Arran-Elderslie within the last three (3) years.

Information should be included in your proposal regarding any advisory services which are included in the premium, and those which are provided on a fee for service basis.

## **10. Claims Management**

Please describe in detail how claims for the Municipality will be handled. Provide an overview of the Claims Management Plan that your organization would use. Outline the claims/incident handling and reporting procedure(s) that would be implemented to standardize this process in a multi-site operation.

Discuss the use of adjusters, legal representatives, investigation and settlements, and the handling of sensitive claims and education.

## **11. Municipal/Program Options**

At any time of this Agreement the Municipality reserves the right to increase coverage for insurance purposes, or to add additional items to the respective policies or to increase or decrease deductibles, all of which would be subject to increases/decreases to premium costs.

If coverages exceed those set out in the "Coverage Requirements", proponents must include a separate **Program Options** section to their submission outlining enhancements and costs associated.

**- See Schedule A**

**Schedule A - Submission Label**

Please Complete and attach to submission

-----  
FROM:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*(Please complete above)*

**Deliver to: Treasury Department  
The Corporation of the Municipality of Arran-Elderslie  
1925 Brue Road 10, PO Box 70  
Chesley, ON N0G 1L0**

**Attention: Tracey Neifer, Treasurer**

**General Insurance and Risk Management Services**

**Program Closing Date: November 5, 2021**

**Schedule A – Form of Proposal**

(Return all of Schedule A with the Proposal Package Submission)

**Contact Information of the Proponent**

---

Legal Name of the Proponent or Individual

---

Mailing and Courier Delivery Address with Postal Code

---

Telephone Number

Fax Number

---

H.S.T Number

---

For Any Questions Regarding the Proposal Name the Contact Person and Their Title

---

Contact's Email Address

---

Authorized Signature

<b>Coverage Required</b>	<b>Deductible</b>	<b>Premium</b>
Municipal Liability Insurance		
Combined Physical Damage & Machinery Breakdown		
Comprehensive Crime		
Automobile Insurance (Ontario)		
Councillors' Accident Coverage		
Public Entity Recovery Assistance Plan (Critical Illness)		
Municipal Volunteers Accident		
Annual Low Risk Events Liability		
Other Required Policies		
Public Sector Cyber Liability Insurance		
<b>Total Annual Premium</b>		
<b>Volunteer Fire Fighters Blanket Accident &amp; Sickness</b>		
• On-Duty Coverage		
• Off-Duty Coverage		
• Eligible Dependent Benefit Rider		
<b>Total Annual Premium</b>		

**Recommended Policy with alterations to the Policy Requirements as deemed appropriate by the Applicant:**

<b>Coverage Required</b>	<b>Proposal</b>	<b>Deductible</b>	<b>Premium</b>
Municipal Liability Insurance			
Combined Physical Damage & Machinery Breakdown			
Comprehensive Crime			
Automobile Insurance (Ontario)			
Councillors' Accident Coverage			
Public Entity Recovery Assistance Plan (Critical Illness)			
Municipal Volunteers Accident			
Annual Low Risk Events Liability			
Other Required Policies			
Public Sector Cyber Liability Insurance			
<b>Total Annual Premium</b>			
<b>Volunteer Fire Fighters Blanket Accident &amp; Sickness</b>			
<ul style="list-style-type: none"> <li>• On-Duty Coverage</li> </ul>			
<ul style="list-style-type: none"> <li>• Off-Duty Coverage</li> </ul>			
<ul style="list-style-type: none"> <li>• Eligible Dependent Benefit Rider</li> </ul>			
<b>Total Annual Premium</b>			

**Additional Notes as Appropriate**




## Schedule B- SUMMARY OF COVERAGE, LIMITS AND DEDUCTIBLES

CANADIAN COUNCILS LIABILITY		
<b>LIMIT OF LIABILITY</b>	General Liability <u>(including Sudden And Accidental Pollution)</u> : \$ 5,000,000 any one Occurrence and in the Annual Aggregate for Products and Completed Operations during the Policy Period	
<b>EXTENSIONS OF COVERAGE</b>	<b>Extension</b>	<b>Limit</b>
	Employers' Liability	\$ 5,000,000 any one Claim
	Tenant Legal Liability	\$ 5,000,000 any one Occurrence
	Employee Benefit Liability	\$ 5,000,000 any one Claim
	Incidental Medical Malpractice Retro Date: November 15, 1993	\$ 5,000,000 any one Claim
	Voluntary Medical Payments	\$ 50,000 any one Claim and in the Annual Aggregate during the Policy Period
	Forest Fire Fighting Expense	\$ 2,000,000 any one Occurrence and in the Annual Aggregate during the Policy Period
	Voluntary Payment for Property Damage	\$ 50,000 any one Occurrence and in the Annual Aggregate during the Policy Period
	Incidental Garage Operations	\$ 250,000 any one Occurrence and in the Annual Aggregate during the Policy Period
	Municipal Marina Legal Liability	\$ 100,000 any one Pleasure Craft \$ 1,000,000 in the Annual Aggregate for Legal Liability for Property Damage during the Policy Period
	Wrongful Dismissal (Legal Expense)	\$ 500,000 any one Claim and in the Annual Aggregate during the Policy Period
	Conflict of Interest Reimbursement Expenses	\$ 100,000 any one Claim
	Legal Expense Reimbursement Expenses	\$ 100,000 any one Claim \$ 500,000 in the Annual Aggregate
	Non-Owned Automobile (including Contractual Liability for Hired Autos)	\$ 5,000,000 any one Occurrence

<b>CANADIAN COUNCILS LIABILITY</b>		
	Legal Liability for Damage to Hired Autos	\$ 250,000 any one Occurrence
	Wrap-up Liability – Difference in Conditions and Difference in Limits	\$ 5,000,000 any one Occurrence
<b>ENDORSEMENTS</b>	<b>Endorsement</b>	<b>Limit</b>
	Municipal Errors and Omissions Liability Retroactive Date: Unlimited	\$ 5,000,000 any one Claim and in the Annual Aggregate during the Policy Period
	Environmental Impairment Liability Retroactive Date: Unlimited	\$ 2,500,000 any one Claim and \$ 5,000,000 in the Annual Aggregate during the Policy Period
	Abuse / Molestation Liability Retroactive Date: January 1, 2013	\$ 250,000 any one Claim and \$ 500,000 in the Annual Aggregate during the Policy Period
	Voluntary Compensation	As per Endorsement No. 4 – Schedule of Benefits
	Police Officer Assault	\$ 5,000,000 any one Occurrence
<b>DEDUCTIBLE(S)</b>	<b>Applicable Coverage</b>	<b>Deductible</b>
	Public Entity General Liability including sudden and accidental pollution	\$ 15,000 per Occurrence except per Claimant in respect of Sewer Backup
	Extensions of Coverage	\$ 15,000 per Occurrence / per Claimant for all Extensions of Coverage except: \$NIL with respect to Non-Owned Automobile Liability, Conflict of Interest and Legal Expense Reimbursement, and Voluntary Compensation; \$ 1,000 with respect to Legal Liability for Damage to Hired Autos \$ 10,000 with respect to Wrongful Dismissal (Legal Expense)
	Municipal Errors and Omissions Liability	\$ 15,000 per Claim
	Environmental Impairment Liability	\$ 15,000 per Claim
	Abuse / Molestation Liability	\$ 15,000 per Claim
	Police Officer Assault	\$ 15,000 per Occurrence

<b>CANADIAN COUNCILS UMBRELLA LIABILITY</b>		
<b>LIMITS OF LIABILITY</b>	\$ 20,000,000	any one Occurrence
	\$ 20,000,000	in the Annual Aggregate in respect of Products & Completed Operations
	\$ 20,000,000	in the Annual Aggregate in respect of Municipal Errors and Omissions Liability
	\$ 20,000,000	in the Annual Aggregate in respect of Employee Benefits Liability
<b>EXCESS OF UNDERLYING COVERAGE(S) AND LIMIT(S)</b>	<b>Underlying Coverage</b>	<b>Underlying Limit</b>
	General Liability	\$ 5,000,000 any one Occurrence
	Incidental Medical Malpractice	\$ 5,000,000 any one Claim
	Non-Owned Automobile Liability	\$ 5,000,000 any one Occurrence
	Municipal Errors & Omissions Liability	\$ 5,000,000 any one Claim
	Owned Automobile Liability	\$ 5,000,000 any one Occurrence
	Employee Benefits Liability	\$ 5,000,000 any one Claim
<b>RETAINED LIMIT</b>	\$ Nil	
<b>ENDORSEMENTS</b>	Endorsement #1 - Standard Excess Automobile Liability Policy SPF No. 7 Follow Form Named Insured	

<b>COMBINED PHYSICAL DAMAGE &amp; MACHINERY BREAKDOWN</b>		
<b>COVERAGE</b>	Property Of Every Description – All Risks of Direct Physical Loss or Damage (Subject to Policy Exclusions)	
<b>LIMITS</b>	<p>\$ 59,329,088    Limit of Loss on Blanket Property of Every Description including Machinery Breakdown</p> <p>\$    100,000    Computer / Electronic Data Processing (Included in Blanket Limit)</p> <p>\$     62,000    Landfill Locations</p>	
<b>EXTENSIONS OF COVERAGE</b>	<b>The Limits shown below are included in the Blanket Limit shown above:</b>	
	<b>Extension</b>	
	Valuable Papers	\$    500,000
	Extra Expense	\$    500,000
	Accounts Receivable	\$    500,000
	Gross Rentals	\$    500,000
	Computer Media	\$    500,000
	Fine Arts (Agreed Value)	\$    25,000
	<b>The Limits shown below are in addition to the Blanket Limit shown above:</b>	
	<b>Extension</b>	<b>Limit</b>
	Newly Acquired Property	\$ 1,000,000
	Buildings in the Course of Construction	\$ 1,000,000
	Property in Transit	\$    500,000
	Unnamed Locations	\$ 1,000,000
	Expediting Expense	\$    500,000
	Business Interruption – Profits	\$    300,000 subject to Maximum of \$25,000 per Month
	Contingent Business Interruption	\$ 1,000,000
Fire Extinguishing Materials and Fire Fighting Expense	\$    100,000	
Professional Fees	\$    500,000	
Hacking Event or Computer Virus attack – any one Random Attack or Any One Specific Attack, any one event or total loss in a policy year for the combined total loss or damage	\$    100,000	

<b>EXTENSIONS OF COVERAGE CONTINUED</b>	<b>The Limits shown below are in addition to the Blanket Limit shown above:</b>	
	<b>Extension</b>	<b>Limit</b>
	Master Key	\$ 10,000
	Land and Water Pollution Clean Up Expense	\$ 100,000
	Stock Spoilage	\$ 100,000
	Consequential Damage	\$ 100,000
	Off Premises Service Interruption	\$ 1,000,000
	Exhibition Floater	\$ 100,000
	Ammonia Contamination	\$ 500,000
	Water Escape	\$ 500,000
	Hazardous Substance	\$ 500,000
	Property of Councillors', Board Members' and Employees'	\$ 5,000 any one loss (\$25,000 maximum annual policy limit)
<b>ENDORSEMENTS</b>	Automobile Replacement Cost Deficiency Endorsement	
<b>DEDUCTIBLE(S)</b>	\$ 15,000 each Occurrence for All Losses except: \$ 1,000 each Computer/Electronic Data Processing loss \$ 50,000 each Flood Loss 5% of total loss or \$100,000 minimum, whichever is greater, each Earthquake occurrence. \$ 1,000 each Fine Arts Loss	

<b>COMPREHENSIVE CRIME</b>	
<b>LIMITS</b>	\$ 1,000,000 Employee Dishonesty – Form A \$ 200,000 Broad Form Loss of Money (Inside Premises) \$ 200,000 Broad Form Loss of Money (Outside Premises) \$ 200,000 Money Orders & Counterfeit Paper Currency \$ 1,000,000 Depositors Forgery \$ 200,000 Professional Fees / Audit Expenses \$ 200,000 Computer Fraud or Funds Transfer Fraud
<b>DEDUCTIBLE</b>	\$Nil per Loss

<b>AUTOMOBILE INSURANCE (ONTARIO)</b>	
<b>COVERAGE APPLICABLE</b>	<b>Liability – Bodily Injury / Property Damage</b> Limit: \$5,000,000
	<b>Accident Benefits – Basic Benefits</b> Limit as stated in Policy
	<b>Uninsured Automobile</b> Limit as stated in Policy
	<b>Direct Compensation – Property Damage</b> Limit as stated in Policy
	<b>Loss or Damage – All Perils</b> Deductible: \$ 5,000
<b>ENDORSEMENTS</b>	Notice of Cancellation Ninety (90) Days  <b>OPCF 43R</b> Removing Depreciation Deduction – 24 Months New <b>OPCF 20</b> Loss Of Use – Applicable to Fourteen (14) Light Units <b>OPCF 21B</b> Blanket Fleet Endorsement – No Annual Adjustment <b>OPCF 31</b> Non-Owned Equipment <b>OPCF 24</b> Freezing of Fire-Fighting Apparatus <b>OPCF 44</b> Family Protection Endorsement: (Applicable only to Private Passenger Vehicles, Light Commercial Vehicles, Skidoos and All Terrain Vehicles, and Police Vehicles)  <u>Additional Endorsements:</u> <b>OPCF 3</b> Drive Government Automobiles <b>OPCF 4A</b> Permission to Carry Explosives <b>OPCF 4B</b> Permission to Carry Radioactive Material <b>OPCF 5</b> Permission to Rent or Lease <b>OPCF 32</b> Use of Recreational Vehicles by Unlicensed Drivers

<b>COUNCILLORS' ACCIDENT COVERAGE</b>	
<b>LIMITS OF COVERAGE</b>	\$ 200,000 Principal Sum
<b>INCLUDED COVERAGE</b>	Number of Councillors: Seven (7)
	24 Hour Coverage
	Based on (7) Members – under the age of 85  Out of Province Emergency Medical Coverage for 15 days including Spouse's Coverage

<b>PUBLIC ENTITY RECOVERY ASSISTANCE PLAN (CRITICAL ILLNESS)</b>	
<b>RETROACTIVE DATE</b>	January 1, 2007
<b>SUM INSURED</b>	\$ 5,000 Limit for Insured(s) who are age 69 or less  Seven (7) Councillors

<b>MUNICIPAL VOLUNTEERS ACCIDENT COVERAGE</b>	
<b>LIMITS OF COVERAGE</b>	\$ 50,000 Principal Sum – Volunteers of the Policyholder While on Duty Only under the age of 85
<b>SUBJECT TO</b>	1. \$1,000,000 Aggregate Limit of Indemnity Per Accident

<b>LCIS – ANNUAL LOW RISK EVENTS LIABILITY</b>	
<b>LIMITS OF COVERAGE</b>	<p> \$ 5,000,000 Bodily Injury &amp; Property Damage any one Occurrence  \$ 5,000,000 Products &amp; Completed Operations Aggregate  \$ 2,000,000 Personal Injury &amp; Advertising Liability  \$ 10,000 Medical Payments per Person  \$ 50,000 Medical Payments per Accident  \$ 5,000,000 Tenant's Legal Liability  \$ 5,000,000 Incidental Medical Malpractice Liability  \$ 2,000,000 Non-Owned Automobile Liability  \$ 50,000 SEF 94 – Legal Liability for Damage to Non-Owned Autos  \$ 1,000,000 Fire Fighting Expense Liability </p>
<b>ENDORSEMENTS</b>	<p> USA Jurisdiction  Fire Fighting Expense Liability  Security Default Cancellation Clause  Service of Suit Clause (Canada) (Action Against Insurer)  Notice Concerning Personal Information  Notice to Insureds  Lloyd's Underwriters Policyholder's Complaint Protocol  Intention for AIF to bind Clause  Sanction Limited and Exclusion Clause </p>
<b>DEDUCTIBLE</b>	<p> \$1,000 per Loss but only with respect to Property Damage Liability, Tenant's Legal Liability and SEF 94 – Legal Liability for Damage to Non-Owned Autos </p>



<b>CYBER LIABILITY</b>		
<b>CYBER INCIDENT RESPONSE</b>	\$ 2,000,000 \$ 2,000,000 \$ 2,000,000 \$ 2,000,000 \$ 2,000,000 \$ 2,000,000 \$ 50,000	Incident Response Costs per Claim Legal and Regulatory Costs per Claim IT Security and Forensic Costs per Claim Crisis Communication Costs per Claim Privacy Breach Management Costs per Claim Third Party Privacy Breach Management Costs per Claim Post Breach Remediation Costs per Claim (maximum 10% of all sums CFC has paid as a direct result of the cyber event)
<b>CYBER CRIME</b>	\$ 250,000 \$ 250,000 \$ 250,000 \$ 2,000,000 \$ 250,000 \$ 250,000 \$ 50,000 \$ 250,000	Funds Transfer Fraud per Claim Theft of Funds Held in Escrow per Claim Theft of Personal Funds per Claim Extortion per Claim Corporate Identity Theft per Claim Telephone Hacking per Claim Push Payment Fraud per Claim Unauthorized Use of Computer Resources per Claim
<b>SYSTEM DAMAGE AND BUSINESS INTERRUPTION</b>	\$ 2,000,000 \$ 2,000,000 \$ 100,000 \$ 2,000,000 \$ 2,000,000 \$ 25,000 \$ 2,000,000	System Damage and Rectification Costs per Claim Income Loss and Extra Expense per Claim (sub-limited to \$1,000,000 in respect of System Failure) Additional Extra Expense per Claim Dependent Business Interruption per Claim (sub-limited to \$1,000,000 in respect of System Failure) Consequential Reputational Harm per Claim Claim Preparation Costs per Claim Hardware Replacement Costs per Claim
<b>NETWORK SECURITY AND PRIVACY LIABILITY</b>	\$ 2,000,000 \$ 2,000,000 \$ 2,000,000 \$ 2,000,000 \$ 2,000,000	Network Security Liability Aggregate, including Costs and Expenses Privacy Liability Aggregate, including Costs and Expenses Management Liability Aggregate, including Costs and Expenses Regulatory Fines Aggregate, including Costs and Expenses PCI Fines, Penalties and Assessments Aggregate, including Costs and Expenses
<b>MEDIA LIABILITY</b>	\$ 2,000,000	Defamation Aggregate, including Costs and Expenses

<b>CYBER LIABILITY</b>		
	\$ 2,000,000	Intellectual Property Rights Infringement Aggregate, including Costs and Expenses
<b>COURT ATTENDANCE COSTS</b>	\$ 100,000	in the Aggregate (sub-limited to \$2,000 per day)
<b>CONTINUITY DATE</b>	Inception Date	
<b>DEDUCTIBLE</b>	\$ 10,000	each Claim for All Losses, except:
	\$ 10,000	each Claim, including costs and expenses, for Network Security & Privacy Liability and Media Liability Losses
	\$ 10,000	each Claim for System Damage and Rectification Costs Losses
	\$ NIL	each Claim for Incident Response Costs Losses
	\$ NIL	each Claim for Claim Preparation Costs Losses
	\$ NIL	each Claim for Court Attendance Costs Losses

## Schedule C - Property Listing

ITEM NO.	DESCRIPTION	LOCATION	Postal Code	FIRE PROT'N	CONSTRUCTION	Value for 2022 (2% Increase)
<b>ARENA</b>						
1	Arena/Comm. Hall/Curling Rink	129 - 4th Ave. SE, Chesley	N0G 1L0	H	FR with sprinkler and alarm	7,245,762
2	Storage Building	behind Chesley Arena	N0G 1L0	H	HCB	73,645
3	50' X 100' Pavillion	beside Chesley Arena	N0G 1L0	H	Wood/Concrete	189,353
4	Arena/Curling Rink/Hall/Legion 391	391 Queen St N, Paisley	N0G 2N0	H	FR with sprinkler and alarm	5,453,607
5	Arena/Comm Hall/Lounge/Curling Club	130 & 150 Hamilton St., Tara	N0H 2N0	H	FR with sprinkler and alarm	4,350,675
<b>CEMETERY</b>						
6	Mortuary/Storage Bldg., PL-149	Park Lt, Chesley	N0G 1L0	H	Brick	261,574
7	Storage Building., PL-149	Park Lt, Chesley	N0G 1L0	H	HCB	87,780
8	Cairns/Iron Gates/Cenotaph,	Chesley Cemetary	N0G 1L0	H	Iron	44,976
9	Columbarium for Cremated Remains	Chesley Cemetary	N0G 1L0	H	Concrete & Metal	43,281
10	Columbarium for Cremated Remains	Tara Cemetary	N0H 2N0	H	Concrete & Metal	64,921
11	Storage Bldg.	Paisley Cemetary	N0G 2N0	H	HCB	38,551
12	Mortuary Building	Bruce Road #10, Arran Twp	N0H 2N0		HCB	188,902
<b>FIRE</b>						
13	Gotherson Fire Truck (1927)					6,208
14	Fire Hall	211 - 1st Ave. N, Chesley	N0G 1L0	H	Steele on steele	1,059,195
15	Fire Hall	382 Goldie St, Paisley	N0G 2N0	H	Brick	513,858
16	Fire Hall	72 Yonge St. N, Tara	N0H 2N0	H	Brick	872,763
17	MSA Thermo Imaging Camera 3 units	1 at each Fire Station				58,603
<b>GENERAL</b>						
18	Offices/Equipment Garage (Tara)	205 Mill Rd, Invermay	N0H 2N0	H	Metal clad	1,664,816
19	Storage Shed	205 Mill Rd, Invermay	N0H 2N0		Frame	204,501
20	Offices/Equipment Garage (Chesley)	1921 Bruce Rd #10 Elderslie Twp	N0G 1L0		HCB	1,548,844
21	Landfill Building	230 4th St SW Chesley	N0G 1L0		Frame	7,449
22	Communication Equipment	Various Locations		H		248,316
23	Radio-Telephone Base/Bldg.	84 Tower Rd. Chesley	N0G 1L0	H	Metal clad	32,759
24	Sand&Salt/Equip. Storage Bldg,	1921 Bruce Rd #10 Elderslie Twp	N0G 1L0	H	Frame	429,560
25	Sand&Salt/Equip. Storage Bldg,	205 Mill Rd, Invermay	N0H 2N0	H	Tarp	96,832
26	Office/Equipment Garage Bldg (Paisley)	281 Alma St., Paisley	N0G 2N0	H	HCB	918,209
27	Misc Contents/Equip	Various Locations				4,749,892
28	Municipal Office	1925 Bruce Road #10	N0G 1L0	H	Brick	1,070,915
29	Municipal Offices/Auditorium	338 Goldie St, Paisley	N0G 2N0	H	Brick	996,385
30	Hose Tower/Storage Bldg	292 Water St, Paisley	N0G 2N0	H	Brick	630,761
31	Historic Chimney	470 Queen St.N, Paisley	N0G 2N0	H	Brick	25,701
32	Puc. Office/OPP Office/Theatre	112 First Ave, Chesley	N0G 1L0	H	Masonry	2,000,538
33	"Big Bruce" Steer Statue	1925 Bruce Rd #10 Elderslie	N0G 1L0	H		14,135
34	Four Stone Cairns	Elderslie Twp.			Stone	52,686
35	Storage Bldg.	Fairgrounds, Tara	N0H 2N0		Frame	81,944
36	Office Trailer	Arran Landfill	N0H 2N0			-
37	Storage Building	Arran Landfill	N0H 2N0		Frame	54,560
38	Geographic Information System	Admin Office-1925 Bruce Rd #10	N0G 1L0			91,430
<b>LIBRARY</b>						
39	LCBO Rented Commercial Space	277 Queen St. N., Paisley	N0G 2N0	H	Brick	194,891
40	Paisley Library	274 Queen St N, Paisley	N0G 2N0	H	Frame	249,571
41	Tara Library	69 Yonge St. N, Tara	N0H 2N0	H	Frame	281,728
42	Chesley Library	73 2nd Ave SE, Chesley	N0G 1L0		Brick	808,807
<b>MEDICAL CENTRE</b>						
43	Medical Centre	33 - 2nd Street SE Chesley	N0G 1L0	H	Brick	1,572,131
44	Medical Centre	127 Victoria St S, Paisley	N0G 2N0	H	Brick	807,451
<b>MUSEUM</b>						
45	Museum	407 Queen St. N., Paisley	N0G 2N0	H	Frame	968,774

## Schedule C - Property Listing

ITEM NO.	DESCRIPTION	LOCATION	Postal Code	FIRE PROT'N	CONSTRUCTION	Value for 2022 (2% Increase)
<b>PARKS/RECREATION</b>						
46	Arkwright Community Hall	648 Bruce Rd #17, Arran Twp	N0H 2N0		Brick	294,916
47	Washrooms/Storage/Canteen	Hwy. #21, Allenford Ball Park	N0H 1A0		Frame	92,218
48	Washrooms/ Changehouse	129 4th Ave SE, Chesley, ON	N0G 1L0	H	HCB	116,709
49	Trailer Park Washrooms	129 4th Ave SE, Chesley, ON	N0G 1L0	H	HCB	70,770
50	Picnic Shelter	129 4th Ave SE, Chesley, ON	N0G 1L0	H	Frame	26,818
51	Washrooms	Mary Cumming Park, Paisley	N0G 2N0			5,000
52	Picnic Pavillion	Dr. Milne Park, Paisley	N0G 2N0	H	Frame	55,747
53	Washroom, Storage, Shelter	Roger Thorne Pavillion, Chesley	N0G 1L0		Steel and wood	125,000
54	Washroom, Kitchen, Shelter	Kinetter Pavillion, Tara	N0H 2N0		Steel and wood	160,000
55	Storage Shed	Riverside Pk, Paisley	N0G 2N0	H	Frame	323,183
56	Dugouts	Riverside Pk, Paisley	N0G 2N0	H	Frame	7,710
57	Dugouts	Chesley	N0G 1L0			8,000
58	Booth/Washrooms	Fairgrounds, Tara	N0H 2N0	H	Frame	84,015
59	Dugouts	Fairgrounds, Tara	N0H 2N0	H	Frame	7,710
60	Scoreboard	Fairgrounds, Tara	N0H 2N0	H	Frame	7,710
61	Starter/Viewing Bldg.	Fairgrounds, Tara	N0H 2N0	H	Frame	25,701
62	Floodlighting Equipment	Various Locations				248,316
63	Playground Equipment	Various Locations				385,667
64	Bleachers	Various Locations				124,158
65	Recreational Fencing	Various Locations				124,158
66	Misc Parks Contents/Equipment					722,600
67	3-Electronic Signs	Chesley, Paisley, Tara				38,087
<b>POOL</b>						
68	Pool, Changerooms	129-4th Ave SE, Chesley	N0G 1L0		Brick	191,452
69	Pool, Changerooms	15 White Ave, Tara	N0H 2N0		Brick	231,679
<b>SEWAGE</b>						
70	Lift Station	First Ave. N, Chesley	N0G 1L0	H	HCB	228,736
71	Lift Station	River Rd., Chesley	N0G 1L0	H	HCB	154,204
72	Lift Station	Garner Ave, Chesley	N0G 1L0	H	HCB	115,653
73	Lift Station (U/G)	Third Ave, Chesley	N0G 1L0	H	HCB	154,204
74	Blower Bldg./Alum Building	Fourth St. S, Chesley	N0G 1L0	H	HCB	395,791
75	Paisley Sewage Plant	332 North Street	N0G 2N0		FR	4,274,028
76	Paisley Sewage Tank (UG)	Mill Street	N0G 2N0		HCB	154,204
77	Paisley Wet Well	315 Albert Street	N0G 2N0		HCB	213,315
78	Paisley Wet Well	525 Ross Street	N0G 2N0		HCB	213,315
79	Tara Wet Well	46 Mill Street	N0H 2N0		HCB	143,924
80	Tara Wet Well	48 Mill Street	N0H 2N0			56,081
<b>WATER</b>						
81	Operations Centre/Garage	1 Riverside Dr., Chesley	N0G 1L0	H	Steele on steele	937,095
82	Pumpstation	44 Durst St, Chesley	N0G 1L0	H	HCB	115,656
83	Standpipe	84 Tower Rd., Chesley	N0G 1L0	H	Steele on steele	1,445,665
84	Pumpstation #2	W/S River St., Tara	N0H 2N0	H	HCB	38,551
85	Pumpstation #3	59 Market Street	N0H 2N0	H	HCB	191,471
86	Pumpstation #4	158 Yonge St. N, Tara	N0H 2N0	H	HCB	558,711
87	Standpipe	158 Yonge St. N, Tara	N0H 2N0	H	Steele on steele	1,423,819
88	Storage Bldg	E/S Mill St., Paisley	N0G 2N0	H	HCB	128,504
89	Meter Chamber	25 Sideroad, Elderslie	N0G 1L0	H	HCB	133,644
90	Standpipe/Valve Chamber	Alma/Albert St., Paisley	N0G 2N0	H	Steele on steele	1,557,463
91	Arran-Elderslie Water Treatment Plant	129 4th Ave SE, Chesley, ON	N0G 1L0		FR	2,860,489
<b>TOTAL SCHEDULED VALUES</b>						<b>59,329,088</b>
92	ACCOUNTS RECEIVABLE					500,000
93	EXTRA EXPENSE					500,000
94	GROSS RENTALS					500,000
95	VALUABLE PAPERS					500,000
96	COMPUTER EQUIPMENT / EDP / MEDIA					500,000
<b>TOTAL BLANKET AMOUNT</b>						<b>61,829,088</b>
	<b>Signature:</b>	<b>Tracey Neifer, Treasurer</b>			<b>Date:</b>	<b>10/1/2021</b>

Schedule D - Licensed Vehicle & Equipment Listing

**Arran-Elderslie Equipment Listing**

Unit #	Description	Year	License	VIN #
AE3	Chev ½ ton 4 x 4	2005	2062NJ	1GCEK14V95Z140952
AE013	International Plow Truck	2013	AD44342	1HTGSSJTODJ306762
AE15	Western Star Plow Truck	2015	AJ60154	5KKHAXDVXFPGE1295
AE18	Silverado 1500 LS 4x4	2018	AT96620	3GCUKNEC5JG241058
AR1	GMC ½ ton 4 x 4	2009	AD46117	1GTEK14C19Z137841
AR8	Sterling Dump	2007	4485TJ	2FZHACV07AY08460
CH2	Dodge One Ton Truck	2001	6107YB	3B6MC3651M508056
CH3	GMC Dump 1 Ton	1993	XB4229	1GDHC34K4PE514711
CH013	Chev 4x4 1/2 ton	2013	AE125800	1GCRKREA4DZ325839
EL1	Sterling plow truck	2009	8090WX	2FZHACVX9AAE6871
EL20	Western Star Plow Truck	2020	BD19153	5KKHAXDV3LPLX0612
PA 1	Chev Topkick sander truck	1996	7206AX	1GDM7H1P3TJ513325
PA09	Chev 1 ton dump	2009	9013CH	1GDJC74K89E138574
TA18	Chev 3500 HD 1 ton	2018	AT96619	1GB3CYCG3JF175552
AET1	Tandem axle float	1989	X13805	1TKCO2422KMO84802
AET2	Works Canadian landscape	2006	D4689A	2CPUSC1B16A006029
AET3	Works utility (home made)	1994	L45379	167928740
AET4	Tile trailer (home made)	1959	49252F	10490840
AET5	Tile trailer ( home made)	1960	91401H	23650994
AET18	Weberline Roll Off Trailer	2018	R4125W	2W9700011KR147396
WT1	Water United Cargo	2008	E2042M	48BTE14298A101548
WT2	Water utility	2004	B2325M	254784508
WT3	Smyth tandem trailer	1989	C7171E	DAF16150289
WT18	Portable Generator Trailer	2018	R3074B	7G1BE122XJE001777
RCT1	Weberlane Trailer	2014	L2609J	2W935021272085942
W5	GMC 4x4 ½ ton pickup	2009	3639WR	1GTEK14C99Z125355
W6	GMC Sierra 4 x 4 ½ ton	2011	6187ZB	1GTR2UEA2BZ249179
W7	GMC 4x4 ½ ton pickup	2013	1962MV	1GCRKREA2DZ371072
W8	GMC 4X4 ½ ton ext cab	2018	A411542	3GTU2LEC7JG300695
AE06	Chev 1/2 ton 4x4 (Rec)	2006	8328RP	3GTEK14X76G173564
CH1	Chev ½ Ton	2002	AV98719	1GCEC14V22E249642
W4	GMC 4x4 ½ ton pickup	2007	4456TJ	3GTEK14V07G172756
CBO	Pontiac Vibe	2010	ADLB125	5Y2SM6E07AZ413619
CBO19	Dodge Ram 1500 4x4	2019	AY41791	1C6RR7KT3KS577441
T Fire - #75	Tanker from Paisley	1991	6826AS	1HTSDPBR5MH391819
T Fire - #76	GMC Rescue Van	2005	4516NZ	1GDE5C1215F519051
T Fire - #74	International Pumper	2011	6144YB	1HTWCAZR7BJ289113
T Fire - #71	Pumper	2014	12FR60	4S7ZT2B91DC077517
P Fire - #85	Freightliner tanker	2015	AJ10578	1FVACYCY4FHGK1495
P Fire - #81	Freightliner	2000	7887JN	1FV6JLCB4YHB12990
P Fire - #86	Freightliner Rescue	2011	AB86964	1FVACYBS7CHBJ6123
C Fire	Ford	1945	EX4679	565784
C Fire - #96	GMC Rescue Van	2000	4609HA	1GDM7H1B3YJ503180
C Fire - #91	Freightliner M2-106	2005	2102NJ	1FVACYDCX5HU11899
C Fire - #94	/60X20 SIGN	2008	36FS25	1FVACYBS38HAB6931

Schedule D - Licensed Vehicle & Equipment Listing

**Arran-Elderslie Equipment Listing**

<b>Unit #</b>	<b>Description</b>	<b>Year</b>	<b>License</b>	<b>VIN #</b>
<b><u>WORKS</u></b>				
AE10	924H Caterpillar Loader	2010		HPED00907
AE20	Kubota Zero Turn	2020		
AE95	*NEW* Cat Compactor	1995		15Z01524
AR5	Volvo Grader	2004		35889
AR7	Cat Backhoe	2008		KM03216
AR9	Kubota ZD326 Zero turn	2011		Serial # 10793
AR18	Cat 160M Grader	2017		CAT0160MHD9T015
AR20	2020 Chev Silverado Ext-cab	2020		3HAEJTAR6LL360670
CH10	Kubota Lawn Mower	2014		11946
CH14&BERTI	Kubota M108 tractor/sno	2007		50326
CH15	New Holland W80C Loader	2015		
CH20	Kubota Tractor	2020		
EL6	New Holland Backhoe	2005		31052207
EL7	John Deere 870G grader	2013		1DW870GXADD655773
PA3	Sweeper Truck	1997		1FDXH70CXTVA16106
PA7	McCormack tractor/blade	2011		LU3800067
PA18	Kubota Zero Turn	2018		ZD1211
PA21	CAT 420 Backhoe	2021		H8T01080
TA4	New Holland 6030	2009		Z88D22415
RW17	Kubota Tractor	2017		70831
<b><u>REC</u></b>				
RP1	GMC Olympia	2001		
RP3	Kubota ZD 326 zero turn	2011		Serial # 10772
RT1	Olympia	2002		RC0201059RB
RT3	Grasshopper Lawnmower	2013		Serial # 6312753
RC1	Olympia	1996		RC9012173
RC4	2014 Hustler	2014		14021127
RC5	Zamboni	2019		446-12090
CH5	Kubota L4630/loader	2005		34370
CH9	Ferris Lawn mower	2010		2014302401
	Kubota Tractor	2018		

Schedule E - Arran-Elderslie Claims Experience History for the period of 2009-2021



as of: 07/15/21

Municipality of Arran-Elderslie												
General Liability												
Claim No.	Loss Date	Coverage	Description	Paid Loss	Paid Expense	Total Paid	Loss Reserve	Expense Reserve	Total Incurred	Deductible	Net Incurred	Status
33922-101242	6/5/09	PI	Claimant alleges he was maliciously treated against by municipality	\$425,000.00	\$53,237.60	\$478,237.60	\$0.00	\$0.00	\$478,237.60	\$5,000.00	\$473,237.60	Closed
53640-10953	6/2/10	BI	Motor vehicle accident occurred due to bad road conditions. injuries sustained	\$103,200.00	\$142,611.26	\$245,811.26	\$0.00	\$0.00	\$245,811.26	\$5,000.00	\$240,811.26	Closed
33922-20294	6/2/10	BI	Tp alleges road conditions played a part in causation of motor vehicle accident	\$2,244.00	\$0.00	\$2,244.00	\$0.00	\$0.00	\$2,244.00	\$5,000.00	\$0.00	Closed
53640-11335	8/14/10	PD	Sewer back up to tp's home	\$0.00	\$473.00	\$473.00	\$0.00	\$0.00	\$473.00	\$5,000.00	\$0.00	Closed
53640-10468	12/4/10	BI	Slip and fall nancy tocher robinson	\$47,000.00	\$8,253.30	\$55,253.30	\$0.00	\$0.00	\$55,253.30	\$5,000.00	\$50,253.30	Closed
53640-10467	12/4/10	BI	Slip and fall - sharon lydia leifso mackenzie	\$75,000.00	\$8,023.30	\$83,023.30	\$0.00	\$0.00	\$83,023.30	\$5,000.00	\$78,023.30	Closed
33922-101781	7/6/13	BI	Mva	\$0.00	\$1,368.50	\$1,368.50	\$0.00	\$0.00	\$1,368.50	\$5,000.00	\$0.00	Closed
33922-892	1/13/14	WD	Water main broke causing damages	\$0.00	\$690.00	\$690.00	\$0.00	\$0.00	\$690.00	\$5,000.00	\$0.00	Closed
33922-970	8/26/14	BI	Slip and fall	\$0.00	\$2,058.50	\$2,058.50	\$0.00	\$0.00	\$2,058.50	\$5,000.00	\$0.00	Closed
33922-1030239	9/17/14	BI	Tripped on the lid of a catch basin that was protruding above the ground.	\$16,526.81	\$3,875.50	\$20,402.31	\$0.00	\$0.00	\$20,402.31	\$5,000.00	\$15,402.31	Closed
33922-1031458	10/8/15	BI	Slip and fall	\$155,000.00	\$15,444.54	\$170,444.54	\$0.00	\$0.00	\$170,444.54	\$5,000.00	\$165,444.54	Closed
33922-1032066	6/2/16	E&O	E&o. possible repairs, water damage, and potential health issues.	\$0.00	\$18,240.85	\$18,240.85	\$0.00	\$0.00	\$18,240.85	\$5,000.00	\$13,240.85	Closed
53640-120519	1/7/17	BI	Slip and fall	\$0.00	\$2,288.50	\$2,288.50	\$0.00	\$0.00	\$2,288.50	\$5,000.00	\$0.00	Closed
53640-114571	1/13/17	PD	Incident only - tractor damaged parked tp vehicle	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,000.00	\$0.00	Closed
53640-116131	6/12/17	PD	Tree fell onto third party home - incident only	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$5,000.00	\$0.00	Closed
53640-129549	8/31/17	CGL	Structural damage to bell canada property	\$1,140.96	\$690.00	\$1,830.96	\$0.00	\$0.00	\$1,830.96	\$5,000.00	\$0.00	Closed
53640-127056	4/5/18	BI	Unplated tractor hit a third party vehicle	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Closed

## Schedule E - Arran-Elderslie Claims Experience History for the period of 2009-2021



as of: 07/15/21

Municipality of Arran-Elderslie												
Claim No.	Loss Date	Coverage	Description	Paid Loss	Paid Expense	Total Paid	Loss Reserve	Expense Reserve	Total Incurred	Deductible	Net Incurred	Status
53640-128878	5/20/18	BI	Slip and fall on sunken section of road in front of location.	\$0.00	\$1,242.00	\$1,242.00	\$0.00	\$0.00	\$1,242.00	\$5,000.00	\$0.00	Closed
53640-129841	7/23/18	PD	Damages sustained may be the direct result of the municipality doing construction next to church property	\$0.00	\$5,033.50	\$5,033.50	\$0.00	\$0.00	\$5,033.50	\$5,000.00	\$33.50	Closed
53640-136639	11/13/18	BI	Claimant sustained injuries from mva from icy roadway	\$0.00	\$2,288.50	\$2,288.50	\$0.00	\$0.00	\$2,288.50	\$5,000.00	\$0.00	Closed
53640-156869	8/25/20	BI	Fatal motorcycle crash on insured's road that had construction being completed on	\$0.00	\$8,630.50	\$8,630.50	\$0.00	\$3,869.50	\$12,500.00	\$5,000.00	\$7,500.00	Open
<b>Total Claims:</b>										\$1,043,946.66		

Property												
Claim No.	Loss Date	Coverage	Description	Deductible	Paid Loss	Paid Expense	Total Paid	Total Reserves	Recovery	Total Incurred	Status	
8300 - 203245C	8/9/09	Commercial Property	Lightning Property	\$0.00	\$7,753.21	\$805.00	\$8,558.21	\$0.00	\$0.00	\$8,558.21	Closed	
8300 - 231318C	7/27/13	Commercial Property	Lightning Property	\$0.00	\$25,478.20	\$1,127.00	\$26,605.20	\$0.00	\$0.00	\$26,605.20	Closed	
33568784C	7/18/15	Commercial Property	Lightning Property	\$2,500.00	\$11,236.46	\$1,158.51	\$12,394.97	\$0.00	\$0.00	\$12,394.97	Closed	
33677885C	2/5/16	Commercial Property	Water escape Property	\$2,500.00	\$38,264.09	\$8,037.47	\$46,301.56	\$0.00	\$0.00	\$46,301.56	Closed	
34435519C	12/10/18	Commercial Property	Water escape Property	\$2,500.00	\$6,717.71	\$2,602.30	\$9,320.01	\$0.00	\$0.00	\$9,320.01	Closed	
34643375C	8/20/19	Commercial Property	Lightning Property	\$2,500.00	\$30,284.94	\$2,498.20	\$32,783.14	\$0.00	\$0.00	\$32,783.14	Closed	
<b>Total Claims:</b>										\$135,963.10		

Auto												
Claim No.	Loss Date	Liab %	Description	Paid Loss	Paid Expense	Total Paid	Total Reserves	Recovery	Total Incurred	Status		
0500 - 134568	1/16/09	0	Tp exits park lot-highway	\$18,487.42	\$1,325.08	\$19,812.50	\$0.00	-\$4,194.89	\$15,617.61	Closed		



Schedule E - Arran-Elderslie Claims Experience History for the period of 2009-2021



as of: 07/15/21

Auto										
Claim No.	Loss Date	Liab %	Description	Paid Loss	Paid Expense	Total Paid	Total Reserves	Recovery	Total Incurred	Status
8300 - 224849	3/26/13	100	Ins hit tp in rear	\$5,575.99	\$1,457.75	\$7,033.74	\$0.00	\$0.00	\$7,033.74	Closed
8300 - 230969	2/28/14	100	Ins disobeyed stop sign	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Closed
Total Claims:									\$22,651.35	

**Schedule F**  
**Blanket Accident & Sickness Insurance Policy**  
**Arran-Elderslie Volunteer Firefighters**  
**Locations in Chesley, Paisley and Tara**

<b>Premium Breakdown:</b>		
<b>• On-Duty Coverage</b>		
Number of Covered Persons	Subject to change.  Premium per member: _____	75
<b>Loss of Life Benefits</b>		
Accidental Death Benefits	Accidental Death Benefit Amount	\$200,000
	Seat Belt Benefit Amount	\$50,000
	Safety Vest Benefit Amount	\$50,000
	Military Death Benefit Amount	\$15,000
Illness Loss of Life Benefit Amount		\$200,000
Dependent Child and Education Benefit Amount		\$30,000
Spousal Support and Education Benefit Amount		\$15,000
Memorial Benefit Amount		\$5,000
Dependent Elder Benefit Amount		\$5,000
Repatriation Benefit Amount		\$20,000
<b>Lump Sum Living Benefits</b>		
Accidental Dismemberment Benefit Principal Sum		\$200,000
Vision Impairment Benefit Principal Sum		\$200,000
Injury Permanent Impairment Benefit Principal Sum		\$200,000
Heart Permanent Impairment Benefit Principal Sum		\$200,000
Illness Permanent Impairment Benefit Principal Sum		\$200,000
Cosmetic Disfigurement Resulting from Burns Benefit Principal Sum		\$200,000
HIV Positive Lump Sum Living Benefit Principal Sum		\$200,000

**Schedule F**  
**Blanket Accident & Sickness Insurance Policy**  
**Arran-Elderslie Volunteer Firefighters**  
**Locations in Chesley, Paisley and Tara**

Cancer Benefit Principal Sum		\$5,000
<b>Weekly Income Benefits</b>		
Total Disability Benefits	Total Disability Weekly Amount (first 28 days)	\$300
	Total Disability Maximum Weekly Amount (after 28 days)	\$900
	Total Disability Minimum Weekly Amount	\$75
Partial Disability Benefits	Partial Disability Weekly Amount (first 28 days)	\$150
	Partial Disability Maximum Weekly Amount (after 28 days)	\$450
	Partial Disability Minimum Weekly Amount	\$38
Disability Benefits General		
Occupational Retraining Benefit Maximum Amount		\$20,000
Weekly Injury Permanent Impairment Benefit		No Coverage
Medical Expense Benefits	Medical Expense Benefit Maximum Amount	\$5,000
	Cosmetic Plastic Surgery Maximum Amount	\$25,000
	Post-Traumatic Stress Disorder Maximum Amount	\$25,000
	Critical Incident Stress Management Maximum Amount	\$25,000
	Family Expense Benefit Amount (per day)	\$100
	Family Bereavement and Trauma Counseling Benefit Amount (per person)	\$1,000
Transition Benefit		Coverage Provided
Felonious Assault Benefit Amount		\$100,0000
Home Alteration and Vehicle Modification Benefit Maximum Amount		\$50,000
Optional Benefits	Weekly Hospital Benefit Amount	No Coverage

**Schedule F**  
**Blanket Accident & Sickness Insurance Policy**  
**Arran-Elderslie Volunteer Firefighters**  
**Locations in Chesley, Paisley and Tara**

	First Week Total Disability Benefit Amount	No Coverage
	Coordinated 28 Day Total Disability Benefit Amount	No Coverage
	Extended Total Disability Benefit	No Coverage
	Long-Term Total Disability Benefit	No Coverage
	Cost Of Living Adjustment (COLA) Benefits 1) Weekly Injury Permanent Impairment COLA 2) Long-Term Total Disability COLA	No Coverage No Coverage
<b>Premium Breakdown:</b>		
<ul style="list-style-type: none"> <li><b>Off-Duty Coverage – member benefit rider – injury only</b></li> </ul>		
Number of Covered Persons	Subject to change. Premium per member: _____	43
Accidental Death Benefit Amount		\$200,000
Accidental Dismemberment Principal Sum		\$200,000
Weekly Accident Income Benefit Amount		\$300
<b>Premium Breakdown:</b>		
<ul style="list-style-type: none"> <li><b>Eligible Dependent benefit rider – injury only</b></li> </ul>		
Number of Covered Persons	Subject to change. Premium per member: _____	29
Accidental Death Benefit Amount		\$200,000
Accidental Dismemberment Principal Sum		\$200,000
Weekly Accident Income Benefit Amount		\$100