REQUEST FOR PROPOSAL

RFP-MCC-2403

INSURANCE
FOR
VOLUNTEER FIRE DEPARTMENTS

MUNICIPALITY OF CUMBERLAND COUNTY

1395 BLAIR LAKE RD

UPPER NAPPAN, NS

B4H 3Y4

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Proposal Form

1.0 GENERAL TERMS AND CONDITIONS

Part 1 of this proposal document sets out a Summary of Requirements and outlines the General Terms and Conditions.

The Municipality of Cumberland County shall hereby be referred to as the "Municipality" throughout this document.

1.1 Purpose

The Municipality is in the process of selecting an Insurer to provide insurance and risk management services in the areas contained within this Request for Proposal.

Through this Request for Proposal, the Municipality seeks to:

- Specify the terms and conditions that would govern any resulting policy
- Select the successful proponent, if any

This Request for Proposal states the instructions for submitting proposals, and the procedures and criteria by which the successful proponent will be selected.

1.2 Proposal Submissions

Any change notices, appendices and addenda issued for this Request for Proposal shall be considered part of this proposal document.

The proposal is to be submitted in a sealed envelope clearly marked with the proposal name and proposal document number to the Municipality of Cumberland County on or before **Thursday, February 29, 2024 at 2:00 PM, local time**.

One original, one copy and one electronic copy of your proposal must be received prior to closing date and time.

Email and fax proposals are not acceptable.

Any proposals received after the closing date and time shall be returned unopened. Proponents may not make modifications to their Proposals after the closing date and time.

All proposals shall become the property of the Municipality of Cumberland County.

It is the responsibility of each proponent to submit all required documents as outlined in this Request for Proposal. Failure to quote on all options set out will disqualify your proposal.

1.3 Irrevocable Offer

The proponent hereby acknowledges that offers contained within your response to this Request for Proposal shall remain open for acceptance by the Municipality for a period of not less than forty five (45) days from the closing date of this Request for Proposal as specified in Section 1.6 and 1.7.

1.4 Proposal Costs

The Municipality is not liable for any costs incurred by proponents in preparing responses to this Request for Proposal or for any work performed prior to official appointment by the Municipality.

1.5 Municipal Contact for Request for Proposal

It shall be the proponent's responsibility to clarify any points in question with the Municipality prior to submitting the proposal.

Responses to inquiries will be forwarded to all proponents in the form of an addendum.

Inquiries should be directed to:

Name: Shelby Hum

Email address: shelbyhum@cumberlandcounty.ns.ca

If a proponent discovers any inconsistency, discrepancy, ambiguity, error, or omission in this Request for Proposal, it must notify the Municipality immediately in writing.

Any revision to this Request for Proposal will be issued as an addendum to all proponents.

1.6 Schedule of Events

The following schedule is provided for planning purposes only. The Municipality may alter this schedule at any time and accepts no responsibility for adherence to this schedule:

- Issue of Request for Proposal – January 22, 2024
- Closing Date and Time for Submission of Proposal – February 29, 2024 at 2:00 pm
- Evaluation of RFP and clarification of Proposal Responses – February 29, 2024 – March 15, 2024
- Proponent Selected – March 2024

1.7 Opening

Proposals must be clearly marked "RFP-MCC-2403" and addressed to:

Address: Upper Nappan Service Centre
Attn: Shelby Hum
1395 Blair Lake Road,
Upper Nappan, NS B4H 3Y4
Telephone: (902) 667-3204

Proposals must be signed by an official authorized to bind the proponent and will provide the name(s), title(s), full address and telephone number of the individual(s) to be contacted during the evaluation process.

There will not be a public opening for this RFP process.

1.8 Selection Process

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

Selection

The General Insurance and Risk Management Services will be selected based upon evaluation criteria developed by the Municipality, which in its sole discretion, will determine the manner in which each response to this Request for Proposal meets the evaluation criteria.

Evaluation Criteria

Each response to this Request for Proposal will be evaluated by the Municipality or Municipality representative 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 understanding (30%)**
  - 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.

- **Experience, Financial Stability and References (10%)**
  - The proponent's proven ability to implement and administer the Municipality's general insurance program.
  - The Insurer's and Broker's financial strength and long-term viability, including financial statements of Main Insurers.
  - The Insurer's experience in providing insurance to municipalities.
  - References submitted.
- **Services Offered (30%)**
  - For each service, indicate any additional costs required:
    - Risk Management Services.
    - Claims Management Services, including evidence of how the proponent links claims analysis to their risk management advisory services.
- **Price (30%)**

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 representatives would provide a presentation on behalf of their firm(s), including the account executive who will be assigned to the Municipality.

1.9 Rejection of Proposals and Termination of the RFP

The Municipality reserves the right to reject any and/or all proposals received. The Municipality is not under any obligation to award a contract and reserves the right to terminate the Request for Proposal at any time for any reason, and to withdraw from discussions with all or any of the proponents who have responded. The receipt and opening of a proposal does not constitute acceptance of any proposal.

1.10 Confidentiality

The Municipality and the proponent agree that the content of each response to this Request for Proposal will be held in the strictest confidence, and details of any response will not be discussed with any other party. By submitting a response to this Request for Proposal, each proponent, broker and insurer agrees not to disclose the proposal at any time. Only information subject to the Freedom of Information and Privacy Act may be disclosed. The Municipality agrees to notify the proponent should a request for information be received.

1.11 Term of Agreement

The successful proponent will provide services to and arrange insurance for the Municipality for the upcoming policy term, from April 1, 2024 to April 1, 2025. Based on

satisfactory performance and service, subsequent renewals may be granted (The maximum number of years will be five years total).

1.12 Claims Adjuster

The Municipality may appoint an independent adjuster to handle all or any of the claims.

1.13 Coverage

Details of the Municipality's required coverage and deductibles are set out in the Coverage Specifications Section. The following highlights some of the key requirements:

Subscription Identification: If more than one Insurer is proposed for a selected coverage, each Insurer and percentage of subscription is to be identified for each class of insurance and the proponent must warrant that all subscriptions are firm authorizations. As well, all Liability insurance, including Municipal Liability, Errors and Omissions Liability, Non-Owned and Automobile must be placed with the same General Insurance Company.

Wordings: Insurers may quote on their own wordings as long as all conditions are met by the wordings. The Municipality will require that original specimen wordings must accompany the proposal showing all Terms, Conditions and Exclusions. It is mandatory that deviations from the coverage requested be outlined in full in a separate section, marked "Deviations".

Claims Made: The Errors and Omissions Liability policy must be written on a claims made form.

Assignment/Transfer: The successful proponent will not assign or transfer any portion of the proposal submitted and subsequently accepted without receiving written prior approval to do so from the Municipality.

Coverages: At any time, the Municipality reserves the right to increase coverage for insurance purposes, to add additional items, or remove excess items to the respective policies or to increase or decrease deductibles, all of which would be subject to negotiated increases or 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 associated costs.

1.14 Reciprocal Proposal

If the proposal submitted is for a Reciprocal Agreement, the proponent must clearly identify the retro-assessment percentage for which the Municipality would be responsible.

The proponent must include a retro-assessment history of the Reciprocal including the claims history leading to the retro-assessments. The Reciprocal proponent should address any concerns regarding the Municipality's ability to return to conventional insurance. As well, the Reciprocal proponent must include any Notice Period required and any outstanding liabilities for which the Municipality may be responsible.

The proponent must include The Reciprocal Subscribers Agreement and any amendments to the Original Agreement.

1.15 Reservation of Right

Proponents will not have the right to change conditions, terms or prices of the proposal once the proposal has been submitted in writing to the Municipality; nor shall proponents have the right to withdraw a proposal once it has been submitted.

The lowest or any proposal will not necessarily be accepted.

1.16 Governing Law

Any contract resulting from this Request for Proposal shall be governed by and interpreted in accordance with the laws of the Province of Nova Scotia.

1.17 Cancellation

All insurance policies will include a sixty day written notice of cancellation by the Insurer, unless otherwise noted and agreed to by the Municipality.

2.0 Service Requirements

Please provide responses to the following in the order presented.

2.1 Proponent/Brokerage Responsibilities

Proponents must provide evidence of long-term strength and viability, flexibility to react to the changing insurance needs of the Municipality, and have the ability to anticipate the Municipality's needs and respond with innovative solutions.

Proponents must have access to appropriate insurance markets.

Each Proponent must provide evidence of long-term financial strength and viability including:

- Financial statements
- AM Best rating

Each proponent must confirm their organization is licensed and in good standing to operate as an insurance broker in the Province of Nova Scotia.

Proponents must provide evidence of municipal experience including your familiarity with operations and associated risks as well as demonstrated comprehensive knowledge of legislation governing municipal operations.

The Municipality of Cumberland County is not to be used as evidence, where possible.

Outline the Account Management team you propose to assemble to service the needs of the Municipality including the qualifications and functions of each team member. Include the locations of the proposed servicing office and methods by which the Municipality will be able to interact with the proposed servicing office.

Provide a list of current municipal clients of similar size, exposures and scope of operations to the Municipality in your proposal.

Proponents must include a list of three references including contact names, addresses and phone numbers.

Proposals must include a commitment to, and details of, service that will be provided to enhance the Municipality's understanding of matters pertaining to insurance and risk management; including in person meetings with members of the proponents Account Management Team at the Municipality's office in Upper Nappan, NS or Springhill, NS.

2.2 Risk Management Services

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 for the Municipality.

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.

2.3 Claims Management Services

Include in your response details regarding the following (provide a response for each point or indicate "not applicable"):

- 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 handling procedure that would be implemented to standardize this process in a multi-site operation.
- Discuss the use of adjusters, legal representatives, the handling of sensitive claims and education.
- Advise if there is a dedicated claims management team and briefly describe their experience.
- Do you utilize a third party claims administrator? If yes, identify the firm used and if they have claims settling authority.

Indicate any advisory services which are included in the premium, and those which are provided on a fee for service basis.

3.0 Coverage Specifications

3.1 General Liability Insurance
3.2 Errors and Omissions Liability Insurance
3.3 Non-Owned Automobile Insurance
3.4 Crime Insurance
3.5 Councilors' Accident Insurance
3.6 Property & Boiler Insurance
3.7 Automobile Fleet Insurance
3.8 Environmental Liability Insurance
3.9 Legal Expense Insurance
3.10 Additional Coverage

Coverage requirements for policies are outlined on the following pages:

3.1 GENERAL LIABILITY INSURANCE

Description	Pays those sums that the Municipality becomes legally obligated to pay as compensatory damages because of bodily injury (including personal injury) or property damage
Details of Coverage and Conditions	▪ Liability for Bodily Injury and Property Damage ▪ Professional Liability including Incidental Medical Malpractice (including use of defibrillation equipment) included to policy limit ▪ Contingent Employers' Liability ▪ Blanket Contractual Liability ▪ Liability under the Provincial Liquor License Act ▪ Personal Injury Liability ▪ Tenants Legal Liability ▪ Medical Payments ▪ Abuse/Molestation ▪ Claims settled on an occurrence basis
Named Insured includes	▪ The Public Sector Entity and all Additional Insureds named on the Policy ▪ Council Members ▪ Employees ▪ Volunteers ▪ Committee Members ▪ Appointees ▪ Statutory Officers ▪ Fire Fighters ▪ Volunteer Boards, Commissions and Committees (including their Officers, Employees, and Volunteers)

The following lines of coverage are not insured under this section of the policy:

- Nuclear Liability
- *Environmental Impairment Liability
- *Errors and Omissions Liability
- *Automobile Liability

MUNICIPAL LIABILITY	$ 10,000,000 (no annual aggregate)
Including:	
Tenants Legal Liability	
Incidental Medical Malpractice	
Abuse/Molestation	
Third Party Deductible, including expenses	$10,000 per occurrence
Sewer Back Up Deductible, including expenses	$10,000 per claimant
Wrongful Dismissal Deductible, including expenses	$5,000 per occurrence

3.2 PUBLIC OFFICIALS (ERRORS AND OMISSIONS) LIABILITY INSURANCE

Description	Pays those sums that the Municipality becomes legally obligated to pay as compensatory damages because of "Wrongful Acts" (an actual or alleged violation of a federal, provincial or local statutes or an error, omission, misleading statement, neglect or breach of duty).
Details of Coverage and Conditions	▪ Claims made policy, which insures claims first made during the current policy term ▪ Prior acts are covered, provided the Insured had no knowledge of the act at the effective date of coverage ▪ Extended reporting period available in the event of termination or non-renewal of the policy ▪ No retro-active date
Named Insured includes	▪ The Public Sector Entity and all Additional Insureds named on the Policy ▪ Council Members ▪ Employees ▪ Committee Members ▪ Volunteers ▪ Appointees ▪ Statutory Officers ▪ Fire Fighters ▪ Boards, Commissions and Committees (including their Officers and Employees)
PUBLIC OFFICIALS (ERRORS & OMISSIONS) LIABILITY	
Including:	
Municipal Employee Benefits Liability	$5,000,000 each claim
Deductible	$10,000 each claim;

3.3 SPF 6 – STANDARD NON-OWNED AUTOMOBILE INSURANCE

Description

- Standard Non-Owned Automobile Policy Form (S.P.F. 6)
- Insures against bodily injury or property damage claims arising from the use or operation of vehicles not owned by the Municipality (vehicles that are leased, rented or hired for a period of 30 days or less)

Special Coverage Extensions

- S.E.F. No. 94 – Insuring legal liability for all perils of physical damage to vehicles that are leased, rented or hired for a period of 30 days or less.
- S.E.F. No. 96 – Contractual Liability for Elected Officials, Board Members, Employees and Volunteers for excess liability protection over and above any primary automobile insurance, when on business of the Municipality, subject to a Resolution having been passed by the Municipality, thus forming a Contractual Agreement (not restricted to authorized trips and does not exclude traveling to and from work)

S.P.F. 6 – NON-OWNED AUTOMOBILE	
	$5,000,000 any one accident
Deductible	NIL
SEF 94 Legal Liability for Non-Owned Vehicles	$250,000 per vehicle
Deductible	$500 per vehicle

3.4 CRIME INSURANCE

Description	Insures against Employee Dishonesty, Loss of Money and Securities, and those costs associated with determining the amount of the loss. Includes the dishonest or fraudulent acts of any employees, appointed officials, Council members, or volunteers.
Details of Coverage and Conditions	▪ Employee Dishonesty coverage limit applies on a per claim basis, regardless of the number of employees committing the dishonest act ▪ Loss of Money or Securities Inside the Premises ▪ Loss of Money or Securities Outside the Premises ▪ Money Orders and Counterfeit Paper Currency ▪ Depositors Forgery ▪ Computer Fraud ▪ Audit Expenses
Named Insured includes	▪ The Public Sector Entity and all Additional Insureds named on the Policy ▪ Commissions, Committees, and Volunteer Boards

COMPREHEMSIVE CRIME INSURANCE

Employee Dishonesty Form A	$1,000,000
Loss of Money/Security Inside the Premises	$ 200,000
Loss of Money/Security Outside the Premises	$ 200,000
Money Orders & Counterfeit Paper Currency	$ 200,000
Forgery & Alteration	$1,000,000
Audit Expenses	$ 200,000
Computer Fraud	$ 200,000
Deductible	NIL

3.5 MUNICIPAL OFFICIALS' ACCIDENT INSURANCE

Description	Pays benefits to Insured Persons under the age of 80 years who suffer bodily injury as a result of an accident. The policy may apply on either a "While on Municipal Business, including Travel" basis or a "24-Hour" basis, except Weekly Accident Indemnity, which applies only while traveling on business of the Municipality.
Details of Coverage and Conditions	In the event of accidental death of the Insured Person, the benefit is paid to the Estate of the Insured Person, unless an alternate Beneficiary has been previously declared to the Public Sector Entity
Exclusion	▪ Participation in a riot, insurrection, civil commotion or disturbance ▪ Suicide or intentionally self-inflicted injury ▪ Active full-time, part-time or temporary services in the armed forces of any country ▪ War ▪ Sickness or disease ▪ Persons while acting in their duty as an aircraft pilot or crew member ▪ Experimental drugs not approved by the appropriate governing authority

Named Insured includes all persons eligible for coverage, which the Municipality has declared to the insuring company, and for whom premium has been paid. Such persons can include, but are not limited to:

- Active Council Members
- Directors, Trustees and Officials
- Members of Commissions, Boards, or other special units
- Other employees or volunteers of the Insured Public Sector Entity, as declared

MUNICIPAL OFFICIALS ACCIDENT

Principal Sum	$ 250,000 applies on a 24 Hour Basis
Limits as outlined in Coverage Description	
Coverage applies to nine (9) Council Members and Senior Staff	

3.6 PROPERTY INSURANCE, INCLUDING BOILER AND MACHINERY INSURANCE

Description

Insures against direct physical loss of or damage to Property of Every Description. Coverage applies to all property owned by the Municipality and property for which the Municipality is legally liable or has agreed in advance to insure.

Details of Coverage and Conditions

- Property Insured against All Risks of loss or damage, including Flood and Earthquake
- Replacement Cost Basis of Loss Settlement applies, unless endorsed otherwise
- No Coinsurance Clause applies
- New Generation coverage (increase in the Replacement Cost of equipment when necessary to replace with newer equipment, even if it has greater capacity, processing ability or efficiency)
- Inflation Protection included
- Vacant property included
- Automatic coverage for additions, alterations and repairs up to $1,000,000 in value, to be reported within 90 days for adjustment
- Inspections of Boilers and Refrigeration Equipment, as required by law, are provided at no additional cost

The following items are Insured in the Total Sum of Insurance amount listed, unless a specific sub-limit has been indicated:

- Computers / Electronic Data Processing Equipment
- Fine Arts
- Water Damage to building, contents and equipment

	▪ Building Damage by Theft ▪ Debris Removal ▪ Increased Costs of Repairs – Laws and By-laws ▪ Consequential Damage – Premises Power Protection ▪ Removal Costs to prevent loss or damage ▪ Growing Plants, Trees, Shrubs or Flowers in the Open ($10,000 limit per item, including Debris Removal) ▪ Personal Property of Officers and Employees ($5,000 limit per Officer or Employee)
Property Excluded from Coverage	▪ Licensed vehicles, watercraft over 8 metres in length, or aircraft ▪ Bridges, dams, parking meters, power lines, fencing ▪ Pavement, roads, streetlights, guardrails, road signs, tunnels ▪ Please see the Policy Wordings for a complete description of Excluded Property. ▪ Please contact our office if you require a coverage quotation for any excluded items listed above.
Perils Excluded from Coverage	▪ War ▪ Nuclear Incident ▪ Criminal Acts of the Insured's employees or agents ▪ Wear and tear ▪ Terrorism ▪ Fungi and Fungal Derivatives
Named Insured includes	▪ The Municipality and all Additional Insureds named on the Policy ▪ Lessors, Mortgagees, and other third party interests, as requested by the Public Sector Entity, when appropriate

COMBINED PHYSICAL DAMAGE BROAD FORM	LIMITS AND DEDUCTIBLES	
Property of Every Description (See Appendix "A")	$71,500,000	
Boiler & Machinery – Limit Per Accident	20,000,000	
Valuable Papers	500,000	
Extra Expense	500,000	
Accounts Receivable	500,000	
Gross Rentals	500,000	
Media/Computers/Electronic Data Processing	125,000	
Fine Arts	25,000	
Profits	100,000	
Expediting Expenses	500,000	
Contamination – Ammonia, Hazardous Substance (including PCB)	500,000	
Professional Fees	500,000	
Pollutant Clean Up and Removal	50,000	
Fire Suppression System Recharge	25,000	
Growing Plants, Trees, Shrubs or Flowers in the Open	Included	($10,000 limit per item including debris removal)
Personal Property of Officers and Employees	Included	($5,000 limit per Officer/Employee)
Water Damage	Included	
Building Damage by Theft	Included	
Debris Removal	Included	
Increased Costs Repairs – Laws & By-Laws	Included	
Consequential Damage – Premises Power Protection	Included	
New Generation	Included	
Inflation Protection	Included	

	Included
Exhibition Form/Waterfront Sign	
	10,000 per claim except:
Deductibles	10,000 applies to Computer/EDP
	10,000 applies to Fine Arts
	5,000 applies to Pollutant Clean Up & Removal
	2,500 applies to Fire Suppression System Recharge
	50,000 applies to Flood
	3% of Total Loss or $100,000 minimum, whichever is greater, applies to Earthquake

3.7 OWNED AUTOMOBILE INSURANCE (Includes Leased Vehicles)

Description	As per Nova Scotia Automobile Policy (SPF # 1)
Details of Coverage and Conditions	▪ Insures all vehicles owned, operated or leased by the Insured, except those vehicles leased or rented for less than 30 days (please see Non-Owned Automobile for coverage details on these vehicles) ▪ All Compulsory coverages are met or exceeded as per the legal requirements of the Province ▪ Physical Damage coverage insures for loss or damage by "All Perils" (unless specifically endorsed otherwise)
Special Coverage Extensions	▪ Automatic coverage is provided for newly acquired vehicles through the Blanket Fleet Endorsement ▪ All operators of Insured vehicles are automatically covered, even if under age 25 ▪ Construction or maintenance equipment, whether or not attached to the Municipality vehicle ▪ Permission to carry explosives ▪ Permission to rent or lease ▪ Replacement cost coverage provided on all vehicles unless otherwise endorsed ▪ Only new parts and materials are used when repairs are made ▪ Non-owned equipment endorsement ▪ Freezing of Fire Fighting equipment

OWNED AUTOMOBILE – Third Party Liability-All Perils	$10,000,000 per occurrence
Deductible	Various – as outlined on the vehicle schedule attached

3.8 ENVIRONMENTAL IMPAIRMENT LIABILITY INSURANCE

Description

Pays on behalf of the Municipality, Loss that the Municipality becomes legally obligated to pay as Claims for Bodily Injury, Property Damage or Clean–up Costs resulting from "Pollution Conditions" (discharge, dispersal, release or escape of any solid, liquid, gaseous or thermal irritant or contaminant, including, but not limited to, smoke, vapours, soot, fumes, acids, alkalis, toxic chemicals, medical waste and waste materials into or upon land, or any structure on land, the atmosphere, or any watercourse or body of water, including ground water, provided such conditions are not naturally present in the environment in the amounts or concentrations discovered).

Details of Coverage and Conditions

- Claims made policy, which insures claims first made during the current policy term
- Unknown prior impairments are covered, provided the Insured had no knowledge of the impairment at the effective date of coverage
- Extended reporting period available in the event of termination or non-renewal of the policy and no retro-active date.

Key Exclusions

- Fines or penalties
- Liability assumed by the Municipality under any contract or agreement except any agreement with Her Majesty the Queen as represented by the Minister of the Environment, or any other agreement specifically endorsed onto the policy
- Intentional Non-Compliance
- Abandoned Properties and Acquired Properties (until reported and confirmed)
- Asbestos and Lead

Named Insured includes

- The Municipality and Additional Insureds named on the Policy
- Council Members, Employees, Volunteers

- Committee Members, Appointees
- Statutory Officers, Fire Fighters
- Volunteer Boards, Commissions and Committees (including their Officers, Employees and Volunteers)

ENVIROMENTAL IMPAIRMENT LIABILITY

	$ 3,000,000	each loss
	$ 5,000,000	aggregate
Deductible	$ 10,000	each loss

* No Retro-Active Date

3.9 LEGAL EXPENSE FOR STATUTE LAW (Including Conflict of Interest and Wrongful Dismissal) INSURANCE

Description	Reimburses costs of defending Legal Proceedings against any Insured, even if any of the allegations of the action are groundless, false, or fraudulent.
Legal Proceedings refer to:	▪ Any actual or threatened judicial proceeding brought against the Insured concerning its legal rights, powers, privileges, immunities, duties or liabilities ▪ Any actual or threatened judicial procedure brought against the elected Municipal Official concerning the Municipal Conflict of Interest Act, when a contravention is committed through inadvertence or by reason of a bona fide error in judgment
Extension of Coverage	▪ Wrongful Dismissal extension for reimbursement of legal fees to defend wrongful dismissal actions, subject to a separate limit for any one claim ▪ Extension does not apply to Wrongful Dismissal arising from shutdown, redundancies, merger with another municipality, strike, lockout, labour dispute, or union grievance procedure
Details of Coverage and Conditions	▪ Claims made policy, which insures claims first made during the current policy term ▪ Prior claims are covered, provided the Insured had no knowledge of the claim at the effective date of coverage ▪ Includes reimbursement for Inquiry, Inquest and Judicial Review ▪ Reimbursement as per Provincial guidelines ▪ Applies to both Guilty and Not Guilty verdicts (Criminal Code cases are covered for Not Guilty verdicts only)

Exclusions	▪ Where prohibited by law, Legal Proceedings arising out of contravention of the Criminal Code of Canada, the Highway Traffic Act, or the Municipal Act ▪ Legal Proceedings arising out of employment, or involving labour relations
Named Insured includes	▪ The Municipality and any Additional Insureds named on the Policy (Wrongful Dismissal only) ▪ Council Members ▪ Employees ▪ Members of Boards, Commissions and Committees
LEGAL EXPENSE FOR STATUTE LAW	$ 100,000 per action $ 250,000 aggregate
Deductible	NIL

3.10 ADDITIONAL COVERAGE OPTIONS

In addition to the above noted coverages, the Municipality is seeking quotes for the following additional coverage options:

- Equipment Breakdown Coverage
- Earthquake and Flood Coverage
- Storage Tank Liability
- Cyber Liability

Appendix A Building and Structures including Contents and Equipment

Item Description	Street Address	Location	Building Replacement Value	Other Property (Contents)	Business Interruption	Hardware/ Media
FIRE HALL BUILDING	HIGHWAY 209	ADVOCATE HARBOUR	$ 500,000	$ 25,000		
FIRE HALL GARAGE	HIGHWAY 209	ADVOCATE HARBOUR	$ 250,000	$ 110,000		
STORAGE SHED	HIGHWAY 209	ADVOCATE HARBOUR	$ 8,000	$ 25,000		
GARAGE	136 APPLE RIVER ROAD	ADVOCATE HARBOUR	$ 100,000	$ 10,000		
FIRE HALL BUILDING	59 WENTWORTH-COLLINGWOOD ROAD	COLLINGWOOD	$ 758,000	$ 200,000		
FIRE HALL BUILDING	8484 HIGHWAY 209	PORT GREVILLE	$ 725,000	$ 115,000		
FIRE HALL BUILDING	4 MAIN STREET	JOGGINS	$ 245,000	$ 110,000		
GARAGE	4 MAIN STREET	JOGGINS	$ 87,000			
FIRE HALL BUILDING	3460 HIGHWAY 204	AMHERST	$ 680,000	$ 140,000		
FIRE HALL BUILDING	1 WILLOW STREET	PARRSBORO	$ 980,000	$ 260,800		
RADIO EQUIPMENT	1 WILLOW STREET	PARRSBORO		$ 12,300		
WATERCRAFT FLOATER	1 WILLOW STREET	PARRSBORO		$ 18,000		
FIRE HALL BUILDING	11057 HIGHWAY 6	PUGWASH	$ 2,111,800	$ 200,000		
WATERCRAFT FLOATER	11057 HIGHWAY 6	PUGWASH		$ 80,000		
FIRE HALL BUILDING	1717 HIGHWAY 242	RIVER HEBERT	$ 444,000	$ 225,000		
FIRE HALL BUILDING	5056 HIGHWAY 6	AMHERST	$ 800,000	$ 150,000		
WATERCRAFT FLOATER	5056 HIGHWAY 6	AMHERST		$ 15,000		
FIRE HALL BUILDING	8845 HIGHWAY 2	SOUTHAMPTON	$ 815,000	$ 130,000		
FIRE HALL BUILDING	9 MAIN STREET	SPRINGHILL	$ 1,379,500	$ 32,300		
FIRE HALL BUILDING	710 TIDNISH HEAD	TIDNISH	$ 758,000	$ 155,000		
WATERCRAFT FLOATER	710 TIDNISH HEAD	TIDNISH		$ 40,000		
FIRE HALL BUILDING	5845 HIGHWAY 366	LORNEVILLE	$ 96,300	$ 40,000		
FIRE HALL BUILDING	2389 HIGHWAY 6	AMHERST	$ 823,000	$ 160,000		
FIRE HALL BUILDING	3760 HIGHWAY 307	WALLACE	$ 773,000	$ 210,000		
WATERCRAFT FLOATER	3760 HIGHWAY 307	WALLACE		$ 45,000		
FIRE HALL BUILDING	13736 HIGHWAY 4	WENTWORTH	$ 592,000	$ 180,000		
FIRE HALL BUILDING	24 PERRY ROAD	WESTCHESTER	$ 561,000	$ 115,000		
RENTAL INCOME					$ 500,000	
TOTAL			$ 13,486,600	$ 2,803,400	$ 500,000	$ -

Appendix B Vehicles

Year	Make	Vehicle Identification Number
2011	KAWASAKI	JK1AFCM13BB509041
2009	KYMCO	RFBLAS3789B750295
1992	GMC	1GDL7H1P1NJ523754
2005	STERL	2FZACHDC15AN73325
2007	FRHT	1FVACYDJ67HX73570
2007	FRHT	1FVACYDJ67HX73567
2007	FRHT	1FVACYDJX7HX73569
2007	FRHT	1FVACYDJ87HX73571
2007	FRHT	1FVACYDJ97HX73580
2007	FRHT	1FVACYDJ87HX73568
2007	FRHT	1FVACYDJ27HX73579
2013	FRHT	1FVACYBS5DHBX7103
2007	FRHT	1FVACYDJ27HY91888
1992	PIERC	4P1CT02D8NA000244
2010	FRHT	1FVACYBS1ADAP1332
2001	GMC	1GTHK23U11F129841
2013	FRHT	1FVACYBSXDHBX7100
2013	FRHT	1FVACYBS3DHBX7102
2002	FRHT	1FVABPBW62HJ27515
2013	FRHT	1FVACYBS7DHBX7099
1994	INTL	1HTSDPCR3RH564209
2018	RAM	3C6URV JG3JE1 18186
2003	FREGHLINER	1FVABXAK93DK50085
2012	FRHT	1FVACYBS5DHBX7098
2012	FRHT	1FVACYBS3DHBX7097
2012	SUTPH	1S9AA3LNE5C2003011
2014	FRHT	1FVACYCYXEHFX7174
2014	FRHT	1FVACYCY1EHFX7275
2013	FRHT	1FVACYBS1DHBX7096
1993	SPRTN	4S7CT9K08PC008179
2001	Freightliner	1FVABTBS01HJ17437
2017	FRHT	1FVAC YCY9H HHV9987
2017	FRHT	1FVAC YCY0H HHV9988
2007	GMC	1GDS8C1C97F402002
2002	STERL	2FZHANBS22AJ75453
1998	FRHT	1FV6JLCB6WH894154
1997	FORD	1FDKF38GOVEC26748
2017	Ford F550	1FDUF5HT5HEE38857
1987	FORD	1FDRF82K4HVA35170
2008	FREGHLINER	1FVACYBS08HAC5814
1997	EMERG E ONE	4ENGAAA88V1007818
1999	FRHT	1FV6JJCBXXH959576
2011	EASY H	2SPUDSB19BN043968
2014	INTL	1HTMMAANXEH489797

1990	INTL	2HSFBAGR7LC037002
	ZODIAC	1ZEADAKC4BA004679
2021	CARGO	53BCTEA15MP020218
2003	frht	1FVACFBS33RL66097
2002	Ford f550	1FDAW57F32EB90792
2022	TOYOTA	2T3RWRFV5NW148631
2003	PETER	2NPNLD9XX3M809820
2023	FRHT	3ALHC5FE6PDNV6653
2023	FRHT	3ALACYFE0PDNV6652
2011	BOAT TRAILER	1ZEADAKC4BA004679
2023	KAWASAKI	JKADTCB1XPB500871
2021	CANA Platform Trailer	2CPUSF2D2MA042603
2002	STERLING ACTERRA	2FZHANBS22AJ75453
2017	LOADRITE TRAILER	5A4FUFL16H2010816
2021	CARGO EXPRESS UTILITY	53BCTEA15MP020218
2018	DODGE RAM 3500 PROMASTER	3C6URVJG3JE118186
1987	Ford	1FDRF8 2K4HVA 35170
1968	DODGE	3J2J14678
1976	DODGE	D31BE65349000
1985	FORD	1FDPF82K1FVA52089
1988	FORD	1FDRF82K6JVA25634
1988	FORD	4YMUL0813DV025017
1995	GMC	1G0L7H1M9S1522403
1996	FORD	1FDKE30G7THB06763
1996	FRGHTLNR	1FV6JLBB4TL697140
1997	GMC	1GKFK16R9VJ729751
1998	GMC	1GDP7H1CXWJ512610
1999	FORD	49H6WFBB3XHB82266
2000	FRGHTLNR	1FV6JLCB8YHA39638
2001	FRGHTLNR	1FV3GFBC01HA74077
2003	FORD	1FDWE35F63HC05270
2004	FORD	1FTNF21L84ED97040
2008	GMC	1GDJG31K281154793
2012	FORD	1FT7X72B65CEA94231
2014	KAWASAKI	JKBRTCB19EB500813
2014	ATV TRAILER	1XNATV126G1063690
2015	CANADIAN TRAILER	49H6WFBB3XHB82266
2016	KAWASAKI	JKBAFSB11FB505036
2009	JEEP	1J4FF28B99D227116
2005	FORD EXCURSION	1FMNU41865EB52498
2018	Loadright Bunk Trailer	5A4SW3R18J2001720
2006	ARGO Avenger	2DGSS0BT76NV23991
2003	Pumper Tanker	44KFT42803WZ20198
2013	InterBox Trailer	4RACS2022DK050037
2016	KAWASAKI	JKBAFSJ16GB500030
2016	EASY HAUL Trailer	2SPUFSB14GN054801
2002	EZLOAD BOAT Trailer	1ZEADWTH02A052266

2012	FORD F250	1FT7W21366CEA90210
2015	POLARIS SIDE BY SIDE	3NSRVE874GG516891
2013	CARSON TRAILER	4YMUL0813DV025017

Appendix C Watercraft

Year	Make	Serial Number
2018	Seabright 500cm Foldable Inflatable Boat including Suzuki 30hp Motor	
1992	Zodiac Hurricane 640 Boat including 2 Outboard Motors	XDC64046A191
2020	Airsolid 22 ft Rigid Hull Inflatable Commercial Rescue Craft including 2 Engines	
2018	Zodiac , Model #REC PRO550R	XDCP55CEJ718
2018	Yamaha Motor Model #F90LB	6FP-1008481
2008	Zodiac Pro147 Allen Boat including 25 hp Yamaha Motor	

PROPOSAL FORM

Total Price $_____
(EXCLUDING TAXES)

DATED THIS DAY _____ OF _____, 2024

_____Full Legal Name of Firm
{Seal}

_____ _____Address
Telephone

_____ _____Signature
Name and Title (printed)

_____ _____Signature
Name and Title (printed)

**Proposals submitted by or on behalf of any Corporation must be signed in the name of such Corporation by a duly authorized officer or agent, who shall also subscribe his own name and office. Affix seal.