



AGENDA

Council Meeting

4:00 PM - Thursday, January 27, 2022

Zoom Technology

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10.1. Personal matters about an identifiable individual including employees

11. RISE AND REPORT

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13. ADJOURNMENT



MINUTES

Council Meeting

4:00 PM - Thursday, January 13, 2022
Zoom Technology

The Council of the Municipality of Brooke-Alvinston was called to order on Thursday, January 13, 2022, at 4:00 PM, in the Zoom Technology, with the following members present:

Council Present: Mayor David Ferguson, Deputy Mayor Frank Nemcek, Councillor Jeannette Douglas, Councillor Jamie Armstrong, and Councillor Wayne Deans

Staff Present: Clerk Administrator Janet Denkers, Treasurer Stephen Ikert, Public Works Manager Randy Hills, Fire Chief Steve Knight, Administrative Assistant Darlene Paolucci, and Public Works Foreman Jerrett Hodgins

Regrets:

1 CALL TO ORDER

Mayor Ferguson called the meeting to order at 4:00 p.m.

2 DISCLOSURE OF PECUNIARY INTEREST

Mayor Ferguson requested that any pecuniary interests be declared when appropriate during the meeting.

3 MINUTES

a) Regular Council Meeting Minutes of December 9, 2021

RESOLUTION-2022-001

Deputy Mayor Frank Nemcek made a motion that the December 9, 2021 Council meeting minutes be approved as presented without any errors or omissions. Councillor Jamie Armstrong seconded the motion.

Carried

4 BUSINESS ARISING FROM THE MINUTES

Stephen Ikert noted at this time that the firehall tenders for work to be done in the washrooms and outside storage area was awarded to the sole bidder - JD Renovations. The bid came in at \$113,837.00 with work to begin in May. \$85,000 will come from grant money, the other from the tax base and share from Dawn-Euphemia and Southwest Middlesex as per the fire agreement.

5 DELEGATIONS & TIMED EVENTS

a) Christine Wygergangs - Shiloh Line Speed

Ms. Wygergangs was present at Council to comment on the racing cars from mainly seasonal traffic on Shiloh Line. She presented information on Community Safety Zones in which staff was requested to further investigate and provide more information to Council. Staff noted that a meeting will be scheduled with the A.W. Campbell Conservation Area to discuss additional signage.

6 CORRESPONDENCE

- a) Municipal & General Information

RESOLUTION-2022-002

Councillor Wayne Deans made a motion that the Municipal & Regular Information be received and filed. Councillor Jeannette Douglas seconded the motion.

Carried

- b) Township of Mulmur - Truth & Reconciliation

RESOLUTION-2022-003

Councillor Jamie Armstrong made a motion that the request for support from the Township of Mulmur be received and filed. Councillor Wayne Deans seconded the motion.

Carried

- c) Tay Valley Township - Province-Wide Assessment Update

RESOLUTION-2022-004

Councillor Jamie Armstrong made a motion that the Council of the Municipality of Brooke-Alvinston supports the request from Tay Valley Township to urge the government of Ontario to reconsider its decision and to direct MPAC to proceed with a province-wide assessment update in order for Ontario Municipalities to be able to collect property taxes based upon actual property values. Councillor Wayne Deans seconded the motion.

Carried

- d) City of Sarnia - "Catch and Release" Justice

RESOLUTION-2022-005

Deputy Mayor Frank Nemcek made a motion that the Council of the Municipality of Brooke-Alvinston supports the City of Sarnia request that the Federal and Provincial Governments provide meaningful improvements to the current state of "catch and release" justice in the Ontario legal system. Police Services across Ontario are exhausting precious time and resources having to manage the repeated arrests of the same offenders, which in turn, is impacting their morale, and ultimately law abiding citizens who are paying the often significant and emotional toll of this broken system. Councillor Jamie Armstrong seconded the motion.

Carried

- e) South Frontenac - Joint & Several Liability

RESOLUTION-2022-006

Councillor Jamie Armstrong made a motion that the Council of the Municipality of Brooke-Alvinston supports the Township of Frontenac's request to reaffirm its concern from October 2019 regarding joint and several liability and again request a review of the law to ensure a fair and reasonable way to ensure those who suffer losses are made whole while preventing the further scaling back of public services owing the excessive insurance costs that result from joint and several liability. Councillor Wayne Deans seconded the motion.

Carried

- f) South Frontenac - Daylight Savings Time

RESOLUTION-2022-007

Councillor Wayne Deans made a motion that the Municipality of Brooke-Alvinston supports the request from South Frontenac to support Bill 214

passed by the Legislative Assembly of Ontario in 2020 to make Daylight Saving Time standard time.

And that this resolution be forwarded to the Premier of Ontario, the Premier of Quebec, and all Ontario Municipalities, asking that further discussions with Quebec and New York State take place in order for the Eastern Time Zone to remain at standard time and to discontinue Daylight Savings Time in this zone. Councillor Jamie Armstrong seconded the motion.

Carried

- g) Multi-Municipal Wind Turbine Working Group - Wind Turbine Failures

RESOLUTION-2022-008

Councillor Jamie Armstrong made a motion that the Council support the document presented by the Wind Turbine working group on wind turbine failures. Councillor Jeannette Douglas seconded the motion.

Carried

7 STAFF REPORTS

- a) **Clerk-Administrator's Report:** Surplus Dwelling-4753 Ebenezer Road

RESOLUTION-2022-009

Councillor Wayne Deans made a motion that the Council of the Municipality of Brooke-Alvinston approve the use of the existing dwelling at 4753 Ebenezer Road by Chad and Mikayla Verberne for a 10 month period beginning March 1, 2022 while a new dwelling is being constructed; and that a security deposit of \$500 be remitted to the Municipal Office prior to the issue of the building permit; and that the security deposit be held by the Municipality until the construction is complete, the demolition permit obtained and occupancy issued. Deputy Mayor Frank Nemcek seconded the motion.

Carried

- b) **Clerk-Administrator's Report:** 2022 Mileage Rate

RESOLUTION-2022-010

Councillor Wayne Deans made a motion that the Council of the Municipality of Brooke-Alvinston approve the 2022 mileage rate of \$0.575 / km. Deputy Mayor Frank Nemcek seconded the motion.

Carried

- c) **Clerk-Administrator's Report:** Municipal Health & Safety Policy 2022

RESOLUTION-2022-011

Councillor Jeannette Douglas made a motion that the Council of the Municipality of Brooke-Alvinston approve the Health & Safety Statement for 2022. Councillor Jamie Armstrong seconded the motion.

Carried

- d) **Clerk-Administrator's Report:** Meeting to Consider Drain Reports & Preliminary Budget

RESOLUTION-2022-012

Councillor Wayne Deans made a motion that a special meeting be arranged for February 3, 2022 to consider the following four drain reports: Bourne Drain, Johnson Drain, Johnson-Symington Drain and Steadman Drain No. 1 and the preliminary 2022 budget. Deputy Mayor Frank Nemcek seconded the motion.

Carried

- e) **Public Works Manager's Report:** Tree Program - 2022

RESOLUTION-2022-013

Councillor Wayne Deans made a motion that the Municipality participate in the 2022 large stock tree program offered through SCRCA and subsidize the costs of the trees ordered by \$2 each. Councillor Jeannette Douglas seconded the motion.

Carried

- f) **Clerk-Administrator's Report:** Brooke Fire Rescue Monthly Report-January 2022

RESOLUTION-2022-014

Deputy Mayor Frank Nemcek made a motion that the January 2022 Brooke Fire Rescue monthly report be received and filed. Councillor Jamie Armstrong seconded the motion.

Carried

- g) **Treasurer's Report:** Accounts Payable Listing - December 2021

RESOLUTION-2022-015

Councillor Jeannette Douglas made a motion that Council receive and file the Accounts Payable Listing for December 2021. Deputy Mayor Frank Nemcek seconded the motion.

Carried

- h) **Treasurer's Report:** Year-to-Date (to December 31) Budget to Actual Comparisons

RESOLUTION-2022-016

Councillor Wayne Deans made a motion that Council receive and file the Year-to-date (to December 31) Budget to Actual Comparisons Councillor Jamie Armstrong seconded the motion.

Carried

8 BY-LAWS

- a) By-law 1 of 2022 - Interim Tax By-law

RESOLUTION-2022-017

Councillor Jeannette Douglas made a motion that By-law 1 of 2022 be read a first, second and third time and finally passed this 13th day of January, 2022 Deputy Mayor Frank Nemcek seconded the motion.

Carried

- b) By-law 2 of 2022 - Penalty By-law

RESOLUTION-2022-018

Councillor Wayne Deans made a motion that By-law 2 of 2022 be read a first, second and third time and finally passed this 13th day of January, 2022. Councillor Jamie Armstrong seconded the motion.

Carried

- c) By-law 3 of 2022 - Borrowing By-law

RESOLUTION-2022-019

Deputy Mayor Frank Nemcek made a motion that By-law 3 of 2022 be read a first, second and third time and finally passed this 13th day of January, 2022. Councillor Jamie Armstrong seconded the motion.

Carried

9 NEW BUSINESS

a) Notice of Motion: Councillor Armstrong

That we allow the Optimist club to form an accounting under the umbrella of Brooke Alvinston for Phase 2 of the arena project.

Clerk-Administrator's Report: Optimist Request for Separate Fund under the SCF

RESOLUTION-2022-020

Councillor Jamie Armstrong made a motion that the Municipality of Brooke Alvinston act as the qualified donee and takes the funds raised by the Alvinston & District Optimist Club for the arena project identified in the fund agreement for the purpose of paying for the proposed Phase Two expansion. Deputy Mayor Frank Nemcek seconded the motion.

Carried

b) Notice of Motion: Councillor Armstrong:

That the \$62,817.92 that we received for the grant be directed to Phase 2 of the project; and that the money be used by Randy to secure services for drawings of the proposed addition.

RESOLUTION-2022-021

Councillor Jamie Armstrong made a motion that the \$62,817.92 received for the grant be directed to Phase 2 of the project; and that the money be used by Randy to secure services for drawing of the proposed addition. Councillor Wayne Deans seconded the motion.

DEFEATED. 2-3 (opposed: Mayor David Ferguson, Deputy Mayor Frank Nemcek, and Councillor Jeannette Douglas).

c) Wanstead Farmer's Co-Op - Rental

RESOLUTION-2022-022

Councillor Wayne Deans made a motion that the Council of the Municipality of Brooke-Alvinston waives the rental fee for the Talk Ask Listen Workshop. Councillor Jamie Armstrong seconded the motion.

Carried

d) Brooke Telecom - SWIFT equipment storage

RESOLUTION-2022-023

Councillor Wayne Deans made a motion that Council has no objections to Brooke Telecom storing their equipment for the SWIFT project at the MTO site while work progresses through the municipality. Deputy Mayor Frank Nemcek seconded the motion.

Carried

e) **Normal Farm Practice Hearing**

The Clerk Administrator noted that the applications for Dawn-Euphemia and Warwick have been withdrawn by the Buurma's.

f) **Silver Stick Champions**

The Mayor congratulated the following teams in winning their Silver Stick Tournaments: U13 AE, U13 Rep and U15 Rep

g) **Optimist Christmas Parade**

The Mayor congratulated the Alvinston Optimist Club on a very successful Christmas parade and thanked them for their efforts. He noted the large amount of traffic that was in town

- h) The Mayor thanked Council and staff for supporting the community through COVID. He noted that we were fortunate to keep business going with the many obstacles faced. He was optimistic that the Province will allow the arena's and businesses to open and get staff back in the workplaces soon.
- i) Councillor Douglas thanked all those involved in the Community Christmas Dinner. She noted 50 people were served and several donations resulted in various projects and people being helped.
- j) Councillor Armstrong questioned if any core services would be cut at AW Campbell Conservation Area. A report from the Conservation Authority is expected February 28th.

10 CLOSED SESSION

RESOLUTION-2022-024

Councillor Jamie Armstrong made a motion that the Council of the Municipality of Brooke-Alvinston move into closed session. Councillor Jeannette Douglas seconded the motion.

Carried

11 RISE AND REPORT

The Clerk Administrator noted in the Rise and Report that a closed session was held to discuss personal matters about an identifiable individual including employees and that:

- i) a nomination for Senior of the Year was made
- ii) that Simon Lee be appointed to the Committee of Adjustment for a three year term
- iii) that staff be directed to proceed as outlined regarding staff grid moves and
- iv) that the Clerk Administrator's performance appraisal was completed.

12 BY-LAW CONFIRMING PROCEEDINGS

- a) By-law 4 of 2022 - Confirming By-law

RESOLUTION-2022-025

Councillor Wayne Deans made a motion that By-law 4 of 2022 be read a first, second and third time and finally passed this 13th day of January 2022. Councillor Jeannette Douglas seconded the motion.

Carried

13 ADJOURNMENT

The meeting was adjourned at 5:45 p.m..

Clerk-Administrator

Mayor

Escalating Cost of Municipal Claims

2021

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Introduction

At Intact Public Entities, we are concerned about recent and historical trends affecting the cost of municipal insurance. Municipal claims costs continue to escalate. At a time when municipalities are facing considerable pressure managing their budgets due to increasing economic challenges, increasing claims costs creates additional financial pressure since it affects all municipalities and their insurance providers. We believe it is important you understand why.

This report was created to help municipal clients understand the changing landscape. The information was compiled based on analysis conducted by Intact Public Entities using industry data, as well as real claims from our own database that contains years of information collected over our long history in the municipal insurance business. This report provides an overview of the major trends influencing claims costs, and then looks closer at some of the primary drivers, including:

- Climate Change
- Cyber Liability
- Class Actions
- Joint and Several Liability (The 1% Rule)
- Changing Legal Landscape
- Future Care Costs
- Transit Claims

There is clearly an increase in a number of areas that impact the cost of municipal claims. All of the insurers of municipal governments are being impacted by this increasing cost of claims and will need to respond in order to ensure that premiums are adequate to pay for these claims.

These cost factors are the fundamental reasons why the municipal sector is currently in a hard market. The cost of claims drive premiums.

Overview - Claims are Driving Premiums

One of the most significant factors in the pricing of insurance is the “long tail” nature of municipal liability claims. An incident may occur in a given policy year, but the claim may not be presented until many years later. Then the claim may take several years to settle. Forecasting what the courts may award a plaintiff several years, if not decades, in the future is very challenging.

Over the past few years, there has been a rise in the number of factors impacting municipal claims – factors that are driving up claims, which, in turn, are driving up the cost of insurance. These trends will likely never reverse.

What has changed?

Property losses are more frequent and severe. Climate change has resulted in a substantial increase in property losses and catastrophic losses. Regardless of whether this has impacted a municipality directly, the substantial escalation in the cost of claims has increased both property insurance and reinsurance rates worldwide. Accessing adequate property capacity is becoming increasingly harder across Canada. Cyber liability claims have risen dramatically in the last three years. More important, it is anticipated that these claims will continue to grow at an exponential rate. In 2018, a number of smaller Ontario municipalities reported cyber attacks. One recent high profile attack in the US resulted in a hacker gaining access to a municipality’s water system. In 2020, a Western Canadian municipality fell victim to a \$1 million phishing scheme while an Atlantic municipality spent four to six months restoring their computer system as a result of a hack.

Class action lawsuits are increasing in frequency because the certification process is now much easier and there are more plaintiff lawyers who pursue this type of claim. Municipalities have a growing exposure here. Even though a municipality may be innocent of the allegations, class actions are much more difficult and costlier to defend. COVID-19 claims have recently triggered a number of class action suits for municipalities.

Joint and several liability (the 1% rule) is a significant concern for municipalities in Ontario. The Association of Municipalities of Ontario (AMO) has created a number of working groups over the years with the goal of reforming this law. As the severity of awards increases, so too does the exposure to those who have deep pockets. The Province of Ontario has recently initiated a consultation process regarding the joint and several principle. Although recent initiatives have not generated change, they have increased awareness and Intact Public Entities will continue to assist the municipal sector in lobbying for relief. Although joint and several liability has had a significant impact on municipalities, it is only one of many cost drivers. A change in joint and several liability that favours municipalities will not absorb or offset the impacts of the current hard market.

The changing legal landscape. There is a continuing trend that shows we, as a society, have become more litigious and demonstrate less personal accountability resulting in a higher frequency and severity of claims. In response, judges have awarded more contributory negligence to municipalities versus plaintiffs.

Damage awards are substantial. A number of years ago it was alarming to hear about a \$5M liability award. Today, larger awards are more frequent. Court awards for severe bodily injury claims have increased dramatically in the last ten years. Claims that may have settled for \$5M ten years ago are now settling for \$12M - \$18M. These awards are primarily driven by the costs of providing future care for catastrophically injured plaintiffs. Municipalities have a large exposure to this type and size of damage award and are currently feeling the impact through the cost of insurance.

The cost of defending a claim is going up. Individual claims are more complex to defend resulting in more time to manage the claim with more detailed investigation, more experts and more legal time involved in the process – at ever-increasing rates.

Transit claims are increasing in severity. Operating a transit system has inherent exposures attached since urban municipalities can serve a large number of riders. When buses have accidents, claims can be filed by all occupants resulting in very significant awards. Recent transit claims have put tremendous pressure on auto policy premiums.

The Insurance Market Cycle

Insurance is a cyclical business. It has been historically defined as being either hard or soft. A soft market typically exhibits low rates, generous terms, abundance of capital and more competition. A hard market is the opposite - higher rates, restrictive terms, reduced levels of capital and less competition. This insurance cycle impacts all lines of business (property, liability, automobile, for example) across commercial and personal lines. Over the past five decades, there have been four hard markets: one in the mid 70's, mid 80's, early 2000's and the one we are in right now. It's been 15 years since the last hard market, consensus was we were overdue. One consistent observation is that the hard market is usually short in duration - around 3 years. A soft market usually lasts much longer, the last one being 15 years. It's difficult to predict when the current hard market will end but insurance professionals expect it to continue well into 2022.

Two factors that will impact the length of the hard market is investment returns and COVID-19. With interest rates and investment returns at all-time lows, commercial underwriters are more reliant on

generating underwriting profits because investment income can no longer absorb poor underwriting results. A number of class action suits have been filed in the long-term care sector as a result of COVID-19 which is causing a high level of uncertainty. Although some provinces have put in place protections against these claims, the courts will ultimately determine the outcome of these actions. How is the current hard market impacting municipal premiums and terms? The municipal sector is affected in much the same way as others in the commercial insurance space. Double digit premium increases were typical for municipalities in 2020 and will continue through 2021. Property capacity is challenging especially for municipalities with large property schedules. In certain cases restrictive terms have been applied. In addition, competition has been reduced. municipalities usually have up to four bidders participate on a municipal insurance RFP. Over the past year that level of participation has dropped and in some cases only one bidder is quoting.

What Can Municipalities Do?

Municipalities must increasingly rely on an insurance provider that keeps abreast of emerging issues and provides best in class risk management and claims services.

Think of insurance as a service, not a commodity.

Make sure your provider has superior tailored risk management and claims services. Municipalities can't rely on the provincial government to provide relief - they must take matters into their own hands. A Total Cost of Risk (TCoR) approach must be employed to ensure your insurance program is cost effective and efficient. A TCoR methodology is a tailored approach that mitigates local exposures (risk management) and implements best practices in claims management.

Ask how long your service provider has been part of their insurance program.

Municipal insurance operates in a long tail claims environment. Some service providers compete on price and shed their municipal insurance markets regularly to ensure they can continue to offer low premiums. This approach is not sustainable. Constantly changing markets results in poor claims service with multiple insurers providing claims services from different countries and lines. Your partners need to be committed to the municipal insurance space. It is important to ask how long your service provider has had their markets, specifically liability.

With the described escalation in the cost of claims, it is necessary to ensure that premiums are adequate to recover the cost of claims. What was viewed as a problem historically has become a full-blown urgent situation today, especially in a highly specialized area such as municipal liability.

Based on this history of what is driving claims costs, there has been a strong upward response in insurance premiums. It is recognized that this has caused increased pressure on the finances of municipalities over the past two years. We believe, however, that the need to offset the ever-increasing cost of claims with premium adjustments cannot be ignored. We trust that our clients will continue to value our expertise based on our past experience and insight in order to be assured of long-term sustainability in their insurance program.

In the interim, municipalities must continue their efforts to attack the root causes of this problem by working to reduce both the frequency and severity of claims.

Intact Public Entities has been working with municipalities for over 90 years. We understand municipal liability and we are here to assist you in addressing your various risks. We believe the best way to keep your total insurance costs low is by preventing claims before they happen. As a Intact Public Entities client, you have unrestricted access to our risk management services – at no extra charge. These include

educational sessions, consultation services and on-site inspections. Our experts can analyze your operational policies and procedures, identify exposures and risks in your facilities, and consult with municipal workers on risk management topics.

The balance of the article is dedicated to explaining the cost drivers of municipal insurance premiums. It is important to note that fundamentally claims experience drives premiums. There are a number of factors outlined below that are driving up the cost of claims. These factors have evolved over the ten or so years and have culminated in triggering the current hard market.

The critical takeaway from this article is to focus on the factors that a municipality can control. It is more important than ever for municipalities to manage their risk. Reducing exposures and mitigating risk will reduce the frequency and severity of claims. Lower claim costs = lower premiums.

Drivers of Escalating Claims Costs

Climate change

Globally, the frequency and severity of catastrophic property losses is on the rise. No one can argue that our weather patterns have not changed. What was deemed to be a “100-year storm” years ago now occurs with increasing frequency.

The actuarial societies of US and Canada jointly publish a quarterly index, The Actuaries Climate Index (ACI) that measures the climate extremes across the two countries. The index is designed to provide actuaries, public policy makers and the general public with objective data about changes in the frequency of extreme weather events over recent decades. The ACI reveals that the five-year moving average of climate extremes remains at record levels for both the US and Canada.

According to Munich Re, overall losses from worldwide natural catastrophes (cat losses) in 2020 totaled \$270 billion dollars. The fourth highest level in almost four decades. Canada’s total was \$2.4 billion, our 4th highest year on record. Canada is not immune to catastrophic property losses. There were six severe weather events in Canada in 2020, these included rain, hail, snow and windstorms and flooding. The 2016 Fort McMurray wildfire event was the single largest cat loss in Canadian history. Prior to Fort McMurray, the largest single cat loss event was the Alberta floods of 2013. Eight of top 10 highest loss years on record occurred in the last decade.

Simply put, property and reinsurance rates are on the rise.

Cyber Attacks

Cyber liability claims have risen dramatically in the last three years. More importantly, it is anticipated that these claims will continue to grow at an exponential rate. In 2018, a number of smaller Ontario municipalities reported cyber attacks to the point where the OPP issued a warning. Since then a number of high-profile events have emerged. A larger Western municipality responded to a significant phishing scam resulting in a seven-figure initial payment. In Atlantic Canada, a large municipality had to deal with a significant ransomware attack. The degree of penetration into their systems was substantial and it is estimated that it will take four to six months to rebuild the infrastructure. Cyberhackers are attacking municipalities daily using sophisticated tactics. A town in Florida (population 15,000) had its water system hacked -the assailant was attempting to increase the levels of lye. One additional key factor to note is the increasing severity of these claims, the cost of the average cyber claim has risen drastically in past few years.

At one time the perception regarding cyber attacks was equivalent to NIMBY – not in my backyard; now it’s a question of when. Municipalities must increase their protection, ensure they are adequately insured and implement best practices. Hackers prey on the underprepared resulting in the greater probability of

a damaging cyber event.

Joint & Several Liability (The 1% Rule)

Joint and several liability is legislated in many Canadian provinces. In Ontario, the governing statute is The Negligence Act. This legislation directs that a person injured by two or more wrongdoers may collect full damages from one of the wrongdoers regardless of the proportion of their liability. In our opinion, given that municipalities carry high limits, the legislation has a very negative impact on municipalities.

Severe injuries are most common in road maintenance cases. People that become injured in road accidents, bring actions against the at fault driver of the vehicle as well as the municipality, alleging poor road maintenance or design.

Due to the high value of severe injuries, the limits of insurance on the vehicle are generally not enough to satisfy the judgment. Therefore, due to joint and several liability, the municipality's insurer must pay the balance, even if the municipality is only 1% liable.

For over a decade Intact Public Entities has participated in a number of initiatives with AMO and the Provincial government to solicit change to the 1% rule for municipalities and relieve them of this unfair burden. In 2014, the Ontario government (Attorney General's Office) was considering the Saskatchewan model of proportionate joint and several liability. Unfortunately, the provincial election resulted in a newly appointed Attorney General and the proposal was abandoned. Early in 2019, the province initiated a consultation process regarding the joint and several liability principle.

Regulatory changes to the Statutory Accident Benefit Schedule could expose municipalities to a higher frequency of joint and several claims allegedly arising due to poor road conditions. For claims arising out of accidents that occurred on or after June 1, 2016, the maximum benefits available under the Statutory Accident Benefit Schedule to 'catastrophically impaired' persons have been reduced from \$2 million (\$1 million in medical and rehabilitation plus \$1 million in attendant care benefits) to a total of \$1 million (i.e. a 50% reduction). This benefit reduction only impacts new claims for accidents occurring on or after June 1, 2016. This represents a significant change and that shortfall in available coverage under the Statutory Accident Benefits Schedule for claimants who did not purchase optional benefits must be addressed by the at-fault auto defendant thereby eroding their liability limits quicker. Given that the majority of auto liability policy limits are \$1 million, municipalities will likely see an increase in the frequency of joint and several claims from injured claimants.

Intact Public Entities handled numerous joint and several exposure claims. Here are two examples:

A two-car collision at a city intersection in 2007 resulted in serious injuries. Lawsuits were brought forward which were finally resolved in 2019. The claims against the city were for non-repair of the intersection. The trial judge found one driver liable for 50%, the second driver 25% and the city liable for 25% of damages. The city was liable due to the absence of a stop line at the stop sign which constituted a state of non-repair. All of the defendants appealed the trial decision. The Court of appeal dismissed the action against the second driver and increased the proportion of liability for the city to 33.33%. The damages awarded were \$15.5 million inclusive of PJI; exclusive of Third Party Costs, Disbursements and HST. The City should have only been responsible for \$5.166 million in damages plus their proportional share of Third Party Costs, Disbursements and HST. Since the at fault driver only had \$1 million in auto limits, as a result of joint and several liability, the city was responsible to pick-up the shortfall. In the end, the city's exposure to the claim increased to \$14.5 million plus \$480,496 in Third Party Costs, Disbursements and HST. This represented approximately 93.5% of the total damages awarded.

A second example from 2015 involves a child who was severely injured when struck by a vehicle at a city cross section. The claim against the city was threefold:

1. Did the crossing guard leave before the assigned time?
2. Was the city negligent for operating a crossing guard program that provided for the guard to leave ten minutes before classes start?
3. Did the city fail to fulfil its statutory duty to keep the intersection in good repair – should the loss location have had a reduced speed limit?

The quantum of damages was agreed upon before trial at \$7.85 million plus expenses. The trial was required to apportion liability among the three parties. The initial ruling was that the plaintiff received no apportionment while the driver and city were each assessed 50% contributory negligence. Again, the driver only had \$1 million in auto limits and the city was required to absorb an additional \$3.9 million plus expenses. The city's final proportion of costs equated to 87%.

There are numerous examples where municipalities have a strong liability defence, however they face significant risk of joint and several damages. Many of these claims are settled out of court to avoid these excessive joint and several costs. Quantifying the impact of joint and several damages on municipalities is very challenging since the objective in many cases is cost avoidance.

Although joint and several liability has had a significant impact on municipalities, it is only one of many cost drivers. A change in joint and several liability that favours municipalities will not absorb or offset the impacts of the current hard market.

Class Actions

When a large group of people are collectively harmed they can collectively bring an action before the Court. Class actions are an economical way of bringing suit because the expenses are shared among many parties. In addition, where the group can't afford the expenses to bring a class action forward, a government fund has been created to assist them. It has become increasingly difficult to successfully oppose class certification in all jurisdictions. Courts are more readily willing to certify class actions. Recent examples of class actions include: 1) Claims against a Health Department for negligent inspection of a public swimming pool which led to infectious disease of claimants. 2) Claims against a municipality by charitable organizations for the collection of taxes for which the municipality did not have the authority to impose. 3) Claims against municipalities related to property damage arising from flooding following a rain event and the legal risk associated with stormwater management.

If liability is found against the municipality, the damage award can be significant depending upon the number of people in the group. However, more importantly, the cost of defending class actions is very high. For example, a recent class action claim commenced against a municipality for breach of privacy had 85,000 potential claimants as per the pleadings. Through the legal process it was finally determined that there were only 40 claimants. After careful review of all the submissions by claimants, the claim was settled. All but one of the claims were rejected for a total damage payout of \$113.04. Third-party legal costs, defence costs and expenses totaled approximately \$1,335,000.

Municipalities traditionally have provided Long Term Care (LTC) services. COVID-19 has resulted in a number of class actions suits filed against municipal LTC homes. This recent development adds another challenge to the municipal sector in terms of additional drivers regarding the rising cost of claims. Although some provinces have implemented protections against these class actions, fundamentally these impacts will take a long time to materialize as these cases will be resolved through the court systems.

Changing Legal Landscape

Court decisions have shown a reluctance to assign contributory negligence to claimants that have been catastrophically injured. For example, consider *Stephen Campbell et al. vs. the Municipal Corporation of the County of Bruce*.

This was an occupier's liability claim in which the claimant cyclist was advancing over a "free fall" apparatus at the municipality's adventure park, when he fell off the obstacle, rendering him a quadriplegic.

The plaintiff testified that he was a relatively active middle-aged man with extensive experience road and mountain biking. He knew there were risks of injury associated with mountain biking, he understood the rating system used at the bike park and that it was an unsupervised, non-fee-paying facility. The plaintiff observed the signs requiring him to ride within his own abilities and risk and to wear a helmet, although he did not do so on the first day. With respect to the incident itself, the trial judge noted that the plaintiff "overestimated his abilities and underestimated his skill required to successfully ride this teeter-totter". The trial judge noticed that Campbell "acknowledged that his exit strategy off of free fall was incorrect". Despite all this, the trial judge concluded that the plaintiff bore no contributory negligence in this case.

Recently, the Financial Services Commission of Ontario contracted an independent research company to collect statistics on motor vehicle accident claims. Here is a highlight of some of the findings and comparisons to their last study:

- 91% of the claimants had some type of legal representation (a 37% increase since last reported).
- 83% of claimants ultimately commenced legal action (an increase of 60% since the last report).

Damage Awards are Substantial

Today, larger awards are more frequent. Court awards for severe bodily injury claims have increased dramatically in the last ten years. These awards are primarily driven by the costs of providing future care for catastrophically injured plaintiffs. Municipalities have a large exposure to this type and size of damage award and are currently feeling the impact through the cost of insurance. Listed below are the key drivers that contribute to the escalating cost of claims.

Future Care Costs

Future care costs address the medical and non-medical needs of a person who has suffered a catastrophic injury. Future care takes into account the person's future needs that will enhance the person's life. Consideration is given to medications, rehabilitative needs, nursing, home renovations, orthotics, assistive devices, transportation, social outings, educational or vocational needs, housekeeping and personal care services, recreational activities and future medical complications.

Future care costs are by far the largest component of a serious bodily injury claim. Providing future care is extremely expensive. People with severe brain injuries, spinal cord injuries and multiple orthopedic injuries are living longer. Coupled with rising healthcare costs, the cost of future care has ballooned over the past five years.

Brain injury cases are the types of cases where future care awards are the most significant. In the past 10 years, Intact Public Entities has seen a dramatic increase in the number of brain injury cases reported.

Examples of Future Care Awards

Intact Public Entities handled a claim in which a teenager was catastrophically injured when hit by a car in an intersection. The case was settled mid-way through trial for \$8,300,000. Future care accounted for

\$5,000,000 of the settlement.

In *MacNeil vs. Bryant*, the Court awarded an \$18,427,207 judgement to a 15-year-old female who received a severe head injury as a result of a motor vehicle accident. Over \$15,000,000 of the award was for future care.

In *Sandhu vs. Wellington Place Apartments*, a severe head injury was sustained by a child who fell from an apartment window. The Court awarded a \$17,000,000 settlement which included \$11,000,000 for future care.

In *Marcoccia vs. Gill*, a 20-year-old male received catastrophic injuries as a result of an automobile accident. The Court award was in the range of \$15,500,000 as plaintiff counsel argued he would need 24/7 attendant care for the rest of his life.

In *Morrison and Gordon vs. Greig*, Gordon was rendered a paraplegic and Morrison sustained a catastrophic brain injury. Morrison was awarded \$11,500,000 and Gordon \$12,600,000.

As outlined in the cases above, future care costs ranged from \$5,000,000 to \$15,000,000 which had an immense impact on the total cost of these claims.

What Factors are Impacting Future Care Assessments?

Attendant Care

Attendant care, private duty nursing or a personal support worker is often required/demanded in the most serious cases. To help illustrate how these costs can escalate quickly, imagine a young person with a brain injury who has a 50-year life expectancy requiring 24/7 care. Attendant care for that person could easily cost millions. There are other providers of future care services including services such as: housekeeping, nanny services, lawn and home maintenance, speech therapists, psychological counseling, occupational therapy, personal support worker and employment counseling.

Inflation on Medical Expenses

Statistics have shown that medical expenses inflate at a higher rate than average. Statistics Canada published inflation rates demonstrate that Health Care Services inflation exceeds CPI by 23.3% over the last 15 years. In the case of *MacNeil vs. Bryant*, the Court accepted the expert evidence that medical costs will inflate at a higher rate than average. Our medical system is currently strained and with no future relief in sight and medical service costs will increase as demand exceeds supply which could increase future care costs significantly.

Management Fees

Awards for future care must be managed to ensure the capital provided lasts a lifetime and often neither the plaintiff nor the plaintiff's family is capable or experienced in managing a large sum of money. The Courts realize that a professional guardian needs to be hired to ensure the funds are properly invested and managed. Management fees are approximately 5% of the futures award but in *Sandhu vs. Wellington Place Apartments*, the management fee alone was well above at 15%.

Interest Rate and Discount Rate Impact

Current interest rates are low. When a claim for future care is settled an insurer is paying a large sum of money today for an expense into the future. A discount rate, which is tied to interest rates, is used by Courts to assess the current value of this future expense. Until 2003, the rate was 2.5% on all damage awards for future losses. Since then, the rate was lowered to 0.1% for the first fifteen years of the future award and 2.5% thereafter. This change has resulted in a minimum increase of 18% on these awards.

Additional Heads of Damage

Loss of competitive advantage was introduced in the early 1980's. It was argued that a person, with even the most minor injury, was entitled to damages in the case of a job loss and/or the fact that a prospective employer may not hire a "damaged person". In 1980, this head started at a \$5,000 award. Today, it can be valued at \$100,000 or more.

Loss of Interdependent Relationship (LOIR) was first pleaded in the early 2000's. The damages are based on the fact a severely injured person may never have a spousal relationship, and benefit from the ability of two people living cheaper than one. When first pleaded this award was less than \$100,000 and has subsequently doubled.

Municipal Claims Inflation

Claims inflation should not be confused with the Consumer Price Index (CPI).

CPI is an indicator of the changes in consumer prices experienced by Canadians. These items include food, shelter, transportation and clothing. The CPI is frequently used to estimate the extent to which purchasing power of money changes, so it is widely used as a measure of inflation.

Inflation on municipal claims is a very different concept. Actuaries refer to this concept as trending. Actuaries take a measurement of claims trending on a large book of business, such as Ontario municipal liability, and will use this information to determine appropriate rate adjustments. To determine the level of trending in the municipal portfolio the actuary considers trends related to both claims severity and claims frequency. This is a predictive measure used to estimate future expected values by analyzing historical data and other relevant information. They also take into consideration jury awards, court decisions, changes to legislation, emerging trends that may impact the claims as well as any professional fees for lawyers, adjusters, and experts.

Intact Public Entities has a large statistically relevant municipal database established over 90 years of working with our clients. Taking all factors into account, our actuaries estimate that municipalities have a claims cost trend that is well above CPI.

The Big Picture

Over the course of our nine decades of successful and continuous business in Canada, Intact Public Entities has watched as new insurers have entered and exited the municipal insurance sector. Many have underestimated the long tail nature of municipal liability claims. They thought they could deliver coverage to the marketplace at a discount, only to find out within a few years that they lacked sufficient premium to pay the cost of claims. The only solutions available at that point was to either raise their clients' premiums to the appropriate level or exit the business, sometimes leaving municipalities without insurance coverage.

In 2016, OMEX discontinued underwriting operations. As reported in Canadian Underwriter in 2016, OMEX "has struggled in recent years to grow in an extremely soft insurance market and a highly competitive business environment. This low pricing environment combined with the impact of joint and several liability on municipal claim settlements has made it difficult to offer sustainable pricing while still addressing the municipalities' concern about retro assessments." Insurance providers that do not have a long-term perspective will not survive.

Intact Public Entities' long-term, sustainable model has stood the test of time. Some brokers in the municipal insurance space frequently change insurers so that they can continue to offer deeply

discounted premiums at the expenses of other critical elements of a value proposition. Due to the hard insurance market, some brokers are struggling to find a market that will offer insurance to municipalities.

Intact Public Entities partners with insurance companies that understand the high risk and the long tail nature of municipal liability claims. Together, we recognize that as the cost of claims continues to rise, premiums must adjust accordingly. We validate pricing decisions with actuarial reviews that ensure the long-term sustainability of our product and the continued ability to provide broad insurance coverage and our top quality, local risk management and claims services. Our actuarial studies are based on decades of data from the experience of hundreds of Canadian municipalities.

The rising cost of claims and the impact on insurance premiums is a critical issue to manage as part of an organization's overall risk management plan. We believe it is very important for all clients to understand the factors that are driving up the cost of claims and the long-term dangers if municipalities and insurers are not managing this risk proactively. While there may be opportunities in the marketplace where some insurers are prepared to underprice their product, it must be understood that this eventually leads to realistic premium levels as the impact of claims is realized.

Municipalities need to be certain they have the appropriate insurance protection for their assets and liabilities on an ongoing basis. The purchase of sustainable and appropriately priced insurance and a robust risk management program must remain at the core of their insurance program.

Each municipality must be informed of how their insurer provides risk management and claims services.

Ask questions about claims management:

- How does your insurer manage claims?
- Are all primary lines serviced by one Canadian provider under “one roof” or by multiple insurers in various countries?
- Does your insurance provider utilize best practices to manage their claims volume?
- What is the cycle time of claims?
- Are older claims increasing in proportion?
- Is the legal spend being managed appropriately?
- Some municipalities have large deductibles – can your insurance provider assist with implementing a best practice environment in your municipality?
- In some municipalities the cost of claims below the deductible is the largest expenditure of the insurance program. Is the cost of consulting services covered by the premium or does your insurance provider charge additional fees?

Municipalities have long tail claims - managing claims properly will reduce municipal expenses.

Ask questions about risk management:

- What risk management services does your insurer provide?
- Do they utilize a tailored approach or are the risk management services generic and not industry/geographically specific?
- Can their staff perform a road review, MMS review, inspect a toboggan hill, playground equipment or trail?
- Does your insurance company provide you with the tools to mitigate risks?
- Is the cost of the risk management services covered by the premium or does your insurance provider charge additional fees?



December 15, 2021

Greg Cameron
 Cam-Ron Insurance Brokers Limited
 4579 Oil Springs Line
 Oil Springs, ON N0N 1P0

Re: Corporation of The Municipality Of Brooke-Alvinston

Dear Greg:

We are now pleased to attach a copy of our Insurance Renewal Report setting out the Insured's coverages on renewal together with our Program Options.

Also attached are the following:

- Property
 - Exhibit A – Buildings & Structures - With Values;
 - Exhibit A – Other Property (Excluding Buildings) – With Values;
 - Additional Interests(s);
- Liability – Additional Insured(s);
- Automobile – Fleet Schedule.

Refer to Pages 17-21 of the Insurance Renewal Report for changes that have been made to your insurance program.

Policies will be held pending your instructions. Please contact me to discuss this renewal and your binding instructions.

We trust you will find these enclosures satisfactory, but if any clarification is required or if you have any questions pertaining to these documents, please do not hesitate to contact our office.

Yours sincerely,

A handwritten signature in black ink, appearing to read "Tony Commisso".

Tony Commisso, CAIB
 Regional Manager
 Intact Public Entities

/rc
 Attachment(s)



2022 Municipal Insurance Program

CORPORATION OF THE MUNICIPALITY OF BROOKE-ALVINSTON

Renewal Report for the Policy Term January 1, 2022 to January 1, 2023

In Partnership with:
 Greg Cameron
 Cam-Ron Insurance Brokers Limited
 4579 Oil Springs Line
 Oil Springs, ON N0N 1P0

Prepared by:
 Tony Commisso, CAIB
 Regional Manager

Ref 08845/rc 16 December 2021

Submitted by: Intact Public Entities Inc.
 Address: 278 Pinebush Rd., Suite 200
 Cambridge, ON N1T 1Z6

phone: 1-800-265-4000
 fax: 519-458-4366
 e-mail: connectwithus@intactpublicentities.ca

About Intact Public Entities

Intact Public Entities is a Canadian leader in providing specialized insurance programs, including risk management and claims services to municipal, public administration and community-based organizations across Canada. Proven industry knowledge, gained through over nine decades of partnering with insurance companies and independent brokers, gives Intact Public Entities the ability to effectively manage the necessary risk, advisory and claims services for both standard and complex issues. Intact Public Entities is a wholly-owned subsidiary of Intact Financial Corporation with its head office located in Cambridge, Ontario. For additional information about Intact Public Entities visit www.intactpublicentities.ca.

Intact Public Entities is a Managing General Agent (MGA) with the authority to write and service business on behalf of strategic partners who share our commitment and dedication to protecting specialized organizations. Because our partners are long-term participants on our program, they understand the nature of fluctuating market conditions and complex claims and are prepared to stay the course.

Canadian Owned Company With 90+ Years of Continuous Operation

Market Leader

Municipal, Public Administration & Community Services

Municipal market share leader in Ontario with strong representation of municipal, public administration and community-based organizations across Canada.

Innovative

New Products & Services

Cyber Risk Insurance
Fraudulently Induced Transfer
Road Reviews
Fleet Management

In-House

Claims & Risk Management

In-house claims management = faster turn around, single point of contact, specialized expertise in the municipal claims environment.



**Municipal Market Share
Leader in Ontario**



**First Municipal Client
The Village of Ayr, Ontario**

The Advantage of a Managing General Agent

The MGA model is different than a traditional broker/insurer arrangement in that an MGA provides specialized expertise in a specific, niche area of business. As an MGA we also offer clients additional and helpful services in the area of risk management, claims and underwriting. And unlike the reciprocal model, a policy issued by an MGA is a full risk transfer vehicle not subject to retroactive assessments but rather a fixed term and premium.

We invite you to work with a partner who is focused on providing a complete insurance program specific to your organization that includes complimentary value-added services that help drive down the cost of claims and innovative first to market products and enhancements. You will receive personalized service and expertise from a full-service, local and in-house team of risk management, claims, marketing and underwriting professionals.

As a trusted business partner, we believe in participating in and advocating for the causes that affect our clients. For this reason, we affiliate with and support key provincial and national associations. In order for Intact Public Entities to be effective in serving you, we, as an MGA, believe in fully understanding your needs, concerns and direction. Our support is delivered through thought leadership, financial resources, advocacy, services, education and more.

Risk Management Services

We are the leader in specialized risk management and place emphasis on helping your organization develop a solid plan to minimize exposure before potential incidents occur. Risk management is built into our offerings for all clients, fully integrated into every insurance program. Our risk management team is comprised of analysts, inspectors and engineers who use their expertise to help mitigate risk. We do everything we can to minimize your exposure before potential incidents occur. This includes providing education, road reviews, fleet reviews, contract analysis and property inspections.

Claims Management Services

Our in-house team of experts has the depth of knowledge, experience and commitment to manage the complicated details of claims that your organization may experience. You deal with the public often in sensitive instances where serious accusations can be made. Your claims are often long-tail in nature and can take years to settle. Some claims aren't filed until years after the occurrence or accident. You want a team of professionals on your side that will vigorously defend your reputation. We understand your risks and your exposures and have maintained a long-term commitment to understanding the complex issues your organization may face so that we can better service your unique claims requirements.



*Please note that the information contained in this document is proprietary and confidential and is to be used for the sole purpose of determining the successful proponent. Permission must be obtained from Intact Public Entities prior to the release of any information contained herein for any other purpose than evaluating this submission.

Best in Class Value added Services

Intact Public Entities offers more than just an insurance policy. As a leading MGA specializing in public entities, we provide Canadian municipalities with a complete insurance program. What's the difference? A vested interest in helping you reduce your total cost of risk while providing you with complimentary best in class value-added services that help improve your overall performance.

Advocacy & Municipal Association Support

Intact Public Entities employees are continually recruited to serve on legislative committees and are aware of changes that will be introduced. We can move quickly to help you begin to modify your policies and procedures to maintain regulatory compliance.

Intact Public Entities advocates and supports your public entities across the country.



Risk Management

Asset Valuation and Risk Inspections

Inspections provide you with calculated reconstruction costs for insurance purposes and ensure insurance to value. Inspections also analyze potential areas of harm and provide risk recommendations to reduce the frequency and severity of incidents.

Roads & Sidewalks

Road Risk Assessment

Non-repair of road liability claims are costly to defend, result in high court awards and greatly impact a municipality's cost of risk. To help municipalities minimize exposure to non-repair of road claims, road assessments can be employed to review documentation, compliance with the Ontario Traffic Manual, adequacy of policies and procedures and select road segments.

Sidewalk Services

Our sidewalk consulting services can help to reduce the frequency of falls on your sidewalks.

Driver Trainer

Fleets and individual drivers can receive comprehensive driver training through the use of seminars, tools and guidelines that assist with everything from pre-employment checklists and driver management policies to defensive and cooperative driving education.

Fleet Management Evaluation

Have your municipality's fleet risk management practices evaluated. Topics for review include: management structure with the fleet, areas of operation/travel, driver training/hiring practices and loss control management.

MMS Compliance

Our Minimum Maintenance Standards (MMS) compliance analysis focuses on reviewing your policies/procedures/ documentation and comparing these to the required standards set under the MMS as well as the best practices developed by the Ontario Good Roads Association

Municipal Education

Education & Seminars

Over 10,000 municipal employees from almost every department have received training from Intact Public Entities over the past few years. Training can be provided through customized sessions on the topics of your choosing or be tied to a policy/procedure review or claims review. We can also provide training through a webinar format and record these webinars so your managers can use them at any time to train new staff or as a refresher for existing staff. We have also partnered with Ontario Good Roads Association and the Association of Ontario Road Supervisors to provide technical training on several books of the Ontario Traffic Manual. Every year we offer Regional Training Sessions to larger audiences on topics such as Building Inspection Losses, Fleet Safety, Trails and Cycling on Municipal Roads. We are always interested in hearing from you as to the type of training your municipality requires.

Institute of Municipal Risk Management

Register for courses specific to your role as a Councillor or municipal employee. The Institute is a collaborative initiative with the Association of Ontario Municipalities and features a variety of courses. Content rich material will help participants identify existing and emerging risks; become familiar with laws, statutes and legislation; and understand the importance of risk management protocols relating to a variety of municipal areas such as roads, sidewalks and claims management. Visit municipaleducation.ca for more information or to register.

Reviews & Analysis

Contract Reviews

This complimentary service is among our most popular because a third-party contract review can make a substantial difference. You'll receive valuable feedback and insight from a Paralegal on the suitability and effectiveness of liability provisions and insurance clauses in contracts and agreements.

Policy and Procedural Reviews

Includes an audit of systems and processes to reduce potential losses within your organization. Reviews focus on identifying gaps or inconsistencies between written policies and procedures, operational procedures and current legislation. The review also includes a claims analysis to identify trends, patterns and adherence or its lack of to the written operational policies and procedures.

Online Resource Library - Risk Management Centre of Excellence

You'll receive access to hundreds of relevant and helpful resources and templates designed to provide you with the tools needed to manage municipal risk.

Claims Services

Claims Management Best Practices Framework

Manage claims under your deductible with greater efficiency using our tested claims analytics and measures that are guaranteed to have a positive effect on cost savings. Couple this with strong claims and risk management and your organization will be better prepared to help mitigate and manage future incidents.

In-House Claims Management Services

Your claims will be handled better. We have in-house claims authority – others may not. Why does this matter? You'll experience faster turnaround, one point of contact, reduced frustration, better claims resolution and improved expense management.

Claims History Analysis

Identify the cause of claims and focus on trends and patterns to help eliminate risk sources so as to better identify risk trends and address them with mitigation techniques.

Guidewire ClaimCenter® Claims Management

View the status of claims in addition to data mining capabilities for risk management purposes so as to better identify risk trends and address them with mitigation techniques.

Claims Education

Customized municipal seminars on claims related topics delivered to solve specific risk issues.

Expertise

Canadian municipal claims experience and expertise is important. Our understanding of the complex municipal landscape allows us to better service your unique claims requirements.

Your Insurance Coverage

Important Information

General Information

The premium quoted is based on information provided at the date of this Report (the date is noted on the first page of this report/quotation). Additional changes to information are subject to satisfactory underwriting information and express approval by Intact Public Entities Inc. Changes in information and coverage may also result in premium changes.

Wildfire and Flood Exposures

Due to the high risk of wildfires and active floods, Intact Public Entities Inc. is taking a very conservative approach to such exposures/natural disasters. We are currently reviewing all risks to determine if any part of a risk is within 50km of an active wildfire or 15km of an active flood event.

Quoting and Binding Coverage Restrictions

The quote provided is only valid for 60 days. Should you require an extension beyond the 60 days from the date of this report, you must contact an underwriter at Intact Public Entities Inc. for written confirmation that the quotation is still valid.

Coverage quoted cannot be bound unless expressly agreed to in writing by an underwriter at Intact Public Entities. Intact Public Entities Inc. reserves the right to decline to bind coverage.

Your marketing representative can assist in co-ordinating your correspondence with the correct underwriter for the account should you wish a quotation extension or are requesting coverage be bound.

Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

Casualty

Coverage Description	(\$) *Deductibles	(\$) Limit of Insurance
General Liability (Occurrence Form) <i>Broad Definition of Insured</i>	10,000	15,000,000 Per Claim No Aggregate
Voluntary Medical Payments	Nil	50,000 Per Person 50,000 Per Accident
Voluntary Property Damage	Nil	50,000 Per Occurrence 50,000 Annual Aggregate
Voluntary Compensation - Employees	Nil	50,000 Each Person 250,000 Annual Aggregate
Sewer Backup	10,000 Per Claimant	
Wrongful Dismissal (Legal Expense – Claims Made)	5,000	250,000 Per Claim 250,000 Aggregate
Forest Fire Expense	Nil	1,000,000 1,000,000 Aggregate
Errors & Omissions Liability (Claims Made Form)	5,000	15,000,000 Per Claim No Aggregate
Non-Owned Automobile Liability		15,000,000
Legal Liability for Damage to Hired Automobiles	500	250,000
Environmental Liability (Claims Made Form)	5,000	2,000,000 Per Claim 4,000,000 Aggregate

*Your deductible may be a Deductible and Reimbursement Clause (including expenses) refer to Policy Wordings

Follow Form – Excess Liability

Coverage Description	(\$) Limit of Insurance
Excess Limit	5,000,000
Underlying Policy	(\$) Underlying Limit
General Liability	15,000,000
Errors & Omissions Liability	15,000,000
Non-Owned Automobile	15,000,000
Owned Automobile	15,000,000
Total Limit of Liability (\$)	20,000,000

Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

Crime

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Employee Dishonesty – Form A (Commercial Blanket Bond)		1,000,000
Loss Inside the Premises (Broad Form Money & Securities)		300,000
Loss Outside the Premises (Broad Form Money & Securities)		300,000
Audit Expense		200,000
Money Orders and Counterfeit Paper Currency		200,000
Forgery or Alteration (Depositors Forgery)		1,000,000
Computer and Transfer Fraud (Including Voice Computer Toll Fraud)		200,000

Accident

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Board Members: Persons Insured Mayor, Four (4) Councillors, Five (5) Office Staff, Four (4) Road Staff, Two (2) Arena Staff, Twenty (20) Board and Committee Members		
Board Members Accidental Death & Dismemberment		250,000
Paralysis		500,000
Weekly Income – Total Disability		500
Weekly Income – Partial Disability		300
Accidental Death of a Spouse while Travelling on Business		Included
Volunteers Accidental Death & Dismemberment		50,000
Paralysis		100,000
Weekly Income – Total Disability		500
Weekly Income – Partial Disability		250

Conflict of Interest

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Legal Fees Expenses		100,000 Per Claim No Aggregate

Legal Expense (Claims Made)

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Legal Defence Cost		100,000 500,000 Aggregate

Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

Property

Coverage is on an All Risk Basis unless otherwise specified.
Basis of Settlement is Replacement Cost unless otherwise specified
The Deductible is on a Per Occurrence Basis

Coverage Description	(\$) Deductibles	Basis	(\$) Limit of Insurance
Property of Every Description - Blanket	5,000	RC	28,998,535
Property Supplemental Coverage (Included in the Total Sum Insured unless otherwise specified in the wording)			
Building By-laws	5,000		Included
Building Damage by theft	5,000		Included
Debris Removal	5,000		Included
Electronic Computer Systems			
Electronic Computer Hardware and Media	5,000		Included
Electronic Computer Systems Breakdown			Not Insured
Electronic Computer Systems – Extra Expense			Not Insured
Extra Expense Period of Restoration	5,000		90 Days
Expediting Expense	5,000		Included
Fire or Police Department Service Charges	5,000		Included
First Party Pollution Clean-up	5,000		1,500,000
Fungi and Spores	5,000		10,000
Furs, Jewellery and Ceremonial Regalia			
Ceremonial Regalia	5,000		Included
Furs and Jewellery	5,000		25,000
Inflation Adjustment	5,000		Included
Live Animals Birds or Fish	5,000		25,000
Newly Acquired Property	5,000		Included
Professional Fees	5,000		Included
Property and Unnamed Locations	5,000		Included
Property Temporarily Removed Including while on Exhibition and during Transit	5,000		Included
Recharge of Fire Protection Equipment Expense	5,000		Included

Sewer Backup and Overflow	5,000	Included
Municipal & Public Administration Extension Endorsement		
(In Addition to the Total Sum Insured unless specifically scheduled in the wording)		
Accounts Receivable	5,000	500,000
Bridges and Culverts	5,000	50,000
Buildings Owned due to Non Payment of Municipal Taxes	5,000	100,000
Buildings in the Course of Construction Reporting Extension	5,000	1,000,000
By Laws – Governing Acts	5,000	25,000
Consequential Loss Caused by Interruption of Services		
On Premises	5,000	Included
Off Premises	5,000	1,000,000
Cost to Attract Volunteers Following a Loss	5,000	10,000
Docks, Wharves and Piers	5,000	100,000
Errors and Omissions	5,000	Included
Exterior Paved Surfaces	5,000	50,000
Extra Expense	5,000	500,000
Fine Arts		
At Insured's Own Premises	5,000	100,000
On Exhibition	5,000	100,000
Fundraising Expenses	5,000	10,000
Green Extension	5,000	50,000
Growing Plants		
Any One Item	5,000	1,000
Per Occurrence	5,000	100,000
Ingress and Egress	5,000	Included
Leasehold Interest	5,000	25,000
Master Key	5,000	25,000
Peak Season Increase	5,000	25,000
Personal Effects	5,000	25,000
Property of Others	5,000	25,000
Rewards: Arson, Burglary Robbery and Vandalism	5,000	25,000
Signs	5,000	Included

Vacant Property	5,000	1,000,000
Valuable Papers	5,000	500,000
Business Interruption		
Rent or Rental Value	5,000	500,000
Additional Endorsements		
Virus and Bacteria Exclusion		

(\$) Total Amount of Insurance	31, 743,535
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RC = Replacement Cost ACV = Actual Cash Value VAL = Valued

Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

Equipment Breakdown (TechAdvantage)

Coverage Description	(\$) Deductibles / Waiting Period	(\$) Limit of Insurance
Direct Damage	5,000	50,000,000 Per Accident
Business Interruption – Actual Loss Sustained, Applicable to: - Arena/Community Hall, 3310 Walnut Street, Alvinston, ON only	24 Hours	44,300
Extra Expense		500,000
Spoilage		50,000
Expediting Expense		Included
Hazardous Substances		500,000
Ammonia Contamination		500,000
Water Damage		500,000
Professional Fees		500,000
Civil Authority or Denial of Access		30 days
Errors and Omissions		250,000
Data Restoration		50,000
By-Law Cover		Included
Off Premises Transportable Object		10,000
Brands and Labels		100,000
Green Coverage		50,000
Environmental Efficiency *Will not show on Declarations Page		Up to 150% of Loss
Anchor Locations		Included
Service Interruption *Will not show on Declarations Page		Included Within 1000 metres
Contingent Business Interruption		25,000
Public Relations Coverage		5,000

Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

Owned Automobile

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Liability		
Bodily Injury		15,000,000
Property Damage		Included
Accident Benefits		As stated in Section 4 of the Policy
Uninsured Automobile		As stated in Section 5 of the Policy

Direct Compensation – Property Damage

*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation-property damage.

Loss or Damage**

Specified Perils (excluding Collision or Upset)		
Comprehensive (excluding Collision or Upset)		
Collision or Upset		
All Perils	VRS	Included
Endorsements		
Fire Department Vehicles		Included
Replacement Cost		Included
#5 - Permission to Rent or Lease Automobiles and Extending Coverage to Specified Lessee(s)		Included
#19 - Limiting the Amount Paid for Loss or Damage Coverage		Included
#21B - Blanket Fleet Coverage		Pro Rata

** This policy contains a partial payment of loss clause. A deductible applies for each claim except as stated in your policy.

Please refer to the insurance contract for all limits, terms, conditions and exclusions that apply.

The premium Quoted is subject to a 15% minimum retained (unless otherwise stated).

Cost Analysis

	Expiring Program Term	Renewal Program Term
Casualty		
General Liability	\$ 97,033	\$ 111,491
Errors and Omissions Liability	12,800	14,720
Non-Owned Automobile Liability	200	206
Environmental Liability	2,566	2,951
Crime	774	797
Board Members Accident	1,139	1,253
Volunteers' Accident	500	515
Conflict of Interest	300	309
Legal Expense	900	927
Property		
Property	33,573	38,891
Equipment Breakdown	4,054	4,135
Automobile		
Owned Automobile	18,714	22,457
Excess		
Follow Form	1,158	1,251
Total Annual Premium	\$ 173,711	\$ 199,903
(Excluding Taxes Payable)		

Changes to Your Insurance Program

Please be advised of the following changes to your insurance program that now apply:

Subscribing Companies

Please note the change of Insurer(s) and participation % as well as Lloyd's contract number(s).

Intact Insurance Company is integrating The Guarantee Company of North America's business and policies and, as such, The Guarantee Company of North America has been replaced as a subscriber by Intact Insurance Company.

Liberty Mutual Insurance Company has been added to the property policy.

Directors and Officers' policy is now 100% Intact Insurance Company.

Some forms have been amended to reflect the above changes.

The Lloyds Additional Conditions Form

This form has been updated effective February 1, 2021. Under the following headings changes include:

- IDENTIFICATION OF INSURER / ACTION AGAINST INSURER and LLOYD'S UNDERWRITERS' POLICYHOLDERS' COMPLAINT PROTOCOL - the address noted in the wording has been updated.
- SEVERAL LIABILITY CLAUSE – the following paragraph has been removed:
 - INSURE IN CANADA A RISK
 - For purposes of the Insurance Companies Act (Canada), this document was issued in the course of Underwriters' insurance business in Canada.

All other terms and conditions within the form remain unchanged.

Liability and Errors and Omissions

- We have made important changes please review the **Policy Changes First Party Pollution and Cyber Exclusions** document.
- We have included notification regarding the Errors and Omissions changes within this notification document. You may or may not have Errors and Omissions coverage on your policy, please refer to the Schedule of Coverage to determine whether your coverage has been affected.

Legal Expense Market and Product Changes

- The Legal Expense wording has been updated and include changes to your policy. Coverage for Human Rights tribunals is now included under the Legal Defence coverage. The General Conditions have been updated and should be reviewed carefully.
- ARAG Group, a global leader in legal expenses insurance and currently active in 19 countries has acquired DAS Legal Protection Inc. in Canada earlier this year. The Legal Expense Insurance policies are underwritten by HDI Global Specialty SE which will be shown as the subscribing company on your legal expense policy effective December 15, 2021 new business and renewal business. We anticipate no changes in coverage or claims reporting at this time, if there are changes we will notify you of these in subsequent communication.
- The definition of Insured has been amended to clarify that coverage is afford to an Insured only while performing with duties related to the conduct of the Named Insured's business as described in the declarations and who hold that position at the time when a claim is made.

Property Policy

First Party Pollution and Cyber Exclusions

We have made important changes please review the **Policy Changes First Party Pollution and Cyber Exclusions** document. This document outlines all coverage affected.

The First Party Pollution Clean-up has been amended to \$1,500,000 at renewal.

Earthquake and Flood Deductibles

Due to changes in our rating structure, we are no longer including automatic coverage for Flood and Earthquake on "Other Property" (Contents) at no additional cost.

Liberty Mutual Insurance Company – New Property Subscriber

We have partnered with Liberty Mutual Insurance Company as a new subscriber on your property policy.

Since 1912, Liberty Mutual Insurance Company has grown their organization into the sixth largest global property and casualty insurer - based on 2019 gross written premium.

Over the past 100 years, Liberty Mutual Insurance has been committed to helping people preserve and protect what they earn, build and own.

Building Values Increased

Building values have been increased in order to reflect inflationary trends.

Licensed Automobile Physical Damage on the Property Policy

As an accommodation, we previously allowed you to insure physical damage for licensed automobiles under the property policy. We will be discontinuing this practice as an automobile policy more appropriately covers this exposure.

To support this change, form PNGX6028 Licensed Equipment and Vehicle Schedule Endorsement has been updated and renamed Licensed Equipment Schedule Endorsement. We will continue to provide coverage for licensed equipment using this form.

The 1941 Antique Fire Truck has been deleted from Property and is now insured under the Owned Automobile policy.

Automobile Policy

- Replacement Cost Endorsement applies to vehicles 20 years and newer. Refer to Highlights Page for more information on fire trucks and coverage conditions.
- At renewal the OPCF 19 - Limiting the Amount Paid for Loss or Damage Coverages Endorsement will be added to your Auto Policy regarding the 1941 Ford Fire Truck. Please provide a copy of a current appraisal if one is available.

Policy Changes - First Party Pollution and Cyber Exclusions

Effective Date of Changes are:

- New Business: April 1, 2021
- Renewal Business: May 1, 2021

First Party Pollution – Property Wording and Limit Changes

Under your property wording, we have amended the reporting condition for the First Party Pollution Supplemental coverage from 365 days to 180 days.

Limits for this coverage will also be changing. A specific limit of insurance will now be shown for this coverage.

Cyber Exclusions under Our Wordings Update

With cyber risk exposure continuing to increase in both frequency and severity we have recently updated the cyber exclusions under our Property, Liability and Errors and Omissions wording to clarify our intent.

Property – Cyber Incident Exclusion Endorsement

Please be advised that we have added a cyber incident exclusion endorsement to your property policy.

This exclusion applies to all property coverage including, business interruption coverage, builders risk coverage, miscellaneous or other property coverage form(s) and any extensions, clauses or additions of coverage including exceptions to exclusions and to all locations.

This new exclusion emphasizes our policies do not insure against loss or damage caused by a cyber incident as defined within the exclusion.

If, however, a cyber incident directly results in fire or explosion, coverage for loss or damage due to such resulting fire or explosion would apply.

The above is only an overview of the changes. Please read your new cyber incident exclusion endorsement carefully.

Liability – Personal Injury and Cyber and Data Limitation

Please be advised that we have added a new cyber and data limitation endorsement to your liability policy.

Following industry standard we have added two exclusions under Personal Injury (including advertising injury) for any claims arising out of:

- electronic interactive websites including but not limited to: chatrooms, interactive forums, platforms or bulletin boards, that the insured either hosts or owns, or over which the Named Insured exercises control; and
- any other access or disclosure of personal or confidential information. This includes all personal and non-public information. Examples would include patents, trade secrets, financial lists and credit card lists etc.

This Endorsement clarifies our intent under Bodily Injury and Property Damage replacing the current electronic data exclusion. We continue to exclude any personal injury, bodily injury or property damage liability (including fines and penalties) in relation to a cyber incident or cyber act.

We have retained coverage for bodily injury or property damage liability (except for fines and penalties) if it is caused by any error or omission involving access to, processing of, use of or operation of any computer system.

It's important to remember that bodily injury does not include mental injury, mental anguish or mental disease.

The new endorsement now specifies liability relating to the Personal Information Protection and Electronic Documents Act, the Canada Anti-Spam Legislation, the Privacy Act, or any similar federal, provincial or territorial statute or regulation is not covered.

Errors and Omissions Liability - Cyber and Data Limitation

5.1.

Please be advised that we have added a new cyber and data limitation endorsement to your errors and omissions policy.

This exclusion replaces our current exclusion for computer viruses and unauthorized access.

We specify that coverage does not apply to any loss, damage, liability, claim, fines, penalties, cost or expense caused by, contributed to by, resulting from, arising out of or in connection with any cyber act, cyber incident or data breach.

Coverage does not respond to:

1. notification costs, crisis consultancy costs, credit monitoring expenses, replacement of actual credit or payment cards, forensic expenses, public relations expenses or legal advice and services arising out of or in connection with a data breach; or
2. any liability to restore, recover or replace computer systems or electronic data due to a cyber act or cyber incident.

The above is only an overview of the changes. Please read your policy carefully.

Automobile Replacement Cost Coverage Change Highlights

Overview

The Replacement Cost Endorsement is attached to your automobile policy and amends Section 7 'Loss or Damage Coverages' of the policy to remove our right to deduct depreciation in the event of a loss.

Coverage under this endorsement has been amended as follows:

We will pay:

- the cost to repair the automobile with material of like kind and quality
- In the event of constructive or total loss:
 - the cost of **replacing the automobile** with a new automobile of the same make and model, similarly, equipped **if you are the original purchaser** and the automobile was new at the time of delivery;
 - **the actual price paid by you** for the automobile and its equipment or actual cash value whichever is greater:
 - i) **if the automobile was not new** at the time of purchase, or
 - ii) **if you are not the original purchaser**, or
 - for **fire trucks over 20 years but not exceeding 25 years, the actual price paid by you** for the automobile and its equipment or actual cash value whichever is greater.

The following conditions apply:

- coverage only applies to owned light and heavy commercial automobiles, licensed contractor equipment and trailers that are **20 years old or newer** and **for fire trucks over 20 years but not exceeding 25 years as stipulated above**
- coverage does not apply to any automobiles branded rebuilt
- coverage does not apply to any automobiles insured on an agreed value basis

Important Information

- Replacement cost Coverage is no longer available for Private Passenger Vehicles and Miscellaneous Vehicles
- Please refer to the endorsement wording for complete details of coverage.
- When providing us with details of additional or substituted vehicles, please advise us of the purchase price and whether the vehicle was purchased new or used.

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Program Options

Intact Public Entities offers a comprehensive insurance program. Outlined below are the program options, followed by your current coverage highlights.

Crime Coverage – Other Optional Coverages

Other Optional Coverages are also available. See attached Crime Cover Options page for further details.

Quote is available on request (completed application is required).

Crime Coverage – Fraudulently Induced Transfer Coverage

Fraudulently Induced Transfer Coverage is now available. Covers a loss when an Insured under the policy has been intentionally misled by someone claiming to be a vendor, client or another employee of the company and the Insured has transferred, paid or delivered money or securities to this third party.

For coverage information and available options refer to the Fraudulently Induced Transfer Endorsement Coverage Highlights Sheet.

Board Members' Accident

24 Hour coverage extension is available (subject to Board Member's occupations).

Critical Illness coverage is available. See attached Highlight Sheet for details.

A quote is available on request (subject to satisfactory review of completed application for each Insured).

Property Coverage – Income Replacement

Income can change from year to year so it is important to annually review your Business Interruption needs.

Higher limits or Optional Coverages to protect your income are available.

All income producing facilities need to be considered (e.g. arenas, pools, libraries, community halls etc.)

Property Coverage – Flood and Earthquake

Flood and Earthquake Coverage can be added to Buildings and Other Property for an annual additional premium as follows:

Flood Deductible, \$ 25,000 = \$ 2,900 Additional Annual Premium.

Earthquake Deductible, 3% or Min \$ 100,000 = \$ 2,900 Additional Annual Premium.

Remotely Piloted Aircraft Systems (UAV) Coverage

Property and/or Liability Cover may be available for Remotely Piloted Aircrafts (UAV).

Application required to quote.

For Coverage information refer to the Remotely Piloted Aircraft (UAV) Highlight Sheet.

Facility User Solution

You may have numerous facilities that can be rented to the public. An important Risk Management step is to ensure third parties renting or leasing such facilities have their own insurance when they are renting or leasing your facilities. The **Facility User Solution** automatically provides this insurance.

The product is designed for short or long term rental agreements (e.g. social or sporting events) when Intact Public Entities insures you, the facility owner.

We would be pleased to work with you in providing a quote for your facilities. See attached Highlight Sheet for details. A quote is available on request.



Description of Coverage

Intact Public Entities offers a Comprehensive Insurance Program to meet your needs.

"Your Insurance Coverage" provides a schedule of proposed coverages, limits and deductibles included in this proposal.

Highlights of coverage follow providing a summary of coverage. Highlight pages may include description of optional coverages.

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Municipal Liability Coverage Highlights

Overview

At Intact Public Entities we are specialists at insuring Municipal & Public Administrations. Our liability wording has been specially designed to meet the unique needs of these types of risks.

Coverage

- Limits up to \$50,000,000 Available.
- Occurrence coverage with No General Aggregate.
- Territory – World-wide for all coverage.
- Products and Completed Operations – liability arising out of the Insured's operations conducted away from the Insured's premises once those operations have been completed or abandoned.
- Bodily Injury including coverage for assault and battery.
- Personal Injury coverage - broad coverage (including advertising coverage) for acts that violate or infringe on the rights of others.
- Liquor Liability for bodily injury or property damage imposed upon an Insured by a Liquor Liability Act.
- Blanket Contractual for liability assumed by the Insured in contracts, whether reported to the insurer or not.
- Products Liability - legal liability incurred by an Insured because of injury or damage resulting from a product's exposure.
- Professional/Malpractice Liability including for bodily injury or property damage from professional exposures.
- Abuse Liability for the entity insured.
- Employers Liability providing coverage for liability to employees for work-related bodily injury or disease, other than liability imposed on the Insured by a workers compensation law.
- Sewer backup Liability
- Watercraft Liability - full coverage with no restrictions.
- Tenants legal liability
- Cross Liability
- Broad Definition of Insured.

Common Endorsements

In addition to the base wording, we have many optional endorsements to tailor coverage for individual accounts including:

- Wrongful Dismissal (Legal Expense)
- Forest Fire Expense
- Marina Liability Extension
- Sexual Abuse Therapy and Counselling Extension for long term care homes.
- Other endorsements specifically crafted for a particular exposure.

Coverage is Provided for Unique Exposures

- Products and Completed Operations Aggregate Limit may come into play for exposures such as road maintenance, snow removal, garbage collection / waste disposal, street cleaning or other duties that the Insured Municipality has to perform on behalf of third parties.
- Assault and battery coverage is imperative when there are security exposures (e.g. police).
- Products exposures such as utilities (e.g. water) are covered.
- Full Malpractice including Medical Malpractice as well as professional exposures are covered.
- Professional exposures include those such as medical, engineering, design errors or building inspection operations.
- Abuse and Professional Liability – as we have no exclusions for abuse, professional liability, negligent hiring practices or failure to supervise we provide exceptionally broad coverage for health risks such as long term care homes.

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Municipal & Public Administration Errors and Omissions Liability Coverage Highlights

Municipal & Public Administration Errors and Omissions Insurance

Municipal & Public Administration Errors and Omissions Insurance (E&O) Coverage protects risks from civil litigation caused by allegations of professional negligence or failure to perform professional duties. Errors and Omissions focuses on providing coverage when there is financial loss to a third party (rather than bodily injury or property damage as general liability does).

Features

Limits	Typically limits follow that of our Liability. We have the availability to offer up to \$50,000,000.
Defence Costs	Over and above the Limit of Insurance. Whether a potential claim is baseless, or not, mounting legal expense can have serious monetary consequences for an Insured.
No Annual Aggregate	With higher out of court settlements and increased damage awards, large or even a series of small claims can quickly erode an annual aggregate limit.
Claims Made Policy	Pays for claims occurring and reported during the policy period. Our policy provides retroactive coverage (no date need be specified) and stipulates that a claim is first known only when written notice is first received.
Claims Definition	The definition of claim also includes arbitration, mediation or alternative dispute resolution proceedings.
Insured Definition	Includes Councilors, Statutory Officers, Council Committees, Firefighters, Employees and Volunteers.

Coverage Is Provided For Unique Exposures

Insurance	No exclusion for failure to procure or maintain adequate insurance bonds or coverage (e.g. construction projects).
Benefit Plans	Errors or Omissions in administering Employee Benefit Plans are covered.
Misrepresentations	Municipal governments are required to provide information with respect to local matters and must ensure the information which is provided is accurate, true and not misleading. Our definition of a Wrongful Act covers misstatements or misleading statements
Other Specialists and Services	Covers errors or omissions when they are rendered in connection with operations that are typical of public sector such as those of building inspections, zoning, planning, developing or regulating by-laws. Officials and employees acting in good faith are often times the subject of lawsuits.

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Non-Owned Automobile Coverage Highlights

Overview

Non-Owned and hired automobile liability insurance covers bodily injury and property damage caused by a vehicle not owned by the Insured (including rented or borrowed vehicles). Coverage is provided for Third Party Liability arising from the use or operation of any automobile not owned or licensed in the name of the Insured if it results in bodily injury (including death), property damage (if the property was not in possession of the Insured) to a third party.

Features

SEF No. 96 Contractual Liability:

- When renting a vehicle you engage in a contractual relationship with the rental company where you assume liability for the operation of the automobile. It is therefore important that contractual coverage is added to the policy by way of an endorsement known as SEF (Standard Endorsement Form) No. 96. Contractual Liability coverage is automatically provided for all written contractual agreements with our Non-Owned Automobile coverage.

SEF No. 99 Long Term Lease Exclusion:

- When Contractual Liability is provided under the policy there is also an exclusion for Long Term Leased vehicles SEF No. 99. This excludes coverage for vehicles hired or leased for longer than a certain period such as 30 days.

Territory:

- The Non-Owned Automobile policy provides coverage while in Canada and United States.

Termination Clause:

- The standard termination clause has been amended in that the Insured may still provide notice of cancellation at any time, however, the Insurer must provide ninety days' notice of cancellation to the Insured rather than the standard 15 or 30 days.

SEF No. 94 Legal Liability (Physical Damage) to a Hired/Rented Automobile:

- We automatically provide coverage for damage to a vehicle that you have hired or rented. Coverage is provided via endorsement SEF No. 94. We automatically provide 'All Perils' coverage. The limit of coverage will vary per client.

Additional Information

Courts have repeatedly held that when an automobile is used on a person's behalf or under a person's direction, that person (or entity) has a responsibility for the operation of the automobile and may be held liable for damages in the event of an accident even though he or she is not the owner or driver of the vehicle. This common law principle has been supported by a number of court decisions making an employer responsible for the use and operation of an automobile when an employee is operating an automobile (not owned by the employer) while being used for the employer's business.

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Environmental Coverage Highlights

Overview

Pollution incidents are a significant risk that can result in serious harm to public health and safety as well as to the environment.

We provide pollution liability insurance for claims for third party bodily injury and property damage. Coverage is provided on a blanket basis resulting from pollution conditions on or migrating from premises owned, occupied, rented or leased by the insured that are discovered and are reported during the policy period. The policy responds to events that are gradual in nature as well as those that are sudden and accidental, causing third party damage whether pollutants are released on land, into the atmosphere or in the water.

Features

Defence Costs

- Our Defence costs are over and above the limit of insurance and will respond even if allegations are groundless or false.

Storage Tanks

- Seepage or leakage from both above and below ground storage tanks are covered without being specifically listed on the policy.

Territory

- Worldwide territory.

Limits of Insurance

- Both a 'per incident' and an 'aggregate' limit is applicable.

Additional Information

Environmental exposures pose an imminent and substantial threat to public health, safety or welfare or to the environment. Exposures could stem from: wastewater treatment plants, electric utility plants, construction sites, flood and rainwater runoff or retention basins, underground fuel storage tanks, herbicides, pesticides, and fertilizers, road salts and chemicals used to de-ice roads and bridges, contaminated waste from medical facilities or health clinics, marina's, fire-fighting chemicals or even contaminated swimming pools.

An environmental exposure arising from sewers is covered under our liability.

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Crime Coverage Highlights

Overview

Our crime coverage is one of the broadest and most flexible in the industry. An Insured may elect to purchase any or all of the Standard Crime Coverage we have available. In addition to the Standard crime coverage the Insured may elect to also purchase any of our Optional Coverages.

Optional Crime Coverage Includes:

- Extortion Coverage (Threats to persons and property).
- Pension or Employment Benefit Plan coverage.
- Residential Trust Fund Coverage.
- Credit Card Coverage.
- Client Coverage (Third Party Bond).
- Fraudulently Induced Transfer Coverage (otherwise known as Social Engineering). *Separate Coverage Highlights Sheet for Fraudulently Induced Transfer Coverage is available.*

For more information on our Optional Coverage refer to our Crime Coverage Options Highlight Sheet.

Features of Our Standard Crime Coverage

Below is a brief description of the Standard Crime Coverage an Insured may elect to purchase:

Employee Dishonesty – Form A Commercial Blanket Bond

- This protects the employer from financial loss due to the fraudulent activities of an employee or group of employees. The loss can be the result of theft of money, securities or other property belonging to the employer.

Loss Inside and Loss Outside the Premises (Broad Form Money and Securities)

- Covers loss by theft, disappearance, or destruction of the Insured's money and securities inside the Insured's premises (or Insured's bank's premises) as well as outside the Insured's premises while in the custody of a messenger.

Money Orders and Counterfeit Paper Currency

Covers Loss

- Due to acceptance of a money order that was issued (or is purported to have been issued) by a post office or express company; and
- From the acceptance of counterfeit paper currency of Canada or the United States.

Forgery and Alteration

- Covers loss due to dishonesty from a forgery or alteration to a financial instrument (cheque, draft or promissory note).

Audit Expense

- Coverage for the expenses that are incurred by the Insured for external auditors to review their books in order to establish the amount of a loss. This is a separate limit of insurance.

Computer and Transfer Fraud (Including Voice Computer Toll Fraud)

- Loss caused when money, securities, or other property is transferred because of a fraudulent computer entry or change. The entry or change must be within a computer system that the Insured owns (and on their premises).
- Loss caused when money or securities are transferred, paid, or delivered from the Insured's account at a financial institution based on fraudulent instructions (at the financial institutions premises).
- Voice computer toll fraud covers the cost of long distance calls if caused by the fraudulent use of an account code or a system password.

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Board Members' (Including Councillors') Accidental Death and Dismemberment Coverage Highlights

D&D and Paralysis Limits	Option 1	Option 2
Accidental Death or Dismemberment (including loss of life and heart attack coverage)	\$100,000	\$250,000
Paralysis Coverage – 200% of Accidental Death and Dismemberment Limit		
Permanent Total Disability - Accidental Death and Dismemberment Limit		
Weekly Indemnity	Option 1	Option 2
Total Loss of Time	\$300	\$500
Partial Loss of Time	\$150	\$300

Accident Reimbursement - \$15,000

Chiropractor	Crutches [†]
Podiatrist/Chiropodist	Splints [†]
Osteopath	Trusses [†]
Physiotherapist	Braces (excludes dental braces) [†]
Psychologist	Casts [†]
Registered or Practical Nurse	Oxygen Equipment – Iron Lung
Trained Attendant or Nursing Assistant [‡]	Rental of Wheelchair
Transportation to nearest hospital [†]	Rental of Hospital Bed
Prescription drugs or Pharmaceutical supplies [‡]	Blood or Blood Plasma [‡]
Services of Physician or Surgeon outside of the province	Semi Private or Private hospital room [‡]

[†]Maximum \$1,000 per accident. [‡]If prescribed by physician

Dental Expenses

Dental Expenses	\$5,000
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Occupational Retraining – Rehabilitation

Retraining – Rehabilitation for the Named Insured	\$15,000
Spousal Occupational Training	\$15,000

Repatriation

Repatriation Benefit (expenses to prepare and transport body home)	\$15,000
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Dependent Children – Per Child

Dependent Children's Education (limit is per year- maximum 4 years)	\$10,000
Dependent Children's Daycare (limit is per year- maximum 4 years)	\$10,000

Transportation/Accommodation (When Treatment Is Over 100km From Residence)

Transportation costs for the Insured when treatment is over 100km from home.	\$1,500
Transportation and accommodation costs when Insured is being treated over 100km from home.	\$15,000

Home Alternation and Vehicle Modification

Expenses to modify the Insured's home and/or vehicle after an accident.	\$15,000
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Seatbelt Dividend

10% of Principal Sum	\$25,000
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Funeral Expense

Benefit for loss of life	\$10,000
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Identification Benefit

Benefit for loss of life	\$5,000
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Eyeglasses, Contact Lenses and Hearing Aids

When Insured requires these items due to an accident.	\$3,000
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Convalescence Benefit – Per Day

Insured Coverage	\$100
One Family Member Coverage	\$50

Workplace Modification Benefits

Specialized equipment for the workplace.	\$5,000
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Elective Benefits**Complete Fractures**

Skull	\$ 5,200	Foot & Toes	\$ 2,200
Lower Jaw	\$ 2,800	Two or More Ribs	\$ 1,900
Collar Bone	\$ 2,800	Colles' fracture	\$ 2,800
Shoulder Blade	\$ 3,500	Potts' fracture	\$ 3,400
Shoulder Blade complications	\$ 3,700	Dislocation	
Thigh	\$ 4,600	Shoulder	\$ 2,200
Thigh/hip joints	\$ 4,600	Elbow	\$ 2,200
Leg	\$ 3,500	Wrist	\$ 2,500
Kneecap	\$ 3,500	Hip	\$ 4,600
Knee/joint complications	\$ 4,000	Knee	\$ 3,500
Hand/Fingers	\$ 2,200	Bones of Foot or Toe	\$ 2,500
Arm (between shoulder & elbow)	\$ 4,600	Ankle	\$ 2,800
Forearm (between wrist & elbow)	\$ 2,800		

Aggregate Limit

Aggregate Limit only applicable when 2 or more board members are injured in same accident.	\$ 2,500,000
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Coverage Extensions

- Standard coverage is applicable while the Insured is 'On Duty'. Coverage for Accidents that may occur 24/7 may be purchased.
- Accidental Death of a Spouse While Travelling on Business is automatically included when this coverage is purchased. This endorsement provides for Accidental Death of a spouse when the spouse is travelling with an Insured Person on business. Coverage applies while travelling to or from such an event and /or if the loss of life occurs within one year of the accident.
- When Board Members' Accidental Death and Dismemberment Coverage is purchased, the Insured also has the option to purchase Critical Illness Coverage.

Additional Information

- Loss of life payments up to 365 days from date of Accident or if permanently disabled up to 5 years.
- Weekly Indemnity coverage pays in addition to Elective Benefits.
- Weekly Indemnity payments take other income sources into consideration (e.g. automobile, CPP, group plans).
- Coverage is applicable to Insured 80 years of age or under.

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Volunteers' Accidental Death and Dismemberment Coverage Highlights

AD&D and Paralysis Limits

Accidental Death or Dismemberment	\$50,000
Paralysis Coverage – 200% of Accidental Death and Dismemberment Limit	\$100,000

Weekly Indemnity

Total Loss of Time	\$500
Partial Loss of Time	\$250

† Volunteer must be gainfully employed immediately prior to an accident for weekly indemnity benefits

Accident Reimbursement - \$15,000

Chiropractor	Crutches†
Podiatrist/Chiropodist	Splints†
Osteopath	Trusses†
Physiotherapist	Braces (excludes dental braces) †
Psychologist	Casts†
Registered or Practical Nurse	Oxygen Equipment – Iron Lung
Trained Attendant or Nursing Assistant‡	Rental of Wheelchair
Transportation to nearest hospital†	Rental of Hospital Bed
Prescription drugs or Pharmaceutical supplies‡	Blood or Blood Plasma‡
Services of Physician or Surgeon outside of the province	Semi Private or Private hospital room‡

†Maximum \$1,000 per accident. ‡If prescribed by physician.

Dental Expenses

Dental Expenses	\$5,000
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Occupational Retraining – Rehabilitation

Retraining – Rehabilitation for the Volunteer	\$15,000
Spousal Occupational Training	\$15,000

Repatriation

Repatriation Benefit (expenses to prepare and transport body home)	\$15,000
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Dependent Children – Per Child

Dependent Children's Education (limit per year- maximum 4 years)	\$10,000
Dependent Children's Daycare (limit per year- maximum 4 years)	\$10,000

Transportation/Accommodation (When Treatment Is Over 100km From Residence.)

Insured Coverage	\$1,500
Family Member	\$15,000

Home Alteration and Vehicle Modification

Expenses to modify the Insured's home and/or vehicle after an accident.	\$15,000
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Seatbelt Dividend

10% of Principal Sum when proof of wearing a seatbelt.	\$5,000
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Funeral Expense

Benefit for loss of life.	\$10,000
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Identification Benefit

Transportation and accommodation costs for family member to identify Insured's remains.	\$5,000
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Eyeglass, Contact Lenses and Hearing Aids

When Insured requires these items due to an accident.	\$3,000
---	---------

Convalescence Benefit – Per Day

Confined to hospital.	\$100
Outpatient.	\$ 50

Workplace Modification Benefits

Specialized equipment for the workplace.	\$5,000
--	---------

Aggregate Limit

Aggregate Limit only applicable when 2 or more volunteers are injured in same accident.	\$ 1,000,000
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Additional Information

- Loss of life payments up to 365 days from date of Accident Weekly Indemnity payments take other income sources into consideration (e.g. automobile, CPP, group plans).
- Coverage is applicable to Insured 80 years of age or under.
- Coverage is afforded to the Volunteer only when they are 'On Duty'.

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Conflict of Interest Coverage Highlights

Overview

Conflict of Interest can be described as a situation in which public servants have an actual or potential interest that may influence or appear to influence the conduct of their official duties or rather divided loyalties between private interests and public duties.

Conflict of Interest coverage provides protection for the cost of legal fees and disbursements in defending a charge under the Municipal Conflict of Interest Act (or other similar Provincial Legislation in the respective province of the Insured).

Features

Coverage is offered as a standalone coverage providing the client a separate limit of insurance that is not combined with any other coverage such as legal expense coverage.

- Per Claim Limit only – No Annual Aggregate.
- Coverage provided on a Reimbursement Basis.

Coverage Description

Coverage is provided for legal costs an Insured incurs in defending a charge under the Provincial Conflict of Interest Act if a court finds that:

- There was no breach by the Insured; or
- The contravention occurred because of true negligence or true error in judgment; or
- The interest was so remote or insignificant that it would not have had any influence in the matter.

Additional Information

Coverage is provided for elected or appointed members of the Named Insured including any Member of its Boards, Commissions or Committees as defined in the 'Conflict of Interest Act' while performing duties related to the conduct of the Named Insured's business.

Conflict of Interest coverage is applicable to only those classes of businesses that are subject to the Municipal Conflict of Interest Act (or other similar Provincial legislation in the respective province of the Insured).

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Legal Expense Coverage Highlights

Coverage Features

We offer comprehensive Legal Expense Coverage to protect an Insured against the cost of potential legal disputes arising out of your operations.

- Coverage will pay as costs are incurred.
- Broad Core Coverage.
- Optional Coverage.
- Coverage for Appeals for Legal Defence Costs and any Optional Coverage purchased.
- Unlimited Telephone Legal Advice and access to Specialized Legal Representation in event of legal disputes.
- Additional Optional Coverage available.
- Broad Definition of Insured including managers, employees and volunteers.

Broad Core Coverage

The core coverage provides Legal Defence Costs for:

- Provincial statute or regulation (including human rights tribunals).
- Criminal Code Coverage when being investigated or prosecuted. Coverage is applicable whether pleading guilty or a verdict of guilt is declared.
- Civil action for failure to comply under privacy legislation.
- Civil action when an Insured is a trustee of a pension fund for the Named Insured's employees.

Optional Coverage

In addition to the Core Coverage an Insured can mix and match any of the following Optional Coverage:

- Contract Disputes and Debt Recovery
- Statutory License Protection
- Property Protection
- Tax Protection

Limits and Deductibles

- Coverage is subject to an Occurrence and an Aggregate Limit.
- The Core Coverage is typically written with no deductible however a deductible may be applied to Optional Coverage.

Exclusions

- Each Insuring Agreement is subject to Specific Exclusions and Policy Exclusions.
- Municipal Conflict of Interest Act (or other similar provisions of other Provincial legislation) is excluded.
* Conflict of Interest Coverage may be provided under a separate policy for eligible classes of business.

Telephone Legal Advice and Specialized Legal Representation

- General Advice (available from 8 am until 12 am local time, 7 days a week).
- Emergency access to a Lawyer 24 hours a day, 7 days a week.
- Services now automatically include the option of using an appointed representative from a panel of Lawyers with expertise in a variety of areas.

Client Material and Wallet Card

- The 'Legal Expense Important Information' wording attached to each policy explains the steps that are to be taken in event of a claim.
- A wallet card is now attached to the policy which the Named Insured can copy & distribute to each Insured (e.g. managers, employees, etc.).

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Property Coverage Highlights

Overview

Property insurance is about planning for the unexpected and protecting your physical assets in order to minimize your business disruption should a loss occur. It is important that your property insurance includes broad coverage to protect these assets (e.g. buildings and other property you own, lease or are legally liable for) from direct physical loss.

We will work closely with you to customize a property coverage solution. We cover a wide variety of property, including buildings, inventory and supplies, office furniture and fixtures, computers, electronics, equipment (including unlicensed mobile equipment, maintenance and emergency equipment) and other unique property.

The Intact Public Entities property wording is flexible and adaptable. Your policy will be comprised of a Base Property Wording and a Municipal & Public Administration Extension of Coverage Endorsement as well as any miscellaneous or specific endorsements to tailor coverage to meet your needs.

Features and Benefits

Features and Benefits include:

- Coverage is typically written on an all-risk basis including replacement cost.
- Our standard practice is to write property on a Property of Every Description (POED) or blanket basis, however, coverage can be scheduled separately if required.
- No margins clause and no statement of values required.
- We have two Deductible Clauses: A standard Deductible Clause and a Dual Policy Deductible Clause. The Dual Policy Deductible clause states how a deductible will be applied when there is both an automobile policy and a property policy involved in the same loss (when both policies are written with Intact Public Entities)
- Worldwide Coverage
- Unlicensed Equipment (e.g. Contractors Equipment): Automatically includes Replacement Cost as the basis of settlement regardless of age. This can be amended to an Actual Cash Value (ACV) or Valued basis if required (applicable only if the Insured owns the unlicensed equipment)
- Flood and Earthquake coverage are available

Supplemental Coverage Under the Base Property Wording

The Base Property Wording automatically includes numerous Supplemental Coverages such as:

- | | |
|---|---|
| • Building Bylaws | • Furs, Jewellery and Ceremonial Regalia |
| • Building Damage by Theft | • Inflation Adjustment |
| • Debris Removal Expense | • Live Animals, Birds or Fish |
| • Electronic Computer Systems | • Newly Acquired Property |
| • Expediting Expense | • Professional Fees |
| • Fire or Police Department Service Charges | • Property at Unnamed Locations |
| • First Party Pollution Clean-Up Coverage | • Property Temporarily Removed including while on Exhibition and during Transit |
| • Fungi (covers the expense for any testing, evaluating or monitoring for fungi or spores required due to loss) | • Recharge of Fire Protective Equipment |
| | • Sewer Back Up and Overflow |

Note: The Supplemental Coverage does not increase your Total Sum Insured in most cases.

Municipal & Public Administration Extensions of Coverage Endorsement

Each Extension of Coverage has an individual Limit of Insurance and will be shown on the Summary of Coverage/Declarations Page.

The Limit of Insurance for each Extension of Coverage is over and above the Total Sum Insured (unless shown as 'included' on the declarations or otherwise stipulated within the wording).

- Accounts Receivable
- Bridges and Culverts
- Building Coverage Owned Due to the Non Payment of Municipal Taxes – *Named Perils Coverage applies.*
- Building(s) in the Course of Construction Reporting Extension
- By Laws – Governing Acts
- Consequential Loss caused by Interruption of Services
- Cost to Attract Volunteers Following a Loss
- Docks, Wharves and Piers
- Errors and Omissions
- Exterior Paved Surfaces
- Extra Expense
- Fine Arts at Own Premises and Exhibition Site
- Fundraising Expenses
- Green Extension
- Growing Plants
- Ingress and Egress
- Leasehold Interest
- Master Key
- Peak Season Increase
- Personal Effects
- Property of Others
- Rewards: Arson, Burglary, Robbery and Vandalism
- Signs
- Vacant Properties – *Named Perils Coverage applies on an Actual Cash Value basis.*
- Valuable Papers

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Equipment Breakdown Techadvantage Highlights

Overview

Property policies typically exclude losses that Equipment Breakdown Insurance is designed to cover.

Equipment Breakdown Coverage insures against losses (property damage and business interruption) resulting from 'accidents' (as defined in the wording) to various types of equipment such as pressure, mechanical, electrical and pressure equipment (called "objects" in the policy). Coverage also extends to electronic equipment for 'electronic circuitry impairment'. Coverage typically extends to production machinery unless specifically excluded.

Features

Coverage is extended to pay for:

Property Damage: The cost to repair or replace damaged equipment or other covered property, including computers, due to a covered accident.

Business Income: The loss of business income due to an interruption caused by a covered accident from the date of loss until such equipment is repaired or replaced or could have been repaired or replaced plus additional time to allow your business to become fully operational.

Extra Expense: Additional costs (e.g., equipment rental) you incur after a covered loss to maintain normal operations.

Expediting Expenses: The cost of temporary repairs or to expedite permanent repairs to restore business operations.

Service Interruption: Business income and extra expense resulting from a breakdown of equipment owned by a supplier with whom the Insured has a contract to supply a service. If there is no contract, the equipment must be within 1000 metres of the location.

Data Restoration: The restoration of data that is lost or damaged due to a covered loss.

Demolition: Building demolition and rebuilding required by building laws.

Ordinance or law: The additional costs (other than demolition) to comply with building laws or codes.

Other Coverage: Spoilage, Hazardous Substances, Ammonia, Water damage, Professional Fees, Errors and Omissions, Newly Acquired Locations, Civil Authority or Denial of Access.

Coverage Automatically Includes:

Microelectronics Coverage: Provides insurance when physical damage is not detectable or when firmware or software failure causes non-physical damage. Triggered when covered equipment suddenly stops functioning as it had been and that equipment or a part containing electronic circuitry must be replaced.

Cloud Computing – Service Interruption: Pays for business interruption and extra expense when your cloud computing service provider experiences an outage due to an equipment breakdown.

Cloud Computing – Data Restoration: Pays for data restoration for data lost when stored and managed by a cloud computing service provider that experiences an equipment breakdown.

Off Premises Transportable Objects: Extends coverage to transportable equipment anywhere in North America.

Anchor Location: (when business income coverage is purchased) expands Business Income coverage resulting from a covered accident at an anchor location that attracts customers to an insured location.

Environmental Efficiency and Green Coverage: Pays for upgrades to more energy efficient or environmentally friendly equipment.

Brands and Labels: Pays for the cost of removing labels or additional cost of stamping salvaged merchandise after a loss.

Other Benefits

Public Relations Coverage: (when business income coverage is purchased other than extra expense) pays for public relations assistance to help manage your reputation that may be damaged by business interruption or data loss.

Contingent Business Interruption: (when business income coverage is purchased other than extra expense) pays for Business Income resulting from a covered accident to property not owned, operated or controlled by the Insured.

Optional Coverage

The coverage is included only if specified limits of insurance are shown on the Schedule of Coverage. A quote may be available (a completed application may be required).

Data Compromise Coverage: Up to \$50,000 (Annual Aggregate) for an Insured affected by a data breach. When a data breach occurs involving personal identifying information (information not typically available to the public) coverage includes expenses you incur for:

- Legal Counsel: to determine how you should best respond to the breach.
- Forensic Services: to help assess the nature and extent of the compromise.
- Regulatory Notification: to provide notification to the Office of the Privacy Commissioner of Canada.
- Notification and Services to Affected Individuals: a packet of customer support information, access to a helpline, fraud alert for the affected individuals, identity restoration case management for victims of identity theft caused by the breach.
- Public Relations Services: to assist in restoring your reputation.

Identity Recovery Coverage: Up to \$15,000 (Annual Aggregate) for an Insured affected by identity theft. Coverage applies to an Insured that is a sole proprietor, a partner if the Insured is a partnership, a chief executive in a corporation or a senior ministerial employee for religious institutions. Coverage is provided for various additional and unexpected expenses an individual will sustain due to an identity theft such as: costs for credit reports, lost wages, costs for the supervision of children, elderly or infirm dependents.

Additional Information

BI&I automatically provide inspection services for boilers and pressure vessels to satisfy the provincial inspection requirements on our behalf.

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Owned Automobile Coverage Highlights

Overview

We can provide mandatory automobile coverage for all licensed vehicles owned and/or leased by the Insured.

Features

Third-Party Liability Coverage:

- Coverage is provided for Third Party Liability (bodily injury and property damage) protecting you if someone else is killed or injured, or their property is damaged. It will pay for claims as a result of lawsuits against you up to the limit of your coverage, and will pay the costs of settling the claims. Coverage is for licensed vehicles you own and/or leased vehicles.

Standard Statutory Accident Benefits Coverage:

- We automatically provide standard benefits if you are injured in an automobile accident, regardless of who caused the accident. Optional Increased Accident Benefits Coverage is available upon written request.

Optional Statutory Accident Benefits Coverage - Available upon request

- Including coverage for: Income Replacement; Caregiver, Housekeeping & Home Maintenance; Medical & Rehabilitation; Attendant Care; Enhanced Medical Rehabilitation & Attendant Care; Death & Funeral; Dependent Care; Indexation Benefit (Consumer Price Index) – Ontario

Direct Compensation Property Damage:

- Covers damage to your vehicle or its contents, and for loss of use of your vehicle or its contents, to the extent that another person was at fault for the accident as per statute.

Physical Damage Coverage:

- Various basis of settlement including: Replacement Cost, Valued Basis and Actual Cash Value. Refer to Automobile Replacement Cost Coverage Change Highlights page for details on Replacement Cost Coverage.

Additional Information

Blanket Fleet Endorsement:

- Coverage may be provided on a blanket basis under the 21B – Blanket Fleet Endorsement. When this endorsement is attached to the policy, premium adjustment is done on renewal. Adjustment is made on a 50/50 or pro rata basis as specified in the endorsement. Mid-term endorsements are not processed on policies with this blanket cover.

Single Loss:

- If a single loss involves both the Automobile and Property Insurance policies, the Property policy deductible is waived only on any insured property attached to the automobile.

For a list of vehicles quoted, refer to Exhibit "B".

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Program Options Highlights of Coverage

Intact Public Entities offers a Comprehensive Insurance Program to meet your needs.

"Your Insurance Coverage" provides a schedule of proposed coverages, limits and deductibles included in this proposal.

Highlights of coverage follow providing a summary of coverage. Highlight pages may include description of optional coverages.

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Crime Coverage Options

Extortion Coverage (Threats to Persons and Threats to Property)

Coverage for both 'Threats to a Person' and 'Threats to Property' are sold together with a separate limit of insurance applying to each.

Threats to Person:

- Coverage responds when a threat is communicated to the Insured to do bodily harm to a director, officer or partner of the Insured (or a relative) when these persons are being held captive and the captivity has taken place within Canada or the U.S.A.

Threats to Property:

- Coverage responds when a threat is communicated to the Insured to do damage to the premises or to property of the Insured is located in Canada or the U.S.A.

Pension or Employee Benefit Plan Coverage

Coverage is for loss resulting directly from a dishonest or fraudulent act committed by a fiduciary (a person who holds a position of trust) in administering a pension or employee benefit plan. Coverage is provided whether the fiduciary is acting alone or in collusion with others. Fiduciary relationships may be created by statute however; individuals may also be deemed fiduciaries under common law.

Residential Trust Fund Coverage (for Select Classes of Business Only)

- Covers loss of property (money, securities or other property) belonging to a resident when it is held in trust by a residential facility. Coverage is for loss directly attributable to fraudulent act(s) committed by an employee of the facility whether the employee was acting alone or in collusion with others.
- A residential facility comprises a wide range of facilities and includes any residential facility operated for the purpose of supervisory, personal or nursing care for residents.
- Coverage stipulates that the 'resident' must be a person who is unable to care for themselves (this could be due to age, infirmity, mental or physical disability).
- When a resident is legally related to the operator of the residential facility, coverage is specifically excluded.

Credit Card Coverage

Coverage is for loss from a third party altering or forging a written instruction in connection with a corporate credit card issued to an employee, officer or partner.

Client Coverage (Third Party Bond)

Coverage is extended to provide for theft of a clients' property by an employee (or employees) of the Insured.

Fraudulently Induced Transfer Coverage

Coverage is provided when an Insured under the policy has been intentionally misled by someone claiming to be a vendor, client or another employee of the company and the Insured has transferred, paid or delivered money or securities to this third party.

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Fraudulently Induced Transfer Endorsement Coverage Highlights (Social Engineering)^{5.1.}

Overview

Fraud today has become much more sophisticated and complex with Fraudulently Induced Transfer Crimes (otherwise known as Social Engineering) trending in today's marketplace. In response to this trend we now offer a Fraudulently Induced Transfer Endorsement as part of our suite of Crime Coverage.

These types of crimes are usually a targeted approach where criminals are after something definite from the target, either money (usually in the form of a wire transfer) or information (such as a list of vendors, routing numbers, etc.). Often times communications are sent to an employee (most often via email, telephone or a combination of the two), which are doctored to appear as if they are sent by a senior officer of the company or by one of its customers or vendors. Essentially criminals prey on human and procedural vulnerabilities. The standard crime coverage does not respond to these types of losses as an employee of the organization has voluntarily parted with the money or securities and would be considered an active participant in the loss.

Example 1

Instructions to an employee supposedly coming from a vendor or customer are often accomplished by informing the employee that they have changed banks and require the company to use the new banking information for future payments.

Example 2

Instructions to an employee supposedly coming from an internal source (e.g. senior staff) to bypass in-house safeguards and redundancies, criminals apply pressure by imposing a time constraint, demanding secrecy or simply flattering the ego of the target by including him or her "in" on an important business transaction.

Fraudulently Induced Transfer coverage is an optional endorsement that may be purchased. Coverage is subject to a satisfactory supplementary application being completed.

Fraudulently Induced Transfer Losses, Cyber Losses and Current Crime Policies

Even though this fraud often involves emails and wire transfers, cyber policies are not designed to cover them:

- Cyber policies cover losses that result from unauthorized data breaches or system failures. Fraudulently Induced Transfer actually depends on these systems working correctly in order to communicate with an organization's employees and transfer information or funds.
- Crime policies cover losses that result from theft, fraud or deception. As the underlying cause of a loss is 'fraud', a company would claim a loss under its crime policy rather than its cyber policy. Without this endorsement, coverage would be denied under a crime policy due to the Voluntary Parting Exclusion.

Fraudulently Induced Transfer Endorsement Features

- Coverage is provided when an Insured under the policy has been intentionally misled by someone claiming to be a vendor, client or another employee of the company and the Insured (employee) has transferred, paid or delivered money or securities to this third party.
- Fraudulently Induced Transfer is defined as: The intentional misleading of an employee, through misrepresentation of a material fact which is relied upon by an employee, believing it to be genuine to voluntarily transfer funds or valuable information to an unintended third party.

Limits and Deductible

The Fraudulently Induced Transfer Endorsement is subject to:

- Separate Limits of Insurance (both an Occurrence and Aggregate);
- A separate deductible;
- Limits ranging from \$10,000 - \$100,000.

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Critical Illness Coverage Highlights

Features

- \$10,000 Coverage (each applicant).
- Coverage up to 75 years of age.
- No Deductible.
- No Medical Examination Required (one-page application only).

Critical Illnesses Covered

- | | |
|--|---------------------------|
| • Heart Attack (Myocardial Infarction) | • Heart Valve Replacement |
| • Coronary Artery Bypass Surgery | • Benign Brain Tumor |
| • Stroke | • Alzheimer's disease |
| • Cancer | • Third Degree Burns |
| • Kidney Failure | • Coma |
| • Major Organ Transplant | • Blindness |
| • Multiple Sclerosis | • Deafness |
| • Paralysis | • Loss of Speech |
| • Aorta Graft Surgery | • Motor Neuron Disease |
| • Parkinson's disease | |

Exclusions Typical to Critical Illness Policies

- War or while in the armed forces.
- Suicide, attempted suicide or self-inflicted injuries.
- AIDS (Acquired Immune Deficiency Syndrome) and/or infection with HIV (Human immunodeficiency virus).
- Extreme Sports (e.g. scuba diving, parachuting, hang gliding, rodeo events).
- Negligence or non-compliance in seeking and/or following reasonable medical treatment.
- While under the influence of alcohol or drugs.
- Illnesses as a result of pregnancy.

Policy Limitations

- Coverage for pre-existing conditions expressly excluded.
- Critical Illness benefit is only payable once, regardless of the number of critical illnesses and Insured claims.
- When a Critical Illness benefit is paid to an Insured Person, they are no longer insurable and coverage ceases.

*** Coverage is subject to a satisfactory application and underwriting approval for each Applicant.**

Additional Information

- Coverage is only available when Board Members' Accidental Death and Dismemberment Coverage is purchased.

Applicant Approval

- Coverage is subject to a satisfactory application and underwriting approval for each Applicant.

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Remotely Piloted Aircraft Systems (UAV) Coverage Highlights

Overview

- Transport Canada is responsible for regulating UAV's. Their terminology for UAV's (Unmanned Aerial Vehicles) has changed and these are now considered to be Remotely Piloted Aircraft Systems (RPAS) rather than UAV's (Unmanned Aerial Vehicles). Regulations regarding operator licensing has also changed.
- Liability or property policies can be enhanced with endorsements to cover Remotely Piloted Aircraft Systems (RPAS) or UAV's. Coverage may be available when operators are in compliance with current regulations. Coverage offered is intended to close the gap in liability and property insurance because of aviation exclusions.

Property Coverage

- Property: (Optional Coverage).
- All Risk Coverage for the Remotely Piloted Aircraft Systems (RPAS) including all permanently attached equipment and Ground or Operating Equipment (including any detachable equipment such as cameras etc).
- Coverage includes electrical and mechanical breakdown.
- Basis of settlement options include: Replacement Cost, Valued Amount or Actual Cash Value.
- **In addition to the standard exclusions within the Property All Risk Wording, the following exclusions also apply:**
- Those used for military purposes, personal or recreational use.
- Those being rented to, leased to or lent to others.
- Mysterious disappearance after commencement of a flight unless Remotely Piloted Aircraft Systems - RPAS (UAV) remains unrecovered for 30 days.
- If they are not in compliance with the manufacturer's specifications (e.g. the weight payload) is exceeded, when operated in wind at a higher speed than recommended etc.).
- Remotely Piloted Aircraft Systems - RPAS (UAV's) must not exceed 500 meters in altitude or the range of 1km from the operator.
- Hijacking or unauthorized control of the Remotely Piloted Aircraft Systems -RPAS (UAV) or Equipment.
- Failure to comply with any statute, permit, rule, regulation or any requirement for qualification to operate the Remotely Piloted Aircraft Systems - RPAS (UAV) or the equipment.

Liability Coverage

- While Transport Canada mandates a minimum amount of insurance (\$100,000), coverage will follow the liability limit up to \$15,000,000. Higher limits may be available.
- We will extend liability to Remotely Piloted Aircraft Systems (RPAS).
- Having a range of up to a maximum of 1km from the operator.
- With an altitude of 500 metres or less.
- Operators meeting all Transport Canada regulations.
- Not being used for military purposes, personal or recreational use.

Important Information

While our endorsements are primarily designed to offer coverage for Remotely Piloted Aircraft Systems - RPAS (UAV's) 25kg or less, we may be able to offer coverage for those falling outside of these parameters through our general aviation market.

The information provided by Intact Public Entities Inc. is intended to provide general information only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage. Intact Design® is a registered trademark of Intact Financial Corporation. All other trademarks are properties of their respective owners. TM & © 2021 Intact Public Entities Inc and/or its affiliates. All Rights Reserved.

Facility User Solution Coverage Highlights

Overview

The **Intact Public Entities User Solution** provides you (the facility owner) with the knowledge that the person(s) renting or leasing your facilities have insurance for events they are hosting.

You also have peace of mind knowing they have added you (the facility owner) as an 'additional insured' to that insurance. As an 'additional insured' your interests are covered when a claim occurs as a result of negligence by someone renting or leasing the facilities.

With the **Intact Public Entities Facility User Solution** we automatically cover a variety of 'Sporting' and 'Non-Sporting Events.'

Features

We provide coverage on one master policy with:

- The option of insuring all of your rented or leased facilities or only selected facilities.
- The option of \$2,000,000 or \$5,000,000 liability limits for all users.
- Coverage under a commercial general liability form with extensions for Tenants Legal Liability, Medical Expenses and Non Owned Automobile Coverage.
- Coverage is written on a Reporting Basis – with a deposit premium at inception and premium being adjusted annually.

Activities or Events Insured

Approved Activities include the following Non-Sporting and Sporting Events:

Non Sporting Events

Anniversaries, arts, art shows and exhibits, auctions, banquets, bazaars, birthday parties, bridge, chess clubs, crafts, dance parties, dance recitals, dinners, engagement parties (e.g. Jack and Jill events), fashion shows, graduations, music recitals or other family celebrations (e.g. christenings, showers, graduations etc.), photo shoots, picnics, religious services, retirement parties, reunions, seasonal markets, seminars, speakers, talent shows, theatre performances, weddings or other ceremonies, workshops/classroom instruction.

Sporting Events

Badminton, baton twirling, bowling, curling, dance lessons, horseshoes, lawn bowling, public skating, shuffle board, table tennis, tai chi, tennis, ball/roller/floor hockey, baseball, basketball, broomball, cheer leading, cricket, dodge ball, dry land training, field hockey, figure skating, fitness classes, frisbee, handball, non-contact sports (martial arts, pick up hockey, pick up lacrosse, touch/flag football), pickle ball, racquet ball, ringette, slo-pitch, soccer, softball, squash, swimming with life guard, synchronized swim, t-ball, track & field, volleyball and yoga.

Excluded Activities

Alpine skiing, bachelorette/stagette parties, bike racing, boxing, climbing walls, contact sports, cycling, fireworks, gymnastics, horse related, kabaddi, kayaking, kickboxing, motor vehicle activities, rugby, skateboarding, snowboarding, stag/bachelor parties, tackle football or wrestling.

While we do provide coverage under the program for sporting activities, we do not provide coverage for Organized Sports Teams/Leagues.

The information provided by Intact Public Entities Inc. is intended to provide general information only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage. Intact Design® is a registered trademark of Intact Financial Corporation. All other trademarks are properties of their respective owners. TM & © 2021 Intact Public Entities Inc and/or its affiliates. All Rights Reserved.

EXHIBIT “A”

Estimate of Values

The information contained herein is confidential, commercial, financial, scientific and/or technical information that is proprietary to Intact Public Entities Inc. and cannot be disclosed to others. Any such disclosure could reasonably be expected to result in significant prejudice to the competitive position of Intact Public Entities Inc., significant interference with its competitive position and/or cause it undue loss. TM & © 2021 Intact Public Entities Inc. and/or its affiliates. All Rights Reserved.

EXHIBIT "A"
BUILDINGS AND STRUCTURES
01/01/2022

ESTIMATE OF VALUESARENA

13	*	ARENA AND COMMUNITY HALL- INCLUDING OUTSIDE 30 KW GENERATOR, 3310 WALNUT STREET, ALVINSTON, N0N 1A0	7,423,500
14	*	POLE STORAGE BUILDING, 3310 WALNUT STREET, ALVINSTON, N0N 1A0	53,000
15	*	FUEL CENTRE, 3310 WALNUT STREET, ALVINSTON, N0N 1A0	10,400
16	*	WASHROOM AND SNACK BAR, 3310 WALNUT STREET, ALVINSTON, N0N 1A0	131,000
17	*	STORAGE , 3310 WALNUT STREET, ALVINSTON, N0N 1A0	9,400
18		PAVILION, 3310 WALNUT STREET, ALVINSTON, N0N 1A0	327,600
19	*	DOG SHED, 3310 WALNUT STREET, ALVINSTON, N0N 1A0	4,700

CEMETERY

5		CEMETERY STORAGE #1, 2879 CAMERON ROAD, ALVINSTON, N0N 1A0	30,000
6		CEMETERY STORAGE #2, 2879 CAMERON ROAD, ALVINSTON, N0N 1A0	13,500

FIRE

11		FIRE HALL, 3267 HIGHWAY 79, ALVINSTON, N0N 1A0	475,700
12		STORAGE , 3267 HIGHWAY 79, ALVINSTON, N0N 1A0	22,600

GENERAL

1		MUNICIPAL OFFICE, POST OFFICE AND HALL, 3236 RIVER STREET, ALVINSTON, N0N 1A0	2,778,300
2		GAZEBO, 3236 RIVER STREET, ALVINSTON, N0N 1A0	11,400
3		PLAYGROUND EQUIPMENT, 3236 RIVER STREET, ALVINSTON, N0N 1A0	6,000
4		ILLUMINATED WELCOME SIGN (\$66,100), 3328 NAUVOO ROAD, ALVINSTON, N0N 1A0	0
8		CENOTAPH (\$76,000), 3251 RIVER STREET, ALVINSTON, N0N 1A0	0

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EXHIBIT "A"
BUILDINGS AND STRUCTURES
01/01/2022

ESTIMATE OF VALUES

10		GAZEBO, 6505 JAMES STREET, INWOOD, N0M 1T0	10,700
49		RENTAL INCOME - ALL PROPERTIES	500,000 LIM REP
<u>LIBRARY</u>			
7		LIBRARY, 3251 RIVER STREET, ALVINSTON, N0N 1A0	646,700
9		LIBRARY, 6504 JAMES STREET, INWOOD, N0N 1K0	112,700
<u>PARKS/REC</u>			
20	*	BASEBALL DUGOUTS, 3310 WALNUT STREET, ALVINSTON, N0N 1A0	27,600
21	*	SKATE PARK, 3310 WALNUT STREET, ALVINSTON, N0N 1A0	87,900
22	*	FLOODLIGHTING, 3310 WALNUT STREET, ALVINSTON, N0N 1A0	167,000
23	*	PLAYGROUND EQUIPMENT, 3310 WALNUT STREET, ALVINSTON, N0N 1A0	52,200
24	*	RECREATIONAL FENCING, 3310 WALNUT STREET, ALVINSTON, N0N 1A0	88,400
25	*	SPECTATOR BLEACHERS, 3310 WALNUT STREET, ALVINSTON, N0N 1A0	66,600
26		WASHROOMS AND SNACK BAR, 6482 WEIDMAN LINE, INWOOD, N0N 1K0	64,600
27		PICNIC SHELTER, 6482 WEIDMAN LINE, INWOOD, N0N 1K0	40,400
28		STORAGE , 6482 WEIDMAN LINE, INWOOD, N0N 1K0	6,400
29		SKATE PARK, 6482 WEIDMAN LINE, INWOOD, N0N 1K0	16,800
30		FLOODLIGHTING, 6482 WEIDMAN LINE, INWOOD, N0N 1K0	41,700
31		PLAYGROUND EQUIPMENT, 6482 WEIDMAN LINE, INWOOD, N0N 1K0	33,700
32		RECREATIONAL FENCING, 6482 WEIDMAN LINE, INWOOD, N0N 1K0	53,800
33		SPECTATOR BLEACHERS, 6482 WEIDMAN LINE, INWOOD, N0N 1K0	9,800

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EXHIBIT "A"
BUILDINGS AND STRUCTURES
01/01/2022

ESTIMATE OF VALUESROADS

34	ROADS OFFICE & GARAGE, 7954 BROOKE LINE, ALVINSTON, N0N 1A0	1,180,400
35	SAND & SALT SHED, 7954 BROOKE LINE, ALVINSTON, N0N 1A0	292,700
36	STORAGE, SOUTH MILL STREET, ALVINSTON, N0N 1A0	50,900
37	ROADS OFFICE AND GARAGE, 3123 NAUVOO ROAD, ALVINSTON, N0N 1A0	457,000
38	SAND SHED # 1, 3123 NAUVOO ROAD, ALVINSTON, N0N 1A0	91,500
39	SAND SHED # 2, 3123 NAUVOO ROAD, ALVINSTON, N0N 1A0	91,500

SEWAGE

43	SEWAGE TREATMENT PLANT, 3084 RIVER STREET, ALVINSTON, N0N 1A0	4,968,300
44	SEWAGE PUMP STATION #1, RAILROAD STREET, ALVINSTON, N0N 1A0	247,900
45	GENERATOR, 3332 RIVER STREET, ALVINSTON, N0N 1A0	26,000
46	SEWAGE PUMP STATION #2, 3332 RIVER STREET, ALVINSTON, N0N 1A0	398,000
47	INWOOD SEWAGE PUMP STATION (INCLUDING FENCING), 6479 HOLMES STREET, INWOOD, N0N 1K0	398,000
48	GENERATOR, 6479 HOLMES STREET, INWOOD, N0N 1K0	26,000

WATER

40 *	WATER TREATMENT PLANT INCLUDING 60 KW GENERATOR, 3188 CHURCH STREET, ALVINSTON, N0N 1A0	3,287,600
41	WATER METER CHAMBER, CHURCHILL LINE AND WALNUT ROAD, ALVINSTON, N0N 1A0	171,100
42	WATER TOWER, LORNE STREET AND HENRY STREET, ALVINSTON, N0N 1A0	1,539,300

TOTALS:

<u>BLANKET</u>	<u>SPECIFIED</u>
26,050,300	500,000

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EXHIBIT "A"
OTHER PROPERTY (Excluding Buildings)
01/01/2022

ESTIMATE OF VALUES

88	MEDIA	500,000
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ARENA

60	CONTENTS AND EQUIPMENT INCLUDING COMPUTER EQUIPMENT - ARENA, 3310 WALNUT STREET, ALVINSTON, N0N 1A0	211,400
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61	2014 OLYMPIA RESURFACER RM140729060, 3310 WALNUT STREET, ALVINSTON, N0N 1A0	81,000
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62	CONTENTS - WASHROOM AND SNACK BAR, 3310 WALNUT STREET, ALVINSTON, N0N 1A0	5,000
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63	MASSEY FERGUSON UTILITY TRACTOR MF1635 JXE44304, 3310 WALNUT STREET, ALVINSTON, N0N 1A0	26,800
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CEMETERY

53	CEMETERY MISCELLANEOUS TOOLS/EQUIPMENT/MATERIAL/SUPPLIES, 2879 CAMERON ROAD, ALVINSTON, N0N 1A0	10,800
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54	2016 KUBOTAF2690 MOWER INCLUDING RCK60 DISCHARGE 10102, 2879 CAMERON ROAD, ALVINSTON, N0N 1A0	26,400
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55	TWO (2) PUSH MOWERS, 2879 CAMERON ROAD, ALVINSTON, N0N 1A0	6,600
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56	2020 JOHN DEERE 2032 TRACTOR, LOADER AND MOWER, SERIAL NO. ILV2032RHLL19385, 2879 CAMERON ROAD, ALVINSTON, N0N 1A0	30,000
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FIRE

57	FIRE HALL CONTENTS AND EQUIPMENT, 3267 HIGHWAY 79, ALVINSTON, N0N 1A0	245,400
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58	COMMUNICATION RECEIVING AND TRANSMITTING EQUIPMENT, 3267 HIGHWAY 79, ALVINSTON, N0N 1A0	46,200
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59	WHEEL MOUNTED GENERATOR 25KVA INCL ATTACHMENTS, 3267 HIGHWAY 79, ALVINSTON, N0N 1A0	26,600
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GENERAL

50	CONTENTS - MUNICIPAL OFFICES AND HALL, 3236 RIVER STREET, ALVINSTON, N0N 1A0	100,000
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EXHIBIT "A"
OTHER PROPERTY (Excluding Buildings)
01/01/2022

ESTIMATE OF VALUES

51	OFFICE EQUIPMENT UNDER LEASE NO. 379187-235623 , 3236 RIVER STREET, ALVINSTON, N0N 1A0	13,300
52	LEASED POST OFFICE CONTENTS & EQUIPMENT, 3236 RIVER STREET, ALVINSTON, N0N 1A0	50,000

ROADS

64	MISCELLANEOUS TOOLS, EQUIPMENT, MATERIALS AND SUPPLIES, 3310 WALNUT STREET, ALVINSTON, N0N 1A0	17,300
65	2003 BUSH HOG 3710 MOWER, 12-00123, 3310 WALNUT STREET, ALVINSTON, N0N 1A0	16,700
66	PORTABLE KODIAK SGB 5500HX GENERATOR , 3310 WALNUT STREET, ALVINSTON, N0N 1A0	2,800
67	2016 JOHN DEERE 6430 TRACTOR IL06430GTCG727501, 3310 WALNUT STREET, ALVINSTON, N0N 1A0	110,000
68	CONTENTS - ROADS OFFICE & GARAGE, 7954 BROOKE LINE, ALVINSTON, N0N 1A0	30,500
69	COMPUTERS - ROADS OFFICE & GARAGE, 7954 BROOKE LINE, ALVINSTON, N0N 1A0	10,000
70	1978 MASSEY FERGUSON TRACTOR F-E 300A LOADER, 9A301575, 7954 BROOKE LINE, ALVINSTON, N0N 1A0	15,200
71	1998 CATERPILLAR 140H GRADER AND ATTACHMENT, K03309, 7954 BROOKE LINE, ALVINSTON, N0N 1A0	300,400
72	COMMUNICATION TOWER INCLUDING RECEIVING AND TRANSMITTING EQUIPMENT, 7954 BROOKE LINE, ALVINSTON, N0N 1A0	36,500
73	MISCELLANEOUS TOOLS, EQUIPMENT, MATERIALS AND SUPPLIES, 7954 BROOKE LINE, ALVINSTON, N0N 1A0	70,100
74	SANDING AND SNOW PLOWING EQUIPMENT, 7954 BROOKE LINE, ALVINSTON, N0N 1A0	25,000
75	SWEEPER BROOM, 7954 BROOKE LINE, ALVINSTON, N0N 1A0	2,700
76	2015 BUSH HOG 13810 12-00017, 7954 BROOKE LINE, ALVINSTON, N0N 1A0	15,255
77	PACKER , 7954 BROOKE LINE, ALVINSTON, N0N 1A0	5,000

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EXHIBIT "A"
OTHER PROPERTY (Excluding Buildings)
01/01/2022

ESTIMATE OF VALUES

78	JOHN DEERE / PORTABLE STAMFORD DIESEL GENERATOR, 003-166, 7954 BROOKE LINE, ALVINSTON, N0N 1A0	21,400
79	2021 CATERPILLAR BACKHOE, MODEL 420-07, SERIAL NO. H8T01066, 3123 NAUVOO ROAD, ALVINSTON, N0N 1A0	156,500
80	2019 KUBOTA ZD1211, 3123 NAUVOO ROAD, ALVINSTON, N0N 1A0	16,200
81	PORTABLE SALT SHED	1,400
85	2021 CAT MODEL 150-15WD GRADER, SERIAL NO. EB500347, 3310 WALNUT STREET, ALVINSTON, N0N 1A0	410,780
86	2021 JOHN DEERE 6120M TRACTOR, SERIAL NO. 1L06120MCMG103522	135,000
87	DETROIT GENERATOR AND CONTAINER , 7954 BROOKE LINE, ALVINSTON, N0N 1A0	60,000

SEWAGE

84	CONTENTS AND EQUIPMENT - SEWAGE TREATMENT PLANT, 3084 RIVER STREET, ALVINSTON, N0N 1A0	50,000
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WATER

82	CONTENTS AND EQUIPMENT - WATER TREATMENT PLANT, 3188 CHURCH STREET, ALVINSTON, N0N 1A0	50,000
83	COMMUNICATIONS EQUIPMENT, 3188 CHURCH STREET, ALVINSTON, N0N 1A0	10,000

TOTALS:

<u>BLANKET</u>	<u>SPECIFIED</u>
2,948,235	

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Property Additional Interest(s)

LOSS PAYEE(S):

CANADA POST

With respect to Equipment and Lease Agreement at 3236 River St. Alvinston, ON.

Certificate

ADMINISTRATION SHOULD CAREFULLY EXAMINE THIS SCHEDULE TO DETERMINE ACCURATE INFORMATION. ANY CHANGES OR DISCREPANCIES SHOULD BE REPORTED TO US.

POLICY EFF: 01/01/2022

MODIFIED: 15/12/2021

RISK NO: 08845

QUOTE: 437003

Liability Additional Insured(s)

1. LAMBTON KENT DISTRICT SCHOOL BOARD AND ST. CLAIR CATHOLIC DISTRICT SCHOOL BOARD, but only with respect to Facility Use by the Named Insured for Activities/Events held throughout the Policy Term.
2. CORPORATION OF THE TOWNSHIP OF DAWN-EUPHEMIA AND CORPORATION OF THE MUNICIPALITY OF SOUTHWEST MIDDLESEX, but only with respect to the operations of the Brooke-Alvinston Fire Department
3. HYDRO ONE NETWORKS INC., but only with respect to their Agreement with the Named Insured
4. THE ASSOCIATION OF MUNICIPALITIES OF ONTARIO & HER MAJESTY THE QUEEN IN RIGHT OF CANADA AS REPRESENTED BY THE MINISTER OF STATE (INFRASTRUCTURE & COMMUNITIES), but only with respect to their municipal funding agreement with the Named Insured through the transfer of Federal Gas Tax Revenues
5. HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO AS REPRESENTED BY THE MINISTER OF AGRICULTURE, FOOD AND RURAL AFFAIRS, but only with respect to liability arising out of the risk of the Named Insured and in respect of "Letter of Agreement" OSTAR Infrastructure Initiative
6. HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO AS REPRESENTED BY THE DEPUTY PREMIER AND MINISTER OF ENERGY AND INFRASTRUCTURE, AND THE MINISTER OF AGRICULTURE, FOOD AND RURAL AFFAIRS (OMAFRA), but only with respect to their Funding Agreement under the Building Canada Fund - Communities Component
7. HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO AS REPRESENTED BY THE MINISTER OF ENERGY AND INFRASTRUCTURE AND THE MINISTER OF HEALTH PROMOTION, but only with respect to their Contribution Agreement with the Named Insured under the Recreational Infrastructure Canada Program in Ontario - Project Nos. R1539 and R1540
8. THE CORPORATION OF THE TOWNSHIP OF DAWN-EUPHEMIA, THE CORPORATION OF THE MUNICIPALITY OF SOUTHWEST MIDDLESEX AND THE CORPORATION OF THE TOWNSHIP OF ENNISKILLEN, but only with respect to their agreement with the Named Insured for Joint Fire Assistance Program
9. HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO, AS REPRESENTED BY THE MINISTER OF INFRASTRUCTURE, AND ONTARIO INFRASTRUCTURE AND LANDS CORPORATION AND HYDRO ONE NETWORKS INC.,
but only with respect to their Land Use Licence Agreement with the Named Insured for Public Recreational Purposes for:
-Part of Lot 19 Concession 5, in the former Township of Brooke, Municipality of Brooke-Alvinston, County of Lambton, ON
10. HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO AND HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO AS REPRESENTED BY THE MINISTRY OF AGRICULTURE, FOOD AND RURAL AFFAIRS
But only with respect to their Ontario's Main Street Revitalization Initiative Funding Agreement with the Named Insured
11. WANSTEAD FARMERS CO-OP, but only with respect to their Lease Agreement with the Named Insured for the lease of a portion of the premises at 6505 James Street, Inwood, ON
12. HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO AND HER MAJESTY THE QUEEN IN RIGHT OF CANADA, THEIR RESPECTIVE MINISTERS, OFFICERS, SERVANTS, AGENTS, APPOINTEES AND EMPLOYEES, with respect to the Transfer Payment Agreement with the Named Insured for the Investing in Canada Infrastructure Program (ICIP) Rural and Northern Stream. Case No. 2019-03-1-1296905087

EXHIBIT 'B'

AUTOMOBILE FLEET SCHEDULE

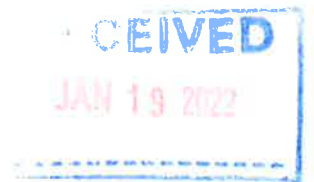
FIRE DEPT

1	99	FREIGHTLINER FIRE PUMPER	927406	
2	41	FORD FIRE TRUCK	21801	NO PHYSICAL DAMAGE
3	00	GMC PUMPER	511581	
4	03	FREIGHTLINER RESCUE VAN	L84651	
5	11	FREIGHTLINER PUMPER	AY5923	
6	15	FREIGHTLINER	GS7681	
7	20	DODGE RAM 1500	422597	

WORKS DEPT

8	12	INTERNATIONAL PLOW	588839
9	07	STERLING PLOW	V87462
10	18	WESTERN STAR PLOW	JL9926
11	17	FORD F250	E39535
12	16	CAR HAULER- LOAD- TRAIL TRAILER	095551
13	19	FORD F150	E71952
14	21	DODGE RAM 1500	519751

ADMINISTRATION SHOULD CAREFULLY EXAMINE THIS SCHEDULE TO DETERMINE ACCURATE INFORMATION. ANY CHANGES OR DISCREPANCIES SHOULD BE REPORTED TO US.



January 19, 2022

Sharon McCabe,

Alvinston Feral Cat Program

Municipality of Brooke-Alvinston Council

We have started a group in Alvinston, on Facebook, to address the feral cat situation in town. Through the Betty White Challenge, on what would have been her 100th birthday, we were able to raise \$1100, through donations from the community. I have been in contact with local veterinarians, and have a number of cats booked for surgeries. I would like to attend your next council meeting to speak more about this program, and ask for the town's support, and discuss how you might be able to support us in this endeavor.

Thank you

Sharon

519-402-0865

erisdess@hotmail.com

Cheryl Beaugrand

From: Peter Kerrigan <phkerrig@hotmail.ca>
Sent: January 21, 2022 8:45 AM
To: Cheryl Beaugrand
Subject: Re-Opening of the Recreational Facilities



To:
 To : Mayor and Councillors

From : Peter Kerrigan

I have watched and pondered all the various protocols/public policies issued over the last 2 years by municipalities, local health units, provincial and federal authorities in regards to the Covid 19 situation. It is ever changing and at times it interferes on our civil liberties, our charter of rights and many other laws enacted by our governing bodies to ensure all individuals are treated equally, fairly, and without discrimination.

I would like to ask the Mayor, Council, and the municipality that when your public facilities re-open that you lead the way and follow the Ontario Human Rights Commission rules/laws enacted for the citizens to have the right to be free from discrimination when we receive goods or services. Namely I'm interested in you, the elected officials to ensure your recreation facilities allow entry and use to individuals, young or old, women or men without discriminating or judging them whether they have received or rejected a medical procedure. These facilities you/we operate are built with and use public dollars to operate and are constructed for all to use. They were not built to be used as a carrot to entice individuals to have a certain type of code on their phone or to belong to a certain a group, or to support a particular issue to be allowed to enter. This is why we have the Human Rights Commission, the Charter of Rights and other legislation to ensure all citizens are treated equally and fairly.

I do believe our local municipalities, and Lambton County were checking people's vaccination or health status to use a public facility in the belief the unvaccinated were the vector in causing the spread of the virus. As we know now restricting their participation in society has not and doesn't change the way virus's behave on society.

I'm requesting that when you re-open the recreational facilities/arenas that we follow the Ontario Human Rights Commission's codes and allow all individuals to participate in their use.

I would prefer your council pass a motion to this effect to ensure all groups are clear on your standards and policy/rules to follow when using our public facilities.

Below is a snap shot of the pages/documents regarding Social Areas from the Ontario Human Rights Commission's website.

Thank you for the attention to this issue.

If you want to discuss this with me I can be reached at 519-381-8673 or at phkerrig@hotmail.ca.

I remain,
Peter Kerrigan

[/en]

Ontario Human Rights Commission

Language selector

• [English](#)






• [Français](#)

Search

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OHRC Social Links

- 
- 
- 
- 
- 

You are here

[Home](#) » [Social Areas](#)

How to sort

This page lists all the information available on our website about this topic.

Use the headings below to choose the *type* of information you want. You can also select how you want the information arranged (for example, by title or author).

Sort by

- [Relevancy](#)
- [Title](#)
- [Type](#)
- [Author](#)

- [Date](#)

Goods, services and facilities

You have the right to be free from discrimination when you receive goods or services, or use facilities. For example, this right applies to:

- stores, restaurants and bars
- hospitals and health services
- schools, universities and colleges
- public places, amenities and utilities such as recreation centres, public washrooms, malls and parks
- services and programs provided by municipal and provincial governments, including social assistance and benefits, and public transit
- services provided by insurance companies
- classified advertisement space in a newspaper.

Relevant policies and guides:

- [Guidelines on developing human rights policies and procedures](#)



PUBLIC NOTICE SEVERANCE APPLICATION COMMITTEE OF ADJUSTMENT

APPLICATION NO. B-003/22

TAKE NOTICE that an application for consent has been submitted by Alfred and Joan McRae for the property located at Concession 11, Part Lots 1 & 2, in the Municipality of Brooke-Alvinston and municipally known as 6334 and 6336 Petrolia Line. The purpose of the application is to sever off a lot that would be 2 acres in size and would include an existing dwelling. The retained parcel would be approximately 188 acres in size and would contain an existing dwelling, grain storage silos, and four storage sheds.

AND FURTHER TAKE NOTICE that the Committee of Adjustment for the Municipality of Brooke-Alvinston has appointed Tuesday, February 15, 2022 at 9:00 a.m. for the purpose of a public hearing into this matter. Signed written submissions regarding the application will be accepted by the Secretary-Treasurer prior to the hearing.

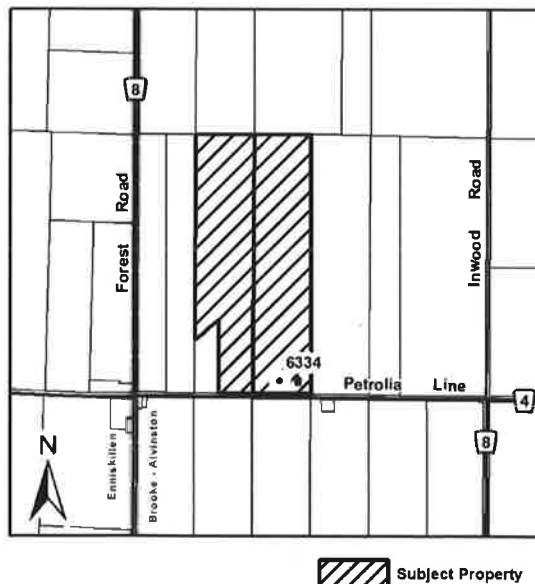
If you wish to submit a written or make an oral presentation at the public hearing, please contact the Municipality of Brooke-Alvinston no later than 12:00 p.m. noon on February 14, 2022. The public hearing will be held via a ZOOM Teleconference format.

If you wish to be notified of the decision of the Municipality of Brooke-Alvinston Committee of Adjustment in respect of the proposed severance, you must make a written request to the Committee of Adjustment at the address noted below.

If a person or public body that files an appeal of a decision of the Municipality of Brooke-Alvinston Committee of Adjustment in respect of the proposed severance does not make written submission to the Municipality of Brooke-Alvinston Committee of Adjustment before it gives or refuses to give a provisional consent, the Ontario Land Tribunal may dismiss the appeal.

If you are aware of any persons interested or affected by this application who have not received a copy of this notice, it would be appreciated if you would so inform them.

Additional information regarding the application will be available to the public for inspection at the Municipality of Brooke-Alvinston Municipal Office, 3236 River Street, PO Box 28, Alvinston, ON N0N 1A0 from 8:30 am to 4:30 pm, Monday to Friday.



Janet Denkers
Secretary-Treasurer,
Committee of Adjustment
Municipality of Brooke-Alvinston
3236 River Street, P.O. Box 28
Alvinston, ON N0N 1A0

Email: jdenkers@brookealvinston.com
Phone: 519-898-2173
Fax: 519-898-5653

Dated: January 19, 2022

MUNICIPALITY OF BROOKE-ALVINSTON
NOVEMBER

<u>PERMITS</u>					<u>TYPE</u>
<u>ISSUED</u>	<u>OWNER/CONTRACTOR</u>	<u>LOCATION</u>	<u>FEE</u>		<u>VALUE</u>
20-047	Floyd Vanderwal, owner 3917 Petrolia Line (erect detached garage) Cont: Spectra Construction Nov 3/2020 140-001-55100	3013 Francis St Plan 1, Lot 21	550.00	Non/Res	50,000 1200' ²
20-048	Floyd Vanderwal, owner 3917 Petrolia Line, (erect single family dwelling) Cont: Spectra Construction Nov 3/2020 140-001-55100	8013 Francis St Plan 1, Lot 21	1,100.00	Res/Con	350,000 1355' ²
20-049	Robert Van Damme, owner 7611 Courtright Line, (erect storage shed for feed storage) Cont: owner Nov 3/2020 120-010-08800	2345 Ebenezer Rd Con , N Pt Lot 12	550.00	Agr/Con	70,000 900' ²
20-050	Joe Triest, owner 3304 Elgin St (erect pre-built storage shed) Cont: owner, Nov 30/2020 140-002-65900	3304 Elgin St Con 6, Pt Lot 19 RP25R6471, Pt 6	425.00	Non/Res	5,000 340' ²

MUNICIPALITY OF BROOKE-ALVINSTON
DECEMBER

<u>PERMITS</u>				<u>TYPE</u>
<u>ISSUED</u>	<u>OWNER/CONTRACTOR</u>	<u>LOCATION</u>	<u>FEE</u>	<u>VALUE</u>
20-051	Leo Deschamps, owner RR #7, Alvinston, (erect 27 ft diameter grain bin) Cont: owner, Dec 8/2020 120-020-12600	6380 Rokeby Line Con 9, Lot 3, E Pt Lot 2	250.00	Agr/Con 40,000 572 ¹²

MUNICIPALITY OF BROOKE-ALVINSTON
DECEMBER

<u>PERMITS</u>				<u>TYPE</u>
<u>ISSUED</u>	<u>OWNER/CONTRACTOR</u>	<u>LOCATION</u>	<u>FEE</u>	<u>VALUE</u>
21-048	David Buurma, owner 7162 Lasalle Line, Watford (erect storage bldg.) Cont: owner, Dec 14/2021 120-050-12600	8123 Churchill Line Con 14, Pt Lot 20 RP25R9927, Pts 1-6	750.00	Agr/Con 1,500,000 51,520' ²



TOWNSHIP OF WARWICK

"A Community in Action"

6332 Nauvoo Road, R.R. #8, Watford, ON N0M 2S0

Township Office: (519) 849-3926 / 1-877-849-3926
 Watford Arena: (519) 876-2808
 Website: www.warwicktownship.ca

Works Department: (519) 849-3923
 Fax: (519) 849-6136
 E-mail: info@warwicktownship.ca

Monday, January 10th, 2022

Mayor Ferguson and Council
 c/o Janet Denkers, CAO/Clerk
 The Municipality of Brooke-Alvinston
 3236 River Street, P.O. Box 28
 Alvinston, Ontario N0N 1A0

Dear Mayor Ferguson and Council,

On behalf of Warwick Township Council and Staff, please accept our sincere thanks to the Municipality of Brooke-Alvinston for your work and efforts to install ice early in the summer of 2021 at the BAICC and to support our shared user groups for the season. Further, Warwick appreciates Brooke-Alvinston's leadership in liaising with the Alvinston Agricultural Society, which resulted in the fruition of the early ice installation. Warwick is truly grateful to the Municipality of Brooke-Alvinston for your ongoing support during our arena renovation and construction process and assistance with mitigating impacts on our users.

In addition to facilitating the early ice installation and service change for the 2021 season at the BAICC, Brooke-Alvinston's staff team went above and beyond to provide excellent customer service to our community on our behalf. It is through this strong partnership that we were able to collectively continue to serve our community throughout the complete duration of the 2021 ice season.

We sincerely thank the Municipality of Brooke-Alvinston for your dedication to our shared community partners by supporting the Township of Warwick this past year. Thank you for your support and partnership.

With gratitude,

Mayor Jackie Rombouts

On behalf of Warwick Township Council and Staff

Cc: Amanda Gubbels, CAO/Clerk

LAMBTON GROUP POLICE SERVICES BOARD RECRUITMENT

Position: Community Member-At-Large
Closing Date: Wednesday, February 23, 2022
Closing Time: 12:00 Noon



The Lambton Group Police Services Board currently consists of four (4) members appointed from the province (2) and partner municipality councils (2), one (1) community member-at-large along with representatives of the Lambton OPP.

The LGPSB oversee how policing is provided through contract with the Ontario Provincial Police in the communities of Brooke-Alvinston, Dawn-Euphemla, Enniskillen, Lambton Shores, Oil Springs, Petrolia, Plympton-Wyoming, St.Clair and Warwick. Members contribute to their community's safety and well-being and appropriate policing needs.

Ontario Provincial Police (OPP) police services boards are responsible for:

- determining objectives and priorities for police services, in consultation with the OPP detachment commander
- advising the OPP detachment commander assigned to the municipal area on police services and supports required in the area
- establishing local policies on police services
- participating in the selection of the detachment commander
- receiving regular reports from the detachment commander
- monitoring the performance of the detachment commander

This is a remunerated position.

The LGPSB meet in February, April, June, August, October and December

All interested, qualified parties are invited to submit application for the position **no later than February 23, 2022**. Please include with application information on your background and reasons that you are interested in serving on the Lambton Group Police Services Board.

LGPSB

c/o Mandi Pearson, Secretary

Box 3000

Wyoming, ON N0N 1T0

OR

Email: lgpsb.secretary@gmail.com

We appreciate the interest of all those who respond, however, only those selected for an interview will be contacted. Information obtained through this posting is collected for candidate selection only and is protected by the Municipal Freedom of Information Act. The LGPSB is an equal opportunity board committed to inclusive, barrier-free recruitment and selection processes. We will accommodate the needs of applicants under the Ontario Human Rights Code and the Accessibility for Ontarians with Disabilities Act (AODA) throughout all stages of the recruitment and selection process. Please advise the Board Secretary to ensure your accessibility needs are accommodated throughout this process.



NEWS RELEASE

For Immediate Release

Lambton County Accelerates COVID-19 Booster Shots for Essential Workers

Tuesday, January 11, 2022

Point Edward, ON – As part of the Provincial Government's response to the Omicron variant, Lambton Public Health (LPH), the Sarnia-Lambton Ontario Health Team (SL-OHT), North Lambton Community Health Centre, Lambton EMS, and Bluewater Health are working together to provide a series of clinics for essential workers at the Royal Canadian Legion (Branch 62) starting this week.

These clinics, operating from January 11 to 20, 2022, will target teachers and education staff, hospital and long-term care workers, EMS, police, fire, and essential municipal employees.

"LPH is happy to work with the SL-OHT partners to deliver booster shots to these essential workers," said Dr. Sudit Ranade, Medical Officer of Health for the County of Lambton. "With the addition of hundreds of new appointments, these new clinics will also free up much needed space in our regular COVID-19 vaccine clinics allowing us to accelerate booster doses for everyone."

These clinics will be operated by appointment only and eligible staff will be notified through their employers with instructions on how to book online. Individuals who are experiencing technical difficulties booking an appointment may contact LPH's Vaccine Call Centre which is available Monday to Friday, 9:00a.m. to 4:00 p.m., at 226-254-8222.

"We know how important this added layer of protection is," said Steve Pancino, Executive Lead, Sarnia-Lambton OHT. "Local health-care partners have come together to ensure essential workers and education staff get their COVID-19 boosters before heading back to work/the classroom."

LPH recently ramped up clinic capacity from approximately 3,000 doses per week in December 2021 to over 7,000 doses a week in January 2022. Together, with primary care and pharmacy partners, the region plans to administer a total of approximately 11,000 doses each week in January 2022.

Detailed Eligibility:

- Frontline/essential/education workers; working or residing in Sarnia-Lambton
- Teachers and education workers (this includes, but is not limited to principals, teachers, assistants, cleaners, office staff, early childhood educators, bus drivers, etc.)
- Hospital front-line staff
- Long-term care staff
- EMS, police, and fire staff
- Other essential municipal staff

Lambton Public Health will continue to open additional clinics to meet demand. Updates will be provided via LPH's social media channels and [GetTheVaccine.ca](https://www.getthevaccine.ca).

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Media Contacts:

LPH-media-inquiries@county-lambton.on.ca

Julia Oosterman

Chair, SL-OHT Communications & Community Engagement Working Group
519-328-3136



Office of the County Warden
789 Broadway Street, Box 3000
Wyoming, ON N0N 1T0

Telephone: 519-845-0801
Toll-free: 1-866-324-6912
Fax: 519-845-3160

NEWS RELEASE

For Immediate Release

Emergency Control Group Update – January 12

Wednesday, January 12, 2021

Wyoming, ON - The County of Lambton Emergency Control Group (CECG) met Wednesday, January 12 to discuss updates to the current COVID-19 situation.

At this meeting, the Emergency Control Group:

- Would like to remind residents to continue to be vigilant as COVID-19 continues circulating everywhere in the community at a rapid pace. Please stay home if you are feeling sick (even mildly) and continue practicing basic public health measures.
- Continued to discuss business continuity plans for County operations, due to the increased transmission of COVID-19 in the community. Steps are being taken across all divisions to protect the health and safety of our workforce, as well as ensure critical and essential services remain available to the public. While every effort will be made to ensure continuity of services, some service changes may be implemented to meet staffing and essential service needs.
 - Any service changes will be shared as they are implemented and details will be available on the [Changes, Closures and Cancellations page](#) of the County website.
 - If you are planning to attend a County facility in person, please call ahead. Where possible, services will be provided over the phone or by email.
- Discussed the continued increase in demand for third dose appointments. New clinics and appointments are being added regularly to meet demand. Residents are asked to check [GetTheVaccine.ca](https://getthevaccine.ca) frequently for updates and to book an appointment, or to check with [local pharmacies](#) and your primary care provider as they may have third dose appointments available.
 - All eligible individuals who have not yet been immunized for COVID-19 may continue to register for a vaccine appointment or attend specific clinics where walk-ins are permitted for first/second doses. Full details are listed at [GetTheVaccine.ca](https://getthevaccine.ca).
- Heard a series of booster shot clinics for essential workers will be held over the coming week. **These clinics will be operated by appointment only and eligible staff will be notified through their employers with instructions on how to book online.**

...More

For the most up to date information regarding COVID-19 including current statistics, please visit the [Lambton Public Health website](#), [GetTheVaccine.ca](#) and the [Province of Ontario website](#). Facility closures and local supports and resources are listed on the [Lambton County website](#).

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Please contact:

Kevin Marriott

Warden

County of Lambton

519-381-6111

kevin.marriott@county-lambton.on.ca

Lisa Leggate

Communications & Marketing Coordinator

County of Lambton

519-845-0801 ext. 5214

lisa.leggate@county-lambton.on.ca



Cultural Services Division
Library Headquarters
787 Broadway Street, Box 3100
Wyoming, ON N0N 1T0

Telephone: 519-845-3324
Toll-free: 1-866-324-6912
Fax: 519-845-0700
www.lclibrary.ca

NEWS RELEASE

For Immediate Release

Forest Library temporarily closes for renovations

Monday, January 24, 2022

Wyoming, ON – Lambton County Library will begin its final phase of an extensive two phase renovation project at the Forest Library on Saturday, February 5, 2022. During this phase of the renovation, the Forest Library will be closed for three and a half weeks with an anticipated reopening date of Tuesday, March 1, 2022.

This temporary closure will include in-person browsing, scheduled appointments for computer use, curbside pickup and book return bins. Patrons are encouraged to access nearby locations including Watford, Thedford, Arkona, Camlachie and Wyoming, and to discover the convenience of eLibrary services from the comfort of their homes.

The first phase of the renovation, completed in October, included the creation of a new meeting room, levelling the floor in the children's area, new carpet and baseboards in the children's area, increasing accessibility to technology with the addition of power and data outlets, and updated paint. The second and final phase of the renovation will include new shelving, a new service desk, and the continuation of new flooring and paint throughout the library. The budget for the renovation project is set at \$58,500.

The renovation will improve accessibility, create traffic flow, ergonomic, and customer service improvements, as well as add program and private meeting space. A new partnership with the County of Lambton's Social Services Department has resulted in the development of a new private meeting space at the library which will allow greater access for Ontario Works clients living in rural areas of Lambton County by alleviating some challenges associated with obtaining transportation to Sarnia. Similar meeting spaces have already been integrated into the Corunna, Alvinston and Thedford libraries.

For more information on locations, services and hours of operation visit lclibrary.ca.

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Please contact:

Darlene Coke
Manager, Library Services
County of Lambton
519-845-0809 ext. 5238
darlene.coke@county-lambton.on.ca



January 13, 2022

In This Issue

- There is still time to submit questions for ROMA's Ministers' Forums.
- AMO/LAS *Municipal Energy Symposium* March 31 - April 1. Registration open.
- AMO/LAS *Municipal Energy Symposium* - Call for Proposals.
- LAS is eager to help in 2022.
- Canoe's spring webinar series starts January 26.
- Ontario Municipal Leaders Summit on Antisemitism on January 21. Register today!
- Careers: Brampton, Niagara Region, Simcoe, Waterloo, Fort Frances and Bruce.

Eye on Events

ROMA 2022 delegates have the opportunity to engage in two Ministers' Forums where TVO's John Michael McGrath will pose your questions live to provincial Cabinet Minister's. Submit your questions [here](#) by January 14, 12:00 pm EST.

AMO and LAS are excited to host a virtual *Municipal Energy Symposium* March 31 - April 1. This leading edge event takes a critical look at the intersection of climate change, land use planning and energy post-COP26. Explore examples of how municipalities are planning for the future and what this means to daily operations. Register [here](#).

AMO and LAS are calling on municipalities and partners to showcase initiatives and innovation in addressing municipal energy and climate change at the seminal virtual *Municipal Energy Symposium*, March 31 - April 1. For more information and to submit your proposal, [click here](#). Deadline for proposals is February 4.

LAS

LAS currently has almost 20 different programs and services including AMO's digital services partners to make your lives easier. Keep LAS in mind as you consider your 2022 workplans. As your Association's business services arm, we're the "easy button" for Ontario's municipal sector.

Canoe's popular bi-weekly webinar series is back. Join us every other Wednesday at 11:00 am to hear how different vendors make municipal life easier and more affordable. From office printers to equipment to water and wastewater, we've got it covered. Register today: Sharp Technology (Jan 26), Doosan/Bobcat (Feb 9), Exprolink/Madvac (Feb 23), and Computrol (Mar 8).

Municipal Wire*

The Centre for Israel and Jewish Affairs (CIJA) is hosting an Ontario Municipal Leaders Summit on Antisemitism on January 21, 2022. This virtual event will be Chaired by Vaughan Mayor the Hon. Maurizio Bevilacqua. [Register today](#).

Careers

Supervisor, Inspections, Building - City of Brampton. This position is responsible for the supervision of inspectors; monitors the inspection program to ensure proper and consistent application of technical standards and divisional standard practices and more. Please [apply online](#) by January 19, 2022.

Claims Examiner - Niagara Region. The Claims Examiner is responsible for the administration of claims, including claim response, assessment, defense, settlement negotiation, and the disposing of claims. Closing date: January 17, 2022.

Business Systems Analyst - County of Simcoe. Leads the systems analysis and design process for major systems projects across the Corporation to ensure that business needs are thoroughly understood and that the technical solutions are properly aligned and adequately specified. Apply [online](#) by January 31, 2022.

Database Applications Specialist II SAP - County of Simcoe. The Specialist provides systems analysis and design support for corporate database systems and web-based applications, including vendor liaison during implementation, programming support, troubleshooting, and operational support. Apply [online](#) by January 31, 2022.

Senior Sustainability Officer - City of Waterloo. Reporting within the CAO's Office, the Senior Sustainability Officer will lead corporate and community sustainability plans and actions, with a significant focus on climate change action. Apply [online](#) by January 28, 2022.

Chief Building Official/Municipal Planner - Town of Fort Frances. Apply by submitting a completed application package to the attention of 'Human Resources Manager' at jobs@fortfrances.ca with the subject line: Chief Building Official/Municipal Planner. At present, we are only accepting external job applications by email or by fax at (807) 274-8479. Deadline: February 11, 2021.

Chief Administrative Officer - Bruce County. The CAO is responsible for providing vision and leadership to members of the senior management team and for the administration and coordination of the delivery of services to the County's residents and businesses. Apply by email by February 7, 2022 to careers@waterhousesearch.ca quoting project BC-CAO. To receive a detailed position description, contact [Jon Stungevicius](#) at 416-214-9299 x1, or [Amy Oliveira](#) at 416-214-9299 x4.

January 14, 2022

AMO Policy Update – MOI Broadband Webinar, Joint + Several Liability Resolution and Federal Housing Accelerator

Broadband Webinar

On Thursday January 13, 2022, members of municipal council and CAOs received an **emailed invitation** from Jill Vienneau, Assistant Deputy Minister, Broadband Strategy Division to attend a webinar on broadband deployment in Ontario to meet the commitment to connect all homes and businesses to high-speed internet by 2025.

Municipal governments have played a critical role in supporting broadband expansion and will continue to do so as the projects approved under the Ontario Reverse Auction in spring 2022 require access to rights of way and public infrastructure. This webinar will provide an update from Minister Surma and a presentation from Ministry officials on the status of projects, planned actions and requirements.

AMO members are encouraged to attend the session which will be held on January 18th, 2022, from 2:00 – 4:00 p.m.

Joint and Several Liability Resolution

Recently, AMO wrote to members regarding the status of commitments to review Joint and Several Liability and the need to encourage the Ontario Government to put a plan in place with municipalities to address this issue before the end of the current mandate. Members were asked to consider passing a resolution to support the request and to send it to relevant Ministers and copy AMO.

AMO thanks those members that have already done so and has drafted a standard resolution for members that may still be interested in supporting this call. If you have not already done so, councils are encouraged to discuss the request at their next meeting and consider the attached draft resolution.

Federal Housing Accelerator

Municipalities and the public are invited to share their ideas on how the federal Housing Accelerator Fund and Rent-to-Own programs could be most effective. The

Housing Accelerator Fund will aim to remove barriers and help municipalities build housing more quickly in an ambitious and innovative manner, while the Rent-to-Own program will aim to help make it easier for renters to work towards home ownership. Ideas can be submitted directly to the federal government until January 31, 2022, at <https://www.placetocallhome.ca/callforideas>.

If you have ideas for AMO to convey, please send to Amber Crawford and Michael Jacek by 12pm Tuesday, January 18th. Email: ACrawford@amo.on.ca; MJacek@amo.on.ca.

January 17, 2022

AMO Partners with Electronic Permitting System Provider Cloudpermit

(Toronto) – The Association of Municipalities of Ontario (AMO) is partnering with Cloudpermit to offer municipalities a digital platform to manage building permits more efficiently and effectively.

Managing building permits electronically increases efficiency, streamlines approvals, and ensures that municipalities capture new assessments in a timely manner. An end-to-end digitized permitting process also improves customer service and reduces the cost-of-service delivery for the municipality. The Cloudpermit platform is secure, scalable and cloud-based.

“AMO worked with other key partners in the building and municipal sector to select a solution that could be scaled to meet the needs of any municipality,” said AMO President Jamie McGarvey. “This leadership could not be more timely. More efficient and seamless processes are a top priority as we seek to address the shortage in housing supply.”

AMO selected Cloudpermit through a competitive bidding process. For the search, AMO was supported by an evaluation committee that included representatives from the Ontario Building Officials’ Association (OBOA), the Municipal Information Systems Association of Ontario (MISA ON), the Municipal Property Assessment Corporation (MPAC) as well as AMO and Local Authority Services (LAS) staff.

“We are thrilled to partner with AMO and work with MPAC to offer Ontario municipalities of any size an efficient, user-friendly, and simple building permit process,” explained Jarkko Turtiainen, Cloudpermit’s Senior Vice President, North America. “This partnership will greatly benefit municipalities with faster permit issuance, on-site mobile inspections, and an easy implementation process, as well as encourage standardization for improved efficiency across the province.”

The partnership with AMO means that Ontario municipalities now have the choice of an approved vendor with an e-permitting platform specifically made for Ontario. Municipalities have the flexibility of implementing an e-permitting system that can be customized to local needs that includes unlimited user licenses, the option of migrating existing permit data to the new system, annual hosting, as well as ongoing training and customer support.

Ontario is growing and MPAC processes 300,000 building permits annually. MPAC's role in the building permitting process is critical for municipalities, updating assessments so that municipalities can accurately recover property taxes. That's why AMO and MPAC announced a partnership last year to search for an integrated e-permitting system that provides a one-stop shop for building permits that includes permit applications and review, communications with applicants, payment processing, data storage and coordination with MPAC. The Cloudpermit solution met and exceeded these critical requirements in the search for an e-permitting vendor, particularly with its scalability to municipalities of all sizes in Ontario.

"On behalf of MPAC we extend our congratulations to Cloudpermit on their successful bid and we look forward to assisting interested municipalities in their building permit modernization journey," said Al Spacek, MPAC's Board Chair. "This project will increase MPAC's ability to deliver on timely new assessment to Ontario municipalities and assist our partners in realizing new revenues sooner."

AMO/LAS, MPAC, and Cloudpermit are developing a pilot program that will integrate municipal permit reporting processes into MPAC systems for a true end-to-end digitized permitting process. A formal Expression of Interest (EOI) to participate in the pilot will be distributed to Ontario municipalities for consideration in the coming days.

Since the 2017 release of #OnMuni Online: Towards Digital Transformation and Opportunities for Ontario's Municipal Governments, AMO has been partnering with leading solution providers to offer scalable, affordable, and easy-to-use technologies to help members find ways to be more efficient and reduce costs.

About AMO

AMO is a non-profit organization representing almost all of Ontario's 444 municipal governments. AMO supports strong and effective municipal government in Ontario and promotes the value of municipal government as a vital and essential component of Ontario and Canada's political system.

About MPAC

The Municipal Property Assessment Corporation (MPAC) is an independent, not-for-profit corporation funded by all Ontario municipalities, accountable to the Province, municipalities and property taxpayers through its 13-member Board of Directors. Its role is to assess and classify all properties in Ontario in compliance with the Assessment Act and regulations set by the Government of Ontario. MPAC assesses more than 5.4 million properties in Ontario, representing more than \$3 trillion in property value. These assessments provide the foundation that municipalities use to base the property taxes needed to pay for community services.

About Cloudpermit

Cloudpermit is an online software solution for community development. As a simple and smart software solution, Cloudpermit empowers local governments, development communities, and the public with online land management processes for building permitting and planning. For additional information, please visit cloudpermit.com.

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For more information:

AMO/LAS: Nicholas Ruder, Research Advisor, nruder@amo.on.ca, (416) 971-9856, ext. 411.

MPAC: Mary Dawson-Cole, Regional Manager, Municipal and Stakeholder Relations Valuation and Customer Relations, mary.dawson-cole@mpac.ca, (705) 419-0935.

Cloudpermit: Jarkko Turtiainen, Senior Vice President North America, jarkko.turtiainen@cloudpermit.com, (647) 248-7761.



January 19, 2022

Ontario-Municipal Summit Seeks Solutions to Build More Homes

Today, Ontario's Big City Mayors (OBCM), Mayors and Regional Chairs of Ontario (MARCO), and AMO President Jamie McGarvey met with Premier Doug Ford and Minister of Municipal Affairs and Housing, Minister Steve Clark, at the [Ontario Housing Affordability Summit](#).

Premier Ford announced more than \$45 million for a new Streamline Development Approval Fund to help Ontario's 39 largest municipalities modernize, streamline, and accelerate processes for managing and approving housing applications. Over \$8 million was announced through the Audit and Accountability Fund to help large urban municipalities identify potential savings and efficiencies through third-party reviews to further accelerate the creation of new housing and modernize municipal services.

The provincial government has also committed to working with the municipal sector to develop a data standard for planning and development applications to help accelerate approval timelines. This work is part of the [Ontario Data Authority](#) initiative, designed to accelerate Ontario's economic and social growth through improved data sharing. AMO's Digital Government Task Force has been recently re-purposed to work on this needed data standard.

AMO agrees with the province that everyone has a role to play in addressing Ontario's housing crisis and reiterates that housing affordability is a shared responsibility requiring commitment and coordination from all orders of government and the non-profit, co-operative, and private sector. Today's Summit was a good start and there is more work to do.

AMO looks forward to continuing to work with our partners to address Ontario's housing crisis, including at the upcoming Rural Housing Affordability Roundtable. The Premier and Minister will be hosting this Roundtable at the ROMA Conference on January 23rd with rural, remote, and northern municipal leaders.

AMO's [COVID-19 Resources](#) page is being updated continually so you can find critical information in one place. Please send any of your municipally related pandemic questions to covid19@amo.on.ca.



January 20, 2022

In This Issue

- Community housing regulatory posting.
- ROMA Conference 2022: Information you need to know to participate.
- AMO/LAS *Municipal Energy Symposium* March 31 - April 1. Registration open.
- AMO/LAS *Municipal Energy Symposium* - Call for Proposals.
- Managing your Occupational Health and Safety Program with 4SafeCom.
- Blog: Does your municipality use safety technology?
- New Year's Resolution: Help staff performance with LED lighting.
- Canoe vendor spotlight: Siemens Canada.
- Canoe webinar: Sharp Technology.
- Careers: Brampton and the Ontario Securities Commission.

Provincial Matters

The government has a community housing regulatory posting for public comment until February 18. The changes are expected to be potentially significant for municipalities and District Social Administration Boards concerning community housing service agreements, service levels, and access. AMO will provide a submission in response to the posting.

Eye on Events

All registered delegates will receive platform log-in credentials on **Friday, January 21 from chime.ca** to participate in the virtual 2022 ROMA Annual Conference. Remember to check your spam and junk folders. If you haven't registered and wish to participate in the conference, [click here](#).

AMO and LAS are excited to host a virtual *Municipal Energy Symposium* March 31 - April 1. This leading edge event takes a critical look at the intersection of climate change, land use planning and energy post-COP26. Explore examples of how municipalities are planning for the future and what this means to daily operations. Register [here](#).

AMO and LAS are calling on municipalities and partners to showcase initiatives and innovation in addressing municipal energy and climate change at the seminal virtual *Municipal Energy Symposium*, March 31 - April 1. For more information and to submit your proposal, [click here](#). Deadline for proposals is February 4.

AMO's Health & Safety Partner, 4S Consulting Services Inc., will conduct a live demonstration of the 4SafeCom Online Safety Training & Management System. The

focus of the demo will be to show how municipalities can manage their OHS program easily and effectively. Demos are on [January 25](#) and [February 1](#). Register today.

LAS

Safety management software can help your municipality in managing your Ontario Health Service program real-time across departments. Read our [latest blog](#) by 4S Consulting Services, Inc.

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[Senior Analyst, Domestic Affairs - Ontario Securities Commission](#). The Senior Analyst is accountable for keeping abreast of domestic policy and matters, and providing advice, analysis and recommendations on domestic securities policies and regulatory affairs to stakeholders across the Commission. Apply [online](#) by January 26, 2022.

About AMO

AMO is a non-profit organization representing almost all of Ontario's 444 municipal governments. AMO supports strong and effective municipal government in Ontario and promotes the value of municipal government as a vital and essential component of Ontario's and Canada's political system. Follow [@AMOPolicy](#) on Twitter!

AMO Contacts

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**Ministry of Northern Development,
Mines, Natural Resources and
Forestry**

Resources Planning and Development
Policy Branch
Policy Division
300 Water Street
Peterborough, ON K9J 3C7

**Ministère du Développement du Nord, des
Mines, des Richesses Naturelles et des
Forêts**

Direction des politiques de planification et
d'exploitation des ressources
Division de l'élaboration des politiques
300, rue Water
Peterborough (Ontario) K9J 3C7



Subject: Proposed regulatory changes under the Aggregate Resources Act

Dear Ontario Heads of Council and Clerks,

The Ministry of Northern Development, Mines, Natural Resources and Forestry recognizes the critical role Ontario's municipalities play in the lives of Ontarians. We value our strong collaborative partnership with municipalities and the associations that represent their interests.

I am writing to inform you, the Ministry of Northern Development, Mines, Natural Resources and Forestry is proposing regulatory changes under the *Aggregate Resources Act*. These changes will harmonize with Ministry of the Environment, Conservation and Parks' new provincial requirements under the *Environmental Protection Act* (EPA) for soil that is moved during construction activities to another site for a beneficial reuse (i.e., excess soil). Ontario Regulation 406/19, and Rules for Soil Management and Excess Soil Quality Standards include risk-based quality standards for the safe reuse of excess soil.

We invite you to review the changes and offer comments.

A complete summary of the proposed regulatory changes can be found on the Environmental Registry at the following address: www.ero.ontario.ca

Then search for notice: 019-4801

There are several ways you can comment on this proposal, including:

1. Directly through the Environmental Registry posting (click on the "Submit a comment" button)
2. By email to aggregates@ontario.ca, or
3. By mail to:

Resources Development Section
Ministry of Northern Development, Mines, Natural Resources and Forestry
300 Water Street, 2nd Floor South
Peterborough, ON K9J 3C7

If you have any questions you can contact Darryl Mitchell at (705) 313-2154.

Sincerely,

Jennifer Keyes,
Director, Resources Planning and Development Policy Branch

Solicitor General

Office of the Solicitor General

25 Grosvenor Street, 18th Floor
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 Tel: 416 326-5000
 Toll Free: 1-866-517-0571
 SOLGEN.Correspondence@ontario.ca

Solliciteur général

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 SOLGEN.Correspondence@ontario.ca



132-2022-265
By email

January 21, 2022

Dear Chief Administrative Officer/Municipal Clerk:

The Ministry of the Solicitor General is committed to keeping communities across Ontario safe, supported and protected.

In fall 2020, the ministry hired an independent consultant, Goss Gilroy Inc., to conduct a review of court security and prisoner transportation in Ontario, including the design of the Court Security and Prisoner Transportation (CSPT) Transfer Payment (TP) Program. Under the CSPT TP Program, the ministry provides funding to municipalities to assist them in offsetting costs associated with both court security and prisoner transportation.

The review is part of the ministry's ongoing work to leverage technology and improve public safety to build a more responsive and efficient justice system across the province. This includes initiatives such as the Criminal Justice Digital Design (CJDD) and the Criminal Justice Video Strategy (CJVS). CJDD is modernizing the criminal justice sector by digitizing criminal case records and connecting IT systems to ensure data flows seamlessly from police, prosecution, courts and corrections and is readily available to the right people at the right time for decision-making. In addition, CJVS is designed to increase the use of video technology for most types of in-custody court appearances. This reduces the need to transport accused between correctional institutions and courthouses and in turn, improves safety and overall system efficiencies.

Municipalities, police services and other justice sector partners were engaged during the review of court security and prisoner transportation. This review is now complete and in turn, the ministry would like to share the enclosed high-level summary and full report (enclosed). We appreciate the time and effort provided by individuals and organizations during the review process. As a result, valuable feedback on how we can strengthen best practices, as well as explore ways to improve the delivery of court security and prisoner transportation was obtained.

.../2

Page 2

The ministry is taking a phased approach in response to the program review to ensure a pathway for future planning and continuous improvement predicated on good evidence that addresses gaps in the program review. It is important to note that there will be no changes to the overall funding envelope of the CSPT TP Program, subject to the regular fiscal process.

Public safety is a top priority for our government and providing our frontline police and their municipal partners with the tools, resources and financial supports they need to protect our communities is critical to this endeavor.

We look forward to continuing to work closely with you and other municipal and justice sector partners on court security and prisoner transportation and on other shared public safety priorities.

If you have any questions or concerns regarding the CSPT program review or if you would like a French version of the full report, please contact Michelina Longo, Director, External Relations Branch at Michelina.Longo@ontario.ca.

Sincerely,

A handwritten signature in black ink, appearing to read 'Sylvia Jones', with a stylized, cursive script.




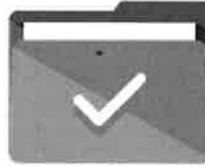


Sylvia Jones
Solicitor General

Enclosures (2)

A High-Level Summary of the Court Security and Prisoner Transportation Program Review

Engagement Approach

A range of consultation activities led by Goss Gilroy Inc., detailed below, took place between fall 2020 and spring 2021. Over 200 individuals participated.

	<p>Interviews with a range of court security and prisoner transportation stakeholders were conducted. The interviews had a dual purpose: 1) scope the exercise and understand what stakeholders wanted to see addressed as part of the review, and 2) collect information to respond to the review's questions about how to improve service delivery.</p>	 31 Interviews
	<p>A survey was administered to all municipal police services (71 per cent response rate) and a survey of Ontario Provincial Police (OPP) detachments (86 per cent response rate) to collect information on the way court security and prisoner transportation is delivered and to obtain input. An online feedback form was also made available to all municipal chief administrative officers and chairs of Ontario police service Boards.</p>	 144 Responses
	<p>Input received from stakeholders through the survey and through online forms was applied to guide a series of focus groups with representatives from a representative cross-section of municipal police services, OPP detachments, First Nation police services, and Police Associations.</p>	 43 Participants

What We Heard: A Snapshot

Funding Model

- Generally, participants are concerned about the fairness and effectiveness of the current funding model for court security and prisoner transportation. Those with courts located in their jurisdictions bear the full net cost of court security, including overtime outlays, as well, the retrospective nature of the grant does not reflect real-time expenditures.
- First Nations police services in Ontario expressed concern that they are not eligible for funding under the CSPT TP and therefore are assuming these expenses.



Prisoner Transportation

- The expanded use of virtual court appearances, accelerated by the pandemic, should be maintained where feasible, but infrastructure limitations and impacts on human resources must be addressed.
- Special Constables are appropriate resources for conducting prisoner transportation and court security, but not all police services leverage these positions.
- The OPP Offender Transportation Unit is generally seen as an effective model; however, there are exclusions that cause some jurisdictions to have to expend additional resources to meet all prisoner transportation needs.
- The interface with correctional institutions is key in terms of achieving efficient prisoner transportation. Scheduling and the coordination of prisoner pick-up and drop-off at some correctional institutions and courts could be improved—technology solutions should be explored.



Court Security

- While courthouse facility improvements have enhanced security in some locations, outstanding facility issues have not all been addressed in other locations.
- Some concerns about contracting for court security functions exist; however, some jurisdictions demonstrated success in contracting courthouse screening activities.
- Unique challenges for Northern Ontario and remote locations cause disruption to front-line policing services when officers are redeployed to court security or prisoner transportation activities due to geography and resource gaps.
- Conflicts were identified between courthouse stakeholders' requests for additional security and constrained police budgets that cannot accommodate increased expenditures.



**Board of Directors Meeting Highlights
Held on January 20th, 2022 at 8:30 AM
as a Virtual Meeting**



Waste Collection Delays Possible due to Rising Covid 19 Cases

With Ontario seeing an average of over 10,000 new cases of COVID-19 infection per day, the Association is advising municipalities and customers of potential delays in waste and recycling collection due to staff shortages.

According to the Solid Waste Association of North America (SWANA), solid waste officials and haulers in the United States have been dealing with worker shortages, increased residential waste, and evolving COVID risks. The increased transmissibility of the Omicron variant could also result in collection delays in some Ontario communities, and elected officials and the general public are urged to be patient if waste service providers and haulers are forced to adjust collection schedules.

Impact of Cross Border Vaccine Mandate on Waste Management

In December 2021, the Canadian trucking industry raised important concerns regarding the impact of imposing both a cross border vaccine mandate as well as a domestic mandate on federally regulated truck drivers/industry.

The industry provided examples of what would happen to the supply chain should the industry lose 10-20% of its workforce because of these mandates. Even carriers that have 90% to 100% vaccination rates among their workforce will lose drivers due to increased demand.

We share these concerns and supports the position of the Ontario Trucking Association that the commercial truck driving industry, including waste haulers and transporters, should be deemed an essential service and be exempt from the cross border and domestic vaccine mandate for truck drivers.

Over 27% of Ontario's solid waste, or 3.5 million tonnes annually, is transported across the Canada-U.S. border. Significant amounts of waste materials are also imported into Ontario for environmentally sound processing, recycling and disposal. The waste systems flow relies on seamless, time-sensitive logistics to ensure the protection of public health and the environment during the transport of waste.

We stand committed to helping the government fight COVID-19. Unfortunately, the grave threat to industry supply chains and the flow of materials by truck transport is serious. The critical role of commercial truck drivers, including all those who haul waste materials, necessitates designating trucking as an essential service with exemption from cross border vaccine mandates.

Draft Landfill Guide

The MECP is drafting a Guide for Hydrogeological Vulnerability and Site Suitability for Landfilling Sites. The stated purpose of this Guide is to provide the Ministry's expectations for the assessment, identification, and engineering considerations to address landfill siting and design in hydrogeologically vulnerable environmental settings in the approvals context.

Authority Sets 2022 Blue Box Steward Funding Obligation Using New Simplified Methodology

The Resource Productivity and Recovery Authority has set the 2022 Blue Box Steward Funding Obligation at \$171.9 million using a new simplified methodology that will ensure higher payouts to municipalities, First Nations and recycling associations participating in the Blue Box Program; reduce stewards' administrative costs; and eliminate the complexities and contention associated with the previous methodology.

The new simplified methodology sets the Steward Obligation at 50% of reported net costs and eliminates the cost-containment and non-obligated formulas. The calculation of the Net Cost to determine the Steward Obligation now only has three inputs:

1. The Gross Cost incurred by participating communities as reported in the 2020 Datacall
2. The Prior Year Adjustments (PYAs), limited to two prior years, and
3. The Three-Year Average Revenue

The simplified methodology is based on a joint recommendation made to RPRA by the members of the Municipal-Industry Partnership Committee (MIPC) Transition Sub-Committee, which is comprised of representatives of the Association of Municipalities in Ontario, the City of Toronto, and Stewardship Ontario. The new methodology will be used starting in 2022 and through to the end of the Blue Box Program transition period in 2025.

The new approach agreed to in the joint recommendation will ensure municipalities, First Nations and recycling associations receive 50% of reported net costs compared to the historic average of 48% and allow stewards to realize administrative savings. All parties will benefit from the elimination of a complicated and adversarial process that will allow them to focus on transitioning the Blue Box Program to the new producer responsibility regulatory framework.

Separately, a one-time adjustment was also applied to the 2022 Steward Obligation due to a past change in the 2006 Datacall that undercalculated eligible municipal amortization expenses for capital assets.

2022 Steward Funding Obligation (2020 data year)	
Total Gross Cost	\$403,004,112
Three-year Average Revenue	-\$61,029,715
Prior Year Adjustments	\$1,102,020
Total Net Cost	\$343,076,418
50% of Net Cost	\$171,538,209
Amortization Adjustment*	\$445,401
2022 Steward Funding Obligation	\$171,983,609
*Adjustment only applies to the programs: Peel; Barrie; Bluewater Recycling Association; Bruce Area Solid Waste Recycling; Kingston; Kenora and Southgate.	

Municipal Open Letter to Rule Making Producer Responsibility Organizations

Municipalities want to ensure the transition of the blue box happens in smooth manner and leads to improved environmental, economic and social outcomes.

Municipal governments have identified five key objectives that they want the transition of the blue box common collection system to:

1. Ensure a smooth transition of municipal-led servicing to producer-led servicing.

This will be a major change in how residential recycling is managed in Ontario and consideration is necessary to:

- reduce unnecessary expenses and minimize system costs,
- reduce risks to the existing market,
- reduce the potential for stranded municipal customers,
- leverage existing contracts and infrastructure, where possible, and
- provide greater certainty for current participants (e.g., service providers, customers).

This is not meant to say that change should not happen, nor producer beholden to municipal decisions. However, we should seek to evolve the system not upend it.

2. Encourage collective action/collaboration between PROs and producers and ensure accountability.

Municipal governments have advocated for a common collection system that is standardized across the Province for items such as what materials are collected, how they are collected, and the messaging provided to residents and all eligible sources. There should be an opportunity to promote collective / collaborative action in these areas while at the same time ensuring fair competition. However, lower costs to producers should not be achieved by delivering a reduced level of service or by measuring against their obligations in a different manner than their peers.

3. Protections to ensure stability of the common collection system.

It is also important to ensure the stability of the common collective system so that if one PRO fails or if a producer switches PROs it doesn't disrupt the entire system. Additionally, it will be important to have mechanisms to fairly address changing market shares of PROs and any other factors that could re-allocate responsibility for the system amongst producers and their PRO(s). All producers should have a responsibility to ensure the functioning of the entire system.

4. Rules should enhance customer service and environmental protection

As the common collection system is standardized, there should be a priority on customer service and protecting the environmental (e.g., reducing the potential for litter, reducing the potential for disposal of packaging as waste, etc.).

5. Preserve and/or enhance competition.

Municipalities have strongly advocated that all producer responsibility regulations should support a fair, open and competitive market for both PROs and service providers. It is important to ensure no PRO or waste management company is provided an unfair advantage initially or moving forward. In the case where a PRO is given an advantage or holds a dominant position, the rules should be written in a way that ensures they don't abuse that position. All rules should be vetted by the federal Competition Bureau and comply with Canadian competition laws.

Minister Encourages Collaborative Approach to Blue Box Rule Creation Process

To implement the new Blue Box common collection system, all producers and their PROs will be assigned collection responsibilities through an allocation table, ensuring that Blue Box materials are collected from all eligible communities across the province. The Minister of the Environment, Conservation and Parks has issued a letter to all currently registered Blue Box producer responsibility organizations (PROs) encouraging a collaborative approach to the rule creation process, the next key phase in the transition of Ontario's current Blue Box Program to the new producer responsibility framework.

EPA releases National Recycling Strategy

The strategy marks a shift toward a circular economy approach to materials management.

The U.S. Environmental Protection Agency (EPA) released its "2021 National Recycling Strategy" Nov. 15, which also kicks off America Recycles Week. The strategy is designed to address major recycling challenges, including contamination, to create "a stronger, more resilient and cost-effective municipal solid waste recycling system," the agency says, with the goal of achieving a 50 percent national recycling rate by 2030. The strategy also addresses the climate impacts of producing, using and disposing of materials and the human health and environmental impacts of waste and waste-related facilities in overburdened communities.

According to the strategy, "The National Recycling Goal and the National Recycling Strategy are integrated and support the ultimate goal of improving recycling and increasing circularity within the United States. The methodology to measure the recycling goal and its key metrics is under development and expected to be finalized later this year. In the development of the implementation plan, EPA will bring the recycling goal and National Recycling Strategy together into a comprehensive plan. As EPA moves beyond recycling to develop additional strategies, EPA also will develop a new goal to reduce the climate impacts from materials production, consumption, use and disposal that will complement the focus on a circular economy approach. This new goal will complement the National Recycling Goal, as well as the U.S. goal to halve food loss and waste by 2030."

In 2018, in response to recent international policy changes and other challenges, EPA focused on U.S. recycling, hosting the inaugural America Recycles Day Summit in 2018. That was followed by publishing the "National Framework for Advancing the U.S. Recycling System," in 2019, a collaborative effort by stakeholders from across the recycling system that highlighted the need to promote education and outreach, enhance infrastructure, strengthen materials markets and enhance measurement. The "2021 National Recycling Strategy" adds environmental justice and circular economy focuses.

The EPA says among the challenges the U.S. recycling system faces are reduced markets for recyclables, recycling infrastructure that has not kept pace with today's changing material stream, confusion about what materials can be recycled and varying methodologies to measure recycling system performance. The "2021 National Recycling Strategy" identifies actions designed to address these challenges under its five strategic objectives:

1. improve markets for recycled commodities through market development, analysis, manufacturing and research;
2. increase collection of recyclables and improve recycling infrastructure through analysis, funding, product design and processing efficiencies;

3. reduce contamination in the recycled materials stream through outreach and education to the public on the value of proper recycling;
4. enhance policies and programs to support recyclability and recycling through strengthened federal and international coordination, analysis, research on product pricing and sharing of best practices; and
5. standardize measurement and increase data collection through coordinated recycling definitions, measures, targets and performance indicators.

The strategy also focuses on how the EPA will address environmental justice, climate change and the circular economy:

- EPA says it recognizes the burden that living near waste and waste-related facilities can have on communities when waste is not properly managed, potentially leading to higher levels of chronic health issues. The strategy is designed to increase equitable access to recycling services, reduce environmental impacts in communities, stimulate economic development and ensure overburdened communities meaningfully participate during the strategy's implementation.
- The strategy includes a commitment from the EPA to create a new national goal to reduce the climate impacts from the production, consumption, use and disposal of materials, which make up approximately 50 percent of global greenhouse gas emissions, according to the United Nations Environment Programme's International Resource Panel. This new climate goal will help achieve President Biden's commitment to achieve a 50 to 52 percent reduction from 2005 levels in economywide net greenhouse gas emissions by 2030, according to the EPA.
- While this initial strategy focuses on the recycling of municipal solid waste, additional work is necessary to create a "circular economy" where materials (e.g., plastics, food waste, electronics and industrial materials) are managed sustainably throughout their life cycle. EPA, in coordination with other federal agencies and interested stakeholders, intends to release subsequent strategies that will encompass other activities beyond the recycling of MSW, reflecting the need for sustainable product design, reducing waste generation and materials reuse activities critical to realizing circularity. Subsequent strategies will address other key materials, such as plastics, food, cement and concrete, as well as electronics.

The EPA says it will work with stakeholders, including communities, local, state, federal and Tribal partners, to develop a plan to implement the strategy.

The circular economy approach to materials management represents a change in how the nation currently mines resources, makes them into products and then disposes of those products. This approach would reduce material use, redesigns materials and products to be less resource-intensive and recaptures "waste" to use in manufacturing new materials and products, according to the EPA.

Alberta Proposes Bill That Enables Creation Of Extended Producer Responsibility Framework

The Minister of Environment and Parks Alberta has proposed Bill 83, The Environmental Protection and Enhancement Amendment Act that would enable the creation of an extended producer responsibility (EPR) framework for the province. If passed, the Bill will make producers of paper, plastics, and hazardous materials take responsibility for their products to help Alberta tackle their waste problem. As the only Canadian province without an EPR framework, read how the framework will help Alberta transition to a plastic's circular economy that ensures plastics are kept out of landfills.

ISRI Applauds New Jersey Passage of Recycled Content Legislation

Following months of advocating on behalf of recyclers in New Jersey along with its New Jersey Chapter and Plastics Division, the Institute of Scrap Recycling Industries (ISRI) released the following statement on the passage of bill S2515/A4676 by the New Jersey State Assembly. The bill establishes post-consumer recycled content requirements for rigid plastic containers, glass containers, paper and plastic carryout bags, and plastic trash bags; and prohibits sale of polystyrene loose fill packaging.

“The passage of bill A4676 by the New Jersey State Assembly reflects a strong commitment to not only increase the use of recycled content in packaging materials, but to develop a sustainable program with quantifiable metrics and realistic goals. This will help increase stakeholder commitment throughout the supply chain to ensure plastics are responsibly manufactured, collected, and recycled into new products. ISRI is excited about the opportunity the passage of A4676 presents for the state of New Jersey, and we stand ready to provide essential third-party advice and technical expertise in plastics recycling and manufacturing.”

Used Wind Turbine Blades Being Cut Up and Hauled to Tennessee

They had been piled there for over a year, about 400 huge wind turbine blades removed when their turbine was “repowered,” and when the original solution to dispose of them didn’t work out, MidAmerican Energy took action to clear the stockpile.

When wind turbines are “repowered” the blades, mostly fiberglass, have been a problem. MidAmerican wants them recycled and now that is going to happen. Working with Carbon Rivers, a Tennessee company that has developed a new recycling technique, the tons of fiberglass will become a raw material that can be used in a variety of products. A company brochure lists injection molding pellets and 3D printer filaments as well as glass that can be used to make new fiberglass.

A Texas company is using a saw mounted on a modified excavator to cut the blades down to a size that will fit on a regular truck. Those trucks haul the pieces to Knoxville where Carbon Rivers recycles them. The work at the Ellsworth site is about 3/4 done and will be wrapped up in early 2022.

OWMA Less is More Campaign

The OWMA has launched the Less is More Campaign urging MPPs on behalf of their constituents to commit to the following pledge:

We pledge to consume less whenever we can, while recycling more whenever we can’t. We know that when it comes to garbage, consuming less helps more, and recycling more means less waste in our communities and less greenhouse gas in our atmosphere.

Ask your MPP to sign the #LessIsMore pledge at <https://www.bheard.ca/owma/>.



Complaint regarding Misleading Advertising

Municipal governments remain extremely concerned about the environmental claims companies are making in the market and the direct impact these claims have on municipal or municipally contracted infrastructure (e.g., wastewater treatment facilities, contamination in recycling facilities and/or organics processing facilities) and in turn property taxpayer costs. The use of ‘recyclable’, ‘compostable’ and ‘flushable’ on products and packaging that existing systems cannot manage properly is leading to major cost increases for municipal governments. We simply do not have the same advertising budgets as some of these companies.

We note that the Ellen MacArthur Foundation has addressed some of these claims related to compostable packaging:

“A packaging or packaging component is compostable if it is in compliance with relevant international compostability standards, and if it’s successful post-consumer collection, sorting, and composting is proven to work in practice and at scale.” (emphasis added).

The guidance is clear that “Compostable packaging needs to go hand in hand with appropriate collection and composting infrastructure in order for it to be composted in practice. Therefore, when claiming compostability in the context of a specific geographical area (e.g., on-pack recycling labels, public communications), it is important to take into account the local context and available systems in place as outlined in ISO 14021 ...” To be reported as compostable, it must be proven to work in practice and at scale.

The federal government has a key role to play in enforcing its own rules (e.g., Canadian Standards Association’s environmental claims: A guide for industry and advertisers from 2008). We urge the federal government to undertake an investigation related to misleading practices about the proper management of products and packaging at the end-of-life.

To this point, Reckitt Benckiser Group PLC has introduced Lysol brand biodegradable wipes to the Canadian market. These wipes are positioned as being suitable for municipal green bin collection services and/or backyard composting units as a way to minimize disposal requirements and improving sustainability of the product.

Municipal governments in Ontario have established and financed a collection and processing system for household organic wastes (mainly food and leaf/yard waste) that services approximately 85-90% of the Ontario population. Lysol wipes to our knowledge have not completed any testing of their claims that these wipes can be included in municipal green bin programs ahead of the launch to the market. We are aware that some testing is currently underway, however the product is already in the marketplace and being used by consumers who presumably are disposing of it in green bin programs where it may properly compost/break down successfully; or could be a contaminant to the system that does not breakdown and adds more cost to an expensive, complex waste diversion system.

We are also unaware of any work has been done in advance to prove the infrastructure in place in Canada has the ability to deal with this material at scale. It is not enough for the package to simply provide a provision to ‘Check locally as appropriate municipal composting facilities may not exist in your area.’ This is clearly explained in both guidance provided by the Canadian Standards Association’s environmental claims: A guide for industry and advertisers from 2008 as well as by the US Federal Trade Commission’s Green Guides.

We believe the Competition Bureau should investigate the claims of Reckitt Benckiser and take a more proactive stance in addressing issues like this.

Keurig Canada To Pay \$3 Million Penalty To Settle Competition Bureau's Concerns Over Coffee Pod Recycling Claims

Keurig Canada Inc. reached an agreement with the Competition Bureau to resolve concerns over false or misleading environmental claims made to consumers about the recyclability of its single-use Keurig® K-Cup® pods.

The Bureau's investigation concluded that Keurig Canada's claims regarding the recyclability of its single-use coffee pods are false or misleading in areas where they are not accepted for recycling. The Bureau found that, outside the provinces of British Columbia and Quebec, K-Cup pods are currently not widely accepted in municipal recycling programs.

The Bureau also concluded that Keurig Canada's claims about the steps involved to prepare the pods for recycling are false or misleading in certain municipalities. Keurig Canada's claims give the impression that consumers can prepare the pods for recycling by peeling the lid off and emptying out the coffee grounds, but some local recycling programs require additional steps to recycle the pods.

Keurig Canada's recyclable claims are made on its website, via social media and on text and logos on the K-Cup pods and packaging. The settlement also covers recyclability claims made on packages of K-cup pods for brands marketed in partnership with Keurig Canada.

As part of this settlement, Keurig Canada agreed to:

- pay a \$3 million penalty and donate \$800,000 to a Canadian charitable organisation focused on environmental causes
- pay an additional \$85,000 for the costs of the Bureau's investigation
- change its recyclable claims and the packaging of the K-Cup pods
- publish corrective notices about the recyclability of its product on its websites, on social media, in national and local news media, in the packaging of all new brewing machines and via email to its subscribers
- enhance its corporate compliance program as necessary to promote compliance with the laws and prevent deceptive marketing issues in the future

The Bureau acknowledges Keurig Canada's voluntary cooperation in resolving this matter.

Quick facts

The agreement registered with the Competition Tribunal has the force of a court order and will be binding for a period of 5 years.

The deceptive marketing practices provisions of the Competition Act forbid companies from making false or misleading claims about a product or service to promote their business interests.

In 2017, the Competition Bureau issued a business alert to warn businesses of issues related to making environmental claims that are misleading or likely to result in misinterpretation.



Keurig Agrees To Settle Coffee Pod Recyclability Suit In The US

Keurig Green Mountain has reached a tentative class-action settlement with a consumer who is suing the company over its coffee pod recyclability claims.

The case, which was first filed in U.S. District Court for the Northern District of California in November 2018, alleges that the company is deceiving consumers by claiming its polypropylene K-Cups are recyclable.

Details of the deal, which is the second major settlement over brand owners' recyclability claims in recent months, haven't been made public yet.

Lafayette, Calif. resident Kathleen Smith sued Keurig Green Mountain, alleging that Keurig instructed consumers to remove the metal foil from the used K-Cups, compost or discard the coffee grounds, and then recycle the cup and filter, while urging consumers to "check locally to recycle empty cup."

But the lawsuit alleges the cups fall through sorting screens at materials recovery facilities (MRFs) because of their small size – especially after they're compacted in collection trucks – and they're disposed of. If they're not disposed of by the MRF, the cups can contaminate other recyclables, the suit alleges. And even if they are sorted, baled and sold to a plastics reclaimer, the residual metal and food contaminants render them non-recyclable or difficult to recycle, according to the lawsuit, which also emphasized a lack of markets for even non-contaminated K-Cups.

Keurig asked the case to be dismissed, citing a host of reasons. Among them, Keurig claimed the plaintiff failed to differentiate between the company's original coffee pods and its recyclable PP pods, which were introduced in 2017 after testing with recycling companies to ensure their recyclability. KW Plastics and Merlin Plastics were among the companies involved in the K-Cup recycling trials.

In its motion to dismiss the case, Keurig also insisted its marketing language is compliant with the Federal Trade Commission's Green Guides, which are referenced in California statutes, because Keurig discloses to consumers that the cups aren't recyclable in all communities and instructs them to "check locally."

Keurig was dealt a legal setback in June 2019, when Judge Haywood Gilliam, Jr. declined to dismiss the case. And in September 2020, over Keurig's opposition, Gilliam approved an order certifying the class represented by the plaintiff. The class includes "all persons who purchased the Products for personal, family or household purposes in California (either directly or through an agent) from June 8, 2016 through the present," according to his ruling.

Keurig Green Mountain acquired Dr Pepper Snapple Group in 2018. The company is now part of Keurig Dr Pepper, one of the largest beverage companies in North America.

Details of agreement not yet public



SWANA Launches New Project for Canadian Landfill Managers

SWANA has launched a project to develop a Canadian adaptation of its new Manager of Landfill Operations (MOLO) course and exam. This effort ensures managers of Canadian landfills can take a MOLO course that reflect the standards and requirements for managing Canadian landfills today and are certified against those standards and requirements. “The ‘Canadianized’ course and exam will retain the industry best management practices appropriate for landfills in the US and Canada—as found in the newly redeveloped MOLO course and exam—and will incorporate Canadian specifics appropriate for Canadian audiences,” said Arminda Valles-Hall, SWANA Director of Education.

Dillon Consulting, a well-respected and employee-owned professional consulting firm, was selected to lead this important effort. With more than 20 offices and 900 employees across Canada, Dillon handles projects in every province of Canada. “Dillon’s national reach was an important consideration in selecting a team to manage this project since the Canadian adaptation of the MOLO course and exam must reflect national standards, not those specific to a particular province or region,” noted Valles-Hall.

Working alongside Dillon are Canadian-based subject matter experts who will help identify and incorporate Canadian-specific references to add to or replace the US-specific MOLO material.

This exciting project continues SWANA’s new approach to the development of training. “With this project, SWANA continues its emphasis on developing more personalized and customized learning experiences,” said Valles-Hall. “Like the MOLO-US course, the MOLO-CA course will be available to students and SWANA’s chapters as a series of individual learning modules, each of which will provide a stand-alone educational experience about the primary topic covered within a module. Depending on their educational needs, students may choose to access one or multiple modules to fill knowledge gaps selectively or consume the modules as a set for a comprehensive education on the management of landfill operations.”

Recycle BC Suspends Collection Of Glass Containers And Foam Packaging Following Floods

With transportation corridors compromised due to road closures, Recycle BC cannot move glass from its receiving facilities to its glass end markets.

Due to the unprecedented flooding event in British Columbia, in early November, Recycle BC reports it was forced to take the following measures:



- Suspend collection of non-deposit glass bottles and jars and foam packaging (white and coloured) from Recycle BC depots.
- Suspend collection of all glass bottles and jars from curbside and multi-family

As of November 22, Recycle BC is requesting that people do not take these materials to a depot or set out for curbside or multi-family collection, and hold on to glass and foam packaging to set out or drop off later, once collection of these materials resumes.

Recycle BC says that with transportation corridors compromised due to road closures, and the primary glass end market currently under water, it cannot move glass from receiving facilities to glass end markets. In addition, the flooding has affected the availability of trucks for hauling materials, further compounding these challenges.

How an Ottawa, Canada Company Diverts Food Waste from Landfills

An Ottawa-based company is trying to change the way households across the country dispose of food waste with innovative technology that speeds up the composting process to a matter of hours. Food Cycle Science has signed up about 20 municipalities across Canada to pilot its FoodCycler, a small food waste recycling machine the company claims can reduce the weight and volume of food waste by 90 per cent.

CEO Bradley Crepeau says the company tries to help communities that don't have easy access to some of the more traditional organics programs, such as curbside pick-up available in more densely populated cities. "We're working with remote, rural and Indigenous communities at this time, but we really aim to scale that to be a solution, or at least part of the solution, for any municipality and community across Canada," Crepeau said.

Each FoodCycler unit can easily fit on a kitchen countertop and comes equipped with a 2.5-litre bucket for food waste. Through a process of drying, grinding and cooling, the FoodCycler aerates food waste without producing methane gas and turns it into compost within four to eight hours. "The unfortunate reality is that food waste is very harmful to the environment. It's one of the largest emitters of greenhouse gas emissions," Crepeau said.

Ontario Not Recovering Spills Costs

There were more than 73,000 hazardous spills reported in Ontario between 2011 and 2020, but the Ministry of the Environment, Conservation and Parks attempted to recover its response costs just three times.

Even in those three, it went after only about half of the \$1.3 million spill response cost it incurred, said Auditor General Bonnie Lysyk, in her Annual Report of Environment Audits. When looking at just 30 other spills where the government did not attempt any cost-recovery, the audit report estimated those spill responses cost taxpayers, and not polluters, about \$4.5 million.

The total amount of unrecovered costs is potentially tens of millions of dollars more.

"The Ministry of the Environment can do more to encourage spillers to prevent and reduce the risks from spills, report spills promptly, and improve their response and clean-up practices," said Lysyk.

"If the Ministry does not improve on its compliance and enforcement, it is very likely that these spills will continue, with their related impacts on people and wildlife, and the air, land and water, of the province."

A hazardous spill is a discharge of a substance to air, land or water that can pose a threat to human health and the environment. The responsibility for protecting Ontario's air, land and water falls to the Environment Ministry. It is responsible for ensuring regulated industries have plans in place to prevent and respond to hazardous spills, and that they comply with provincial rules.

The Ministry is also responsible for overseeing spill response and clean-up, taking action when spillers fail to clean up, and recovering the costs it incurs.

The audit found that the Environment Ministry's work with industries that spill hazardous substances is too weak to prevent and reduce the risks from spills. It also found that information about these spills and potential impacts on nearby people, communities and the environment are not publicly disclosed in a transparent or timely way.

This audit report includes 13 recommendations for improvement.

Waste Management Survey

OWMA through Pollara Strategic Insights conducted an online survey of 1,000 residents across Ontario and found there is high public support for provincial government investments, regulations, and support to increase recycling rates, help divert waste, and implement mandatory composting programs and single-use item bans.

Almost all Ontarians (92%) feel that reducing litter and waste is important, with 59% of Ontarians seeing it as very important.

There is high public support (75-85%) for provincial government investments and regulations to increase recycling rates, divert waste into energy, and fight climate change. The ideas they support include:

- Additional surcharges on households with more garbage (56%), personally paying more in taxes to support stronger waste diversion policies (40%)
- Mandatory composting programs (69%) and single-use item bans (67%)
- Almost three-quarters of Ontarians want higher product recycling targets for producers of electronic equipment
- Almost six in ten Ontarians want higher household hazardous waste product recycling targets for companies – with a plurality preferring targets that are as close to 100% as possible

There is high public support for Ontario-based companies to do the following:

- A strong majority of Ontarians (88%) want companies to do more to make their products recyclable
- Three quarters (77%) of Ontarians want companies to introduce composting programs where applicable
- Seven-in-ten Ontarians surveyed support making companies shoulder costs for disposal of their products, while less than 10% oppose this

At least seven-in-ten Ontarians feel all entities – private-sector, public-sector, and individuals – should do more to reduce waste and litter, but clear majorities feel companies and individuals should do a lot more

- There is high public support (75-85%) for provincial government investments and regulations to increase recycling rates, divert waste into energy, and fight climate change
- Seven-in-ten support making companies shoulder costs for disposal of their products - less than 10% oppose
- A majority supports additional surcharges on households with more garbage, although only 40% support (32% oppose) personally paying more in taxes to support stronger waste diversion policies
- At least two-thirds support mandatory composting programs and single-use item bans

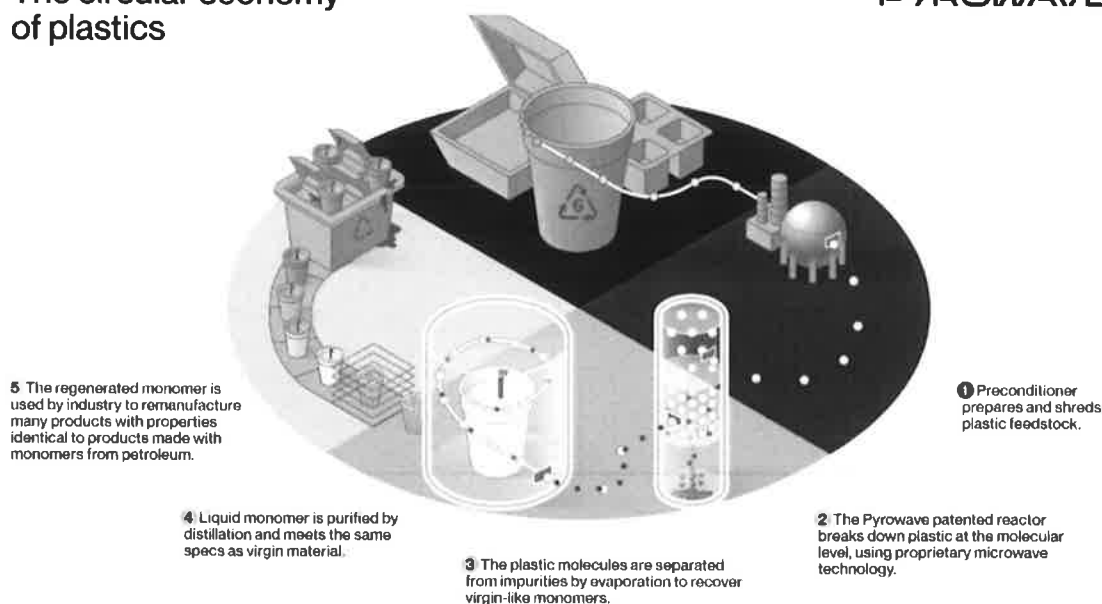
Proposed Amendments to Batteries, Electrical and Electronic Equipment, and Tires

On November 26, 2021, the MECP posted proposed amended versions of the Batteries Regulation, Electrical and Electronic Equipment Regulation, and the Tires Regulation. The consultation period for these proposed amendments was open for 45 days until January 10, 2022.

\$7 Million In Government Support To Pyrowave's Microwave-Based Recycling Technology

The circular economy of plastics

PYROWAVE



The Pyrowave technology platform uses microwaves to manufacture chemicals more efficiently and with a lower carbon release than traditional processes.

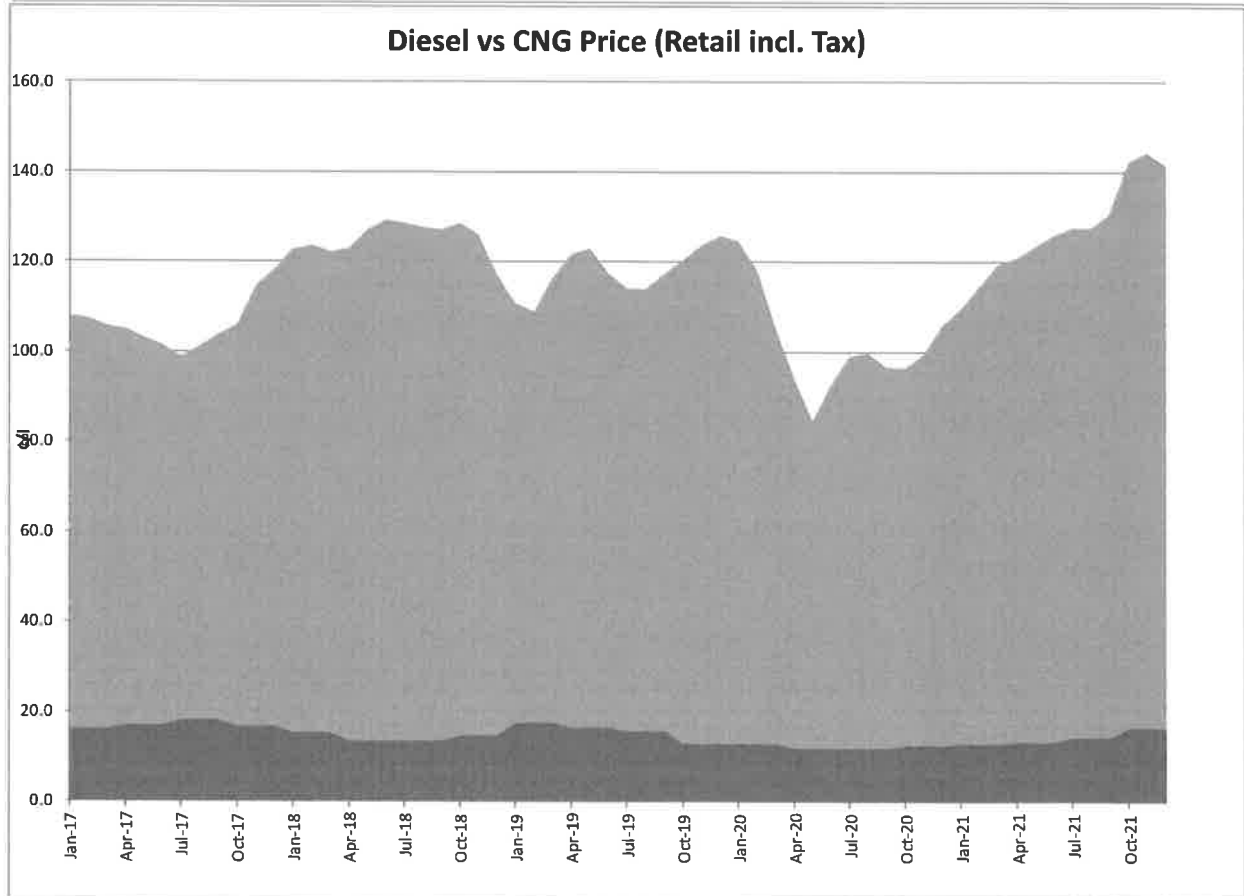
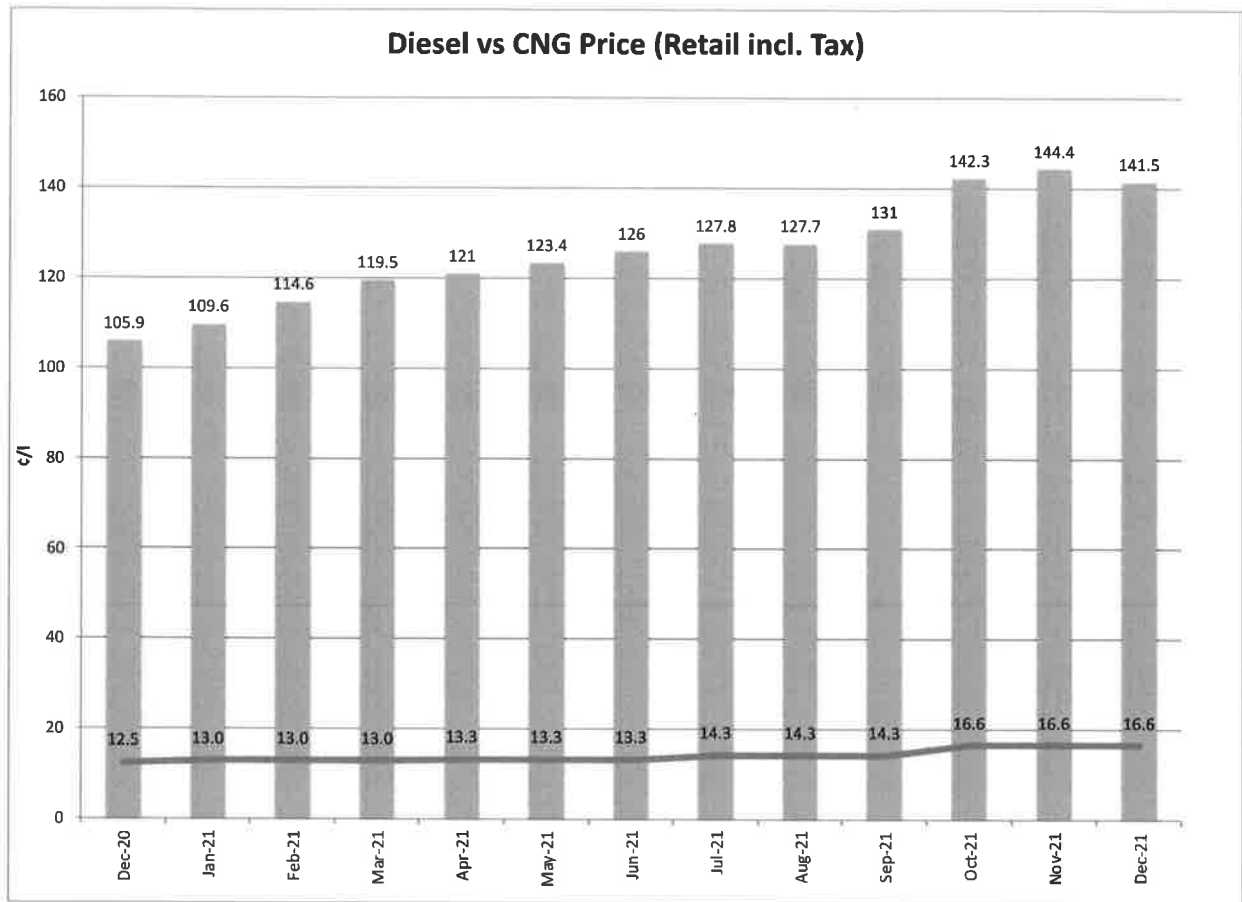
Pyrowave, a specialist in chemical recycling, and pioneer in the use of microwave-based technology for the recovery of post-consumer and post-industrial plastics, has announced \$7 million in financial support from the Quebec Government's ESSOR Program, administered by Investissement Québec. Pyrowave says this financial support will help expand its pilot plant and Centre of Excellence in Microwave Technologies facility located in Salaberry-de-Valleyfield, Quebec, as well as hire new talent, and continue to develop and improve its unique and patented technologies. The purpose of the ESSOR Program is to accelerate the growth of promising Quebec companies like Pyrowave to help them become leaders in tomorrow's low-carbon and circular economy.

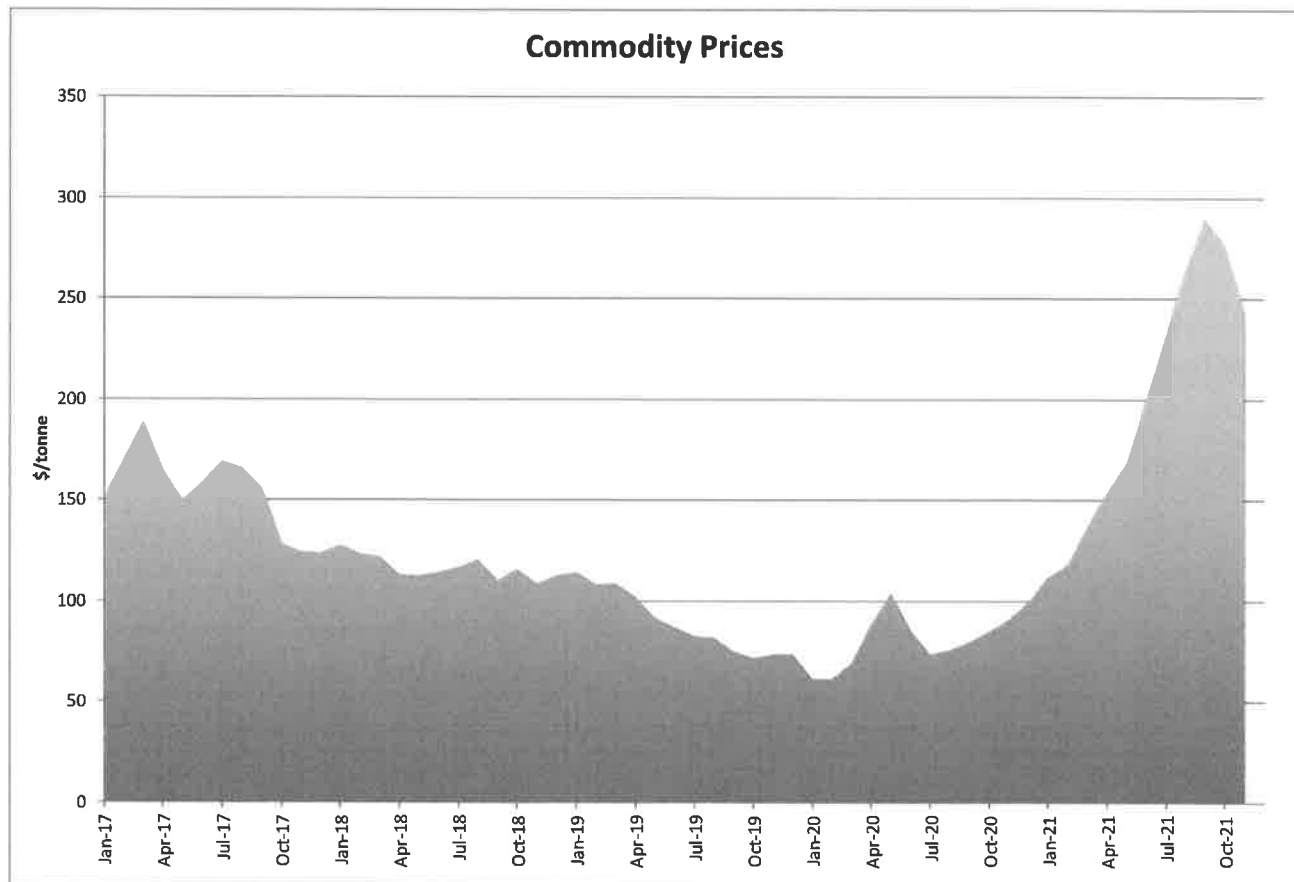
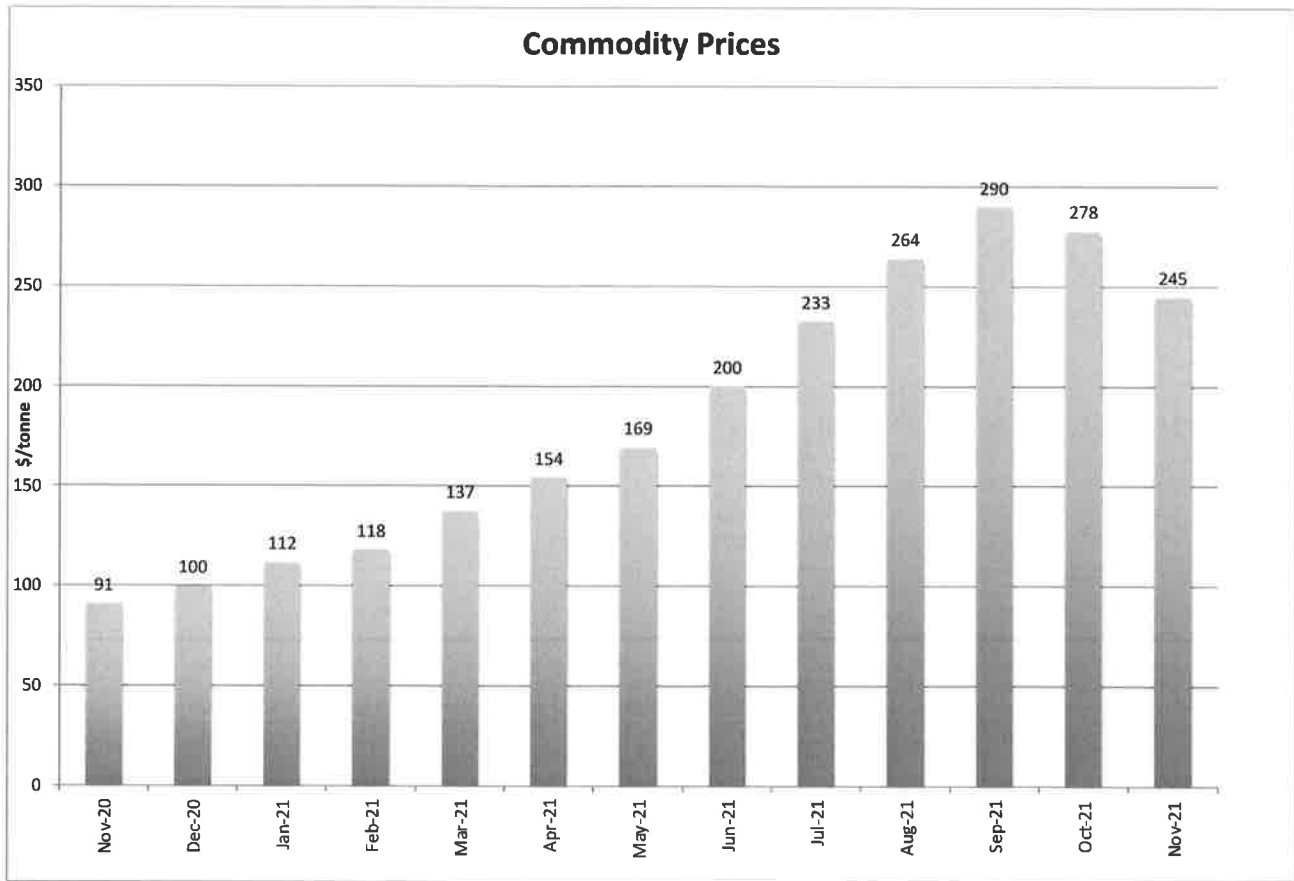
The Pyrowave technology platform is the result of innovation using microwaves to manufacture chemicals more efficiently and with a lower carbon release than traditional processes because it uses electricity which can be entirely renewable. This innovation reduces the environmental impact of products and reduces the waste generated by traditional processes.

One of its applications is to return plastic waste to its original form, monomers, which can then be reused in original applications identical to those using virgin materials. This approach avoids the extraction of virgin raw materials and therefore avoids all the environmental impacts associated with the transformation of these virgin materials into finished products.

Iceland Opens Its First Self-Checkout Tool Library

Residents of Kópavogur in Iceland can borrow tools and equipment at the local library through their Hringrásarsafn initiative, based on a circular economy approach to consumption. For a biannual or annual fee, patrons can rent items from wire strippers to car battery chargers, to digital projectors. By sharing everything with the community, it helps save resources, raw materials, space, and money while also making things more accessible.







Council Staff Report

To: Mayor Ferguson and Members of Council
Subject: Pavilion Bar Agreement with the Optimist Club
Meeting: Council - 27 Jan 2022
Department: Administration
Staff Contact: Janet Denkers, Clerk Administrator

Recommendation:

That the attached agreement be considered by Council.

Background:

The Optimist Club have proposed changes to the mechanical room in the Community Pavilion at their cost in order to make the room a more appropriate area to serve refreshments. The proposed changes are:

- 1) useable roll up door
- 2) refrigeration / freezer space
- 3) shelving
- 4) separation from electrical panel
- 5) serving counter

In addition, the Optimist Club would like to have first right of refusal for all pavilion bar type rentals. This would exclude the Brooke-Alvinston-Watford Fall Fair and the Tanner Redick Memorial Ball Tournament.

The proposal was brought up in October 14, 2021 meeting and again at the January 13, 2022 meeting. Most recently, Council directed staff to bring a report back to Council on a draft agreement for this sort of arrangement.

Comments:

Provided Council approves the draft agreement, it should be clearly understood that the Optimist Club will generally have full reign of the pavilion bar area. They will be required to develop contracts with users for functions they cannot host and will be responsible for obtaining and providing to the Municipality permits and proofs of insurance for all events regardless if they are serving at the event. They have also requested that the Alvinston Ag Society be able to operate a bar at the Fall Fair and Tanner Redick Memorial Tournament respectively at no cost.

Alternatively, Council could consider repairs to the mechanical room in the 2022 budget and continue to rent the pavilion and bar area municipally. The Optimist Club could be contacted for bartending services as needed by the renters.

Financial Considerations:

A \$200 annual fee for the agreement was proposed at the Council meeting. The current pavilion rental fee is \$38-\$55 per day. An additional fee for the bar use should be considered.

ATTACHMENTS:

[Optimist Agreement - Bar Use pavilion](#)

THIS AGREEMENT MADE in triplicate this ____ day of _____, 2022

BETWEEN: The Alvinston Optimist Club

AND

CORPORATION OF THE MUNICIPALITY OF BROOKE-ALVINSTON

WHEREAS the Alvinston Optimist Club has requested to be the first option for bar rentals in the outside community pavilion

AND WHEREAS the Optimist Club has requested to modify the mechanical room with non fixed, removable assets to modify the mechanical room as operational as a bar at their expense; these include but are not limited to: fridge/cooler, freezer, shelving, bowls, jigs-all appurtenances to the operation of a beverage area; all non fixed items will belong to the Optimist Club

NOW THEREFORE in consideration of the covenants and terms and conditions contained herein, the parties as follows:

1. That the Optimist Club be the first option for all pavilion bookings requesting a bar or a function where a bar is requested;
2. That the Optimist Club will appoint one contact that the Municipality can refer event bookings to and be the conduit between the Municipality and the Optimist Club;
3. That the Optimist Club, when operating the bar for a specified licensed event obtain all appropriate licensing including alcohol permits to the Arena Supervisor prior to any function; this includes functions of the Alvinston Ag Society and Tanner Redick Memorial Tournament
4. That the Optimist Club shall assume all liability for use of the beverage serving area. The Alvinston Optimist Club agrees to indemnify and hold harmless the Municipality for any loss, cost or expense (including legal fees) it may incur as a result of this agreement.
5. The Alvinston Optimist Club shall provide proof of liability insurance to the satisfaction of the Clerk Administrator; naming the Municipality as additionally insured prior to each event / function; this includes functions of the Alvinston Ag Society and Tanner Redick Memorial Tournament
6. That should the Optimist Club not undertake a requested rental, they will approve and oversee the bar area rental and ensure copies of all permits and

licenses are obtained and submitted to the Arena Supervisor or Clerk Administrator

7. That only servers with Smart Serve Ontario designation be allowed to serve alcohol in the area
8. The Alvinston Optimist Club shall keep the room in a neat and orderly fashion. The Alvinston Optimist Club shall be responsible for any damage done to the room as a result of this agreement including fixed and non fixed items and shall be responsible for cleaning of the room
9. That all remaining alcohol shall be removed from the premises after each event to deter vandalism to the area;
10. The Alvinston Optimist Club shall pay to the Municipality annually, the fee of \$200

IN WITNESS WHEREOF each of the parties hereto has affixed its Corporate Seal by the hands of its proper officers.

SIGNED, SEALED AND EXECUTED: Alvinston Optimist Club

Per:

Per:

CORPORATION OF THE
MUNICIPALITY OF BROOKE-ALVINSTON

Mayor David Ferguson

Clerk-Administrator Janet Denkers

DRAFT



Council Staff Report

To: Mayor Ferguson and Members of Council
Subject: Community Safety Zone -Shiloh Line
Meeting: Council - 27 Jan 2022
Department: Public Works
Staff Contact: Randy Hills, Public Works Manager

Recommendation:

That authorization be given to the Public Works Manager to install signs as recommended by Intact Insurance Entities for the area of Shiloh Line (Curve 1-3) and that a letter be sent to the Lambton OPP requesting additional surveillance to the area during the peak season.

Background:

At the January 13, 2022 regular session of Council, direction was given to report back to Council on Community Safety Zones and the potential of implementing one on Shiloh Line by Campbell's Park.

Comments:

In June 1998, the Province of Ontario passed Bill 26 to promote public safety through the creation of Community Safety Zones. The bill, and its regulatory changes, are targeted at improving road safety in Ontario.

Under section 214.1 of the Highway Traffic Act, "The Council of a municipality may by by-law designate a part of a highway under its jurisdiction as a Community Safety Zone if, in the Council's opinion, public safety is of special concern on that part of a highway."

In researching CSZ's in Lambton County, the site selection tends to be near sensitive areas such as schools, retirement homes and daycares.

The Road Specialist from our insurance provider attended the roadway in question and provided the written report included in the January 13, 2022 Council package. Following that meeting, I reached out to him on the potential of implementing a Community Safety Zone in the same area as per Council's direction.

Community Safety Zones (CSZ) are meant to be a deterrent to speeding drivers by doubling the fines in the designated zone. The problem in implementing the CSZ is enforcement. If police aren't available for regular enforcement then implementing the program will have little effect.

Automated speed enforcement (ASE) could be used, but in talking with traffic engineers they are finding that once people are aware of the existence of the camera they do slow down, but as soon as the driver believes they are out of range of the camera, speed increases. If the community safety zone is for example in front of a school, the ASE camera can make a significant safety improvement in that short isolated area.

I would like to move forward with the recommendations in the Road Specialist's report and modify / change some signage on Shiloh and if improvements are not noticed, Council consider other avenues. The recommendations were:

- 1) On the eastbound approach to Curve 1 the location of the two Wa-102R signs is appropriate as the second sign provides a reminder of the curve ahead just as you crest the hill. The current signs could be exchanged for two (2) Wa-104R Sharp Reverse Curve signs. The 30km/h speed advisory tab sign Wa-7t could be added to the first sign which is 400m in advance of Curve 1 to reinforce the speed advisory.
2. The purpose of a Checkerboard Wa-108LR sign is to warn drivers of the termination or abrupt change in direction of a road. On the eastbound approach, the Wa-108LR would be visible first over the crest of the hill as compared to Wa-9 Chevron Alignment signs which are not mounted as high nor are they directly in line with the traffic lane therefore the Checkerboard sign should remain. The Ontario Traffic Manual (OTM) Book 6 does state: "Where the ADVISORY SPEED tab sign is used on sharp curves, sharp reverse curves or turns, CHEVRON ALIGNMENT signs must be used along the curves/turns and their approaches". For both Curves 1 and 2 the chevron signs cannot be placed according to Table 7 in OTM Book 6 as the spacing of signs would be broken by the Peak of Mosa intersection and the entrance to the A.W. Campbell Conservation Area. However, even with one or two signs missing (due to the above restrictions) adding chevron signs to Curve 1 would provide a reinforcement of the curve to the right, which will improve a driver's perception of the curve especially at night and may also satisfy the concerns of neighbours. Once a driver has successfully navigated Curve 1, they are driving at a speed which should allow for the successful navigation of Curve 2 or enter the Conservation Area without the chevron signs.
3. A row of trees lines the north property line of the Peak of Mosa. Any tree within the clear zone and has a caliper greater than 150mm is considered a fixed object hazard. As you get closer to the end of Curve 1 the trees come closer to the edge of the shoulder with the closest and largest tree being 700mm in diameter and 3.6m from the edge of the shoulder. A driver who loses control eastbound on Curve 1 could come into collision with any of the trees. The Township should consider removal of the larger trees.
4. On the westbound approach to Curve 3 the 30km/h speed advisory may be too low. At 50km/h the maximum deflection westbound was 6 degrees and eastbound 12 degrees. At 60km/h eastbound the vehicle started to fishtail, speeds above 50km/h would only be appropriate when there is no loose gravel on the surface. Even then only after a ball bank test confirms an appropriate speed.
5. On the westbound approach, the Wa-101R Turn Right sign at Curve 2 should be replaced with a Wa-104R Sharp Reverse Curve sign. This sign should be moved to a location approximately 115m (Table 4 of OTM Book 6) in advance of the beginning of Curve 2. This assumes an initial speed advisory of 50km/h on Curve 3 that requires the vehicle to slow to 30km/h for Curve 2.
6. Meet with the Superintendent of the AW Campbell Conservation Area to place additional signage for those leaving the park.

In addition, a written letter from Council to the OPP requesting more surveillance in the area during peak seasons should be considered.

Financial Considerations:

The costs for improved and additional signage will be added to the 2022 draft budget should Council opt for this recommendation.



MUNICIPALITY OF BROOKE-ALVINSTON

DRAINAGE SUPERINTENDENT STAFF REPORT

To: Brooke-Alvinston Mayor, Clerk, and Council

From: David Moores, Drainage Superintendent
R. Dobbin Engineering Inc.

RE: Drainage Superintendent Report

Date: January 2022

New Drainage Requests:

1. Smith Drain

- Section 78 Maintenance Request
- Brad Podolinsky requested a culvert replacement. He requested the culvert to be relocated to the east side of the farm and to be 20m long instead of the standard 10m crossing.
- The existing culvert has failed and is no longer passable with farming equipment
- A letter will be sent to the Minister of Agricultural, Food and Rural Affairs for emergency approval to replace the culvert under Section 124 of the Drainage Act, prior to the engineer's report being completed
- Due to the location of this culvert access is required now while the ground is frozen in order to get materials back to the work site
- Bruce Poland is currently in the area completing culvert work on the Totten Drain and I request that we use this contractor to get the work done right away
- The engineer's report will follow later this year

Recommendations:

(1) Council to accept the request under Section 78 and appoint R. Dobbin Engineering to prepare a report under the Drainage Act;

(2) Approve that this work be completed under Section 124 – Emergency Designation as the culvert as the existing culvert has failed and is no longer passable with farming equipment; and

(3) Approve that Bruce Poland and Sons be awarded this work based on Time and material rates.

Tender Awards:

None at this time

Work to be Tender

Cook Drain

- Location: East of Forest Road
- Landowner: Bud Kelly
- Work: Brushing, bottom cleanout, auxiliary tile repairs
- Status:
 - Onsite Meeting was held on August 24, 2021
 - Tender drain work for completion in 2022

Maintenance

Contractor – Bruce Poland and Sons:

Totten Drain

- Section 74 Maintenance Request
- Location: Lots 10-12, Concession 8
- Landowner: Dave McKellar / Ray McGugan
- Work: Brushed, bottom cleanout, culvert replacements
- Status:
 - Culvert Replacements completed
 - Brushing and bottom cleanout still to be completed

14th Concession Drain

- Location: Lots 1-6, Concession 14
- Landowner: Tom Shea / Doug Thrower
- Work: Brushing, bottom cleanout, and culvert replacement
- Status:
 - Brushing and bottom cleanout are complete
 - Culvert replacement to be completed winter 2022

McNeil Drain

- Location: Lot 14/15, Concession 7
- Landowner: Adam McKellar
- Work: Brushing, bottom cleanout, erosion protection, tile repairs and tile cleaning
- Status:
 - Drain approvals received
 - Tender closed October 7, 2021
 - Council to award the project to Bruce Poland and Sons
 - Work to be completed winter 2022, weather permitting

Edgar Drain No.1 / Edgar Drain Branch

- Location: Between Hardy Creek Road and Churchill Line
- Landowner: Steve Saunders
- Work: Brushing, cleanout, and culvert replacement
- Status:
 - Drain approvals received
 - Tender closed on April 15, 2021
 - Council awarded the project to Bruce Poland and Sons
 - Brushing, bottom cleanout and culvert replacement completed
 - Levelling to be completed spring 2022

Benner Duffy Drain

- Location: Lots 17-18, Concession 5
- Landowner: Dave McKellar
- Work: Brushing and bottom cleanout
- Status:
 - Drain approvals received
 - Tender closed on May 20, 2021
 - Council awarded the project to Bruce Poland and Sons
 - Brushing and bottom cleanout completed
 - Levelling to be completed spring 2022

MacDougall Drain

- Location: Lots 7-9, Concession 5
- Landowner: Doug MacDougall
- Work: Brushing and bottom cleanout
- Status:
 - Drain approvals received
 - Tender closed on June 3, 2021
 - Council awarded the project to Bruce Poland and Sons
 - Brushing and bottom cleanout completed
 - Levelling to be completed spring 2022

4-5 Concession Road Drain

- Location: Lots 7-9, Concession 5
- Landowner: Doug MacDougall
- Work: Brushing and bottom cleanout
- Status:
 - Drain approvals received
 - Tender closed on June 3, 2021
 - Council awarded the project to Bruce Poland and Sons
 - Brushing and bottom cleanout completed
 - Levelling to be completed spring 2022

McNally Drain / Munro Drain

- Location: Lot 1-3, Concession 9
- Landowner: Adam Johnston
- Work: Culvert replacement, culvert repairs, brushing, and bottom cleanout
- Status:
 - Drain approvals received
 - Onsite meeting was held on June 29, 2021
 - Tender drain closed on September 16, 2021
 - Council award the project to Bruce Poland and Sons
 - Brushing, bottom cleanout, and culvert replacement completed
 - Levelling and culvert repair to be completed spring 2022

Contractor – JLH Excavating:

Smith Drain

- Location: Lot 13, Concession 6
- Landowner: Ben Opthuf
- Work: Brushing, bottom cleanout, and culvert replacement
- Status:
 - Council awarded the project to JLH Excavating
 - Culvert work completed
 - Brushing and bottom cleanout completed
 - Concrete blocks on the culvert replacement is complete
 - Levelling to be completed in Spring 2022

Contractor – GM Construction:**Zavitz Campbell Drain No.2**

- Location: Lots 13-15, Concession 8
- Landowner: Jim Gilroy
- Work: Brushing, bottom cleanout, tile repairs and catchbasin repairs
- Status:
 - Onsite Meeting was held on September 27, 2021
 - Drain approvals received
 - Tender closed November 4, 2021
 - Council awarded the project to GM Construction
 - Work in progress

Government Drain No.1

- Location: Along Inwood Road between Courtright Line and Campbell Line
- Landowner: Council request via the Orange Drain No.1
- Work: Brushing and bottom cleanout
- Status:
 - Onsite Meeting was held on July 13, 2021
 - Drain approvals received
 - Tender closed December 2, 2021
 - Work in progress

Kelly Drain

- Location: East of Inwood Road
- Landowner: Bud Kelly
- Work: Brushing and bottom cleanout
- Status:
 - Onsite Meeting was held on August 24, 2021
 - Drain approvals received
 - Tender closed December 2, 2021
 - Work in progress

Orange Drain No.2

- Location: East of Inwood Road
- Landowner: Dave Munro
- Work: Brushing and bottom cleanout
- Status:
 - Onsite Meeting was held on November 2, 2021
 - Drain approvals received
 - Tender closed December 2, 2021
 - Work in progress

Contractor – KT Excavating:

McNeil Douglass Drain

- Location: Lots 13-15, Concession 8
- Landowner: Archie McEachren
- Work: Tile repairs
- Status:
 - Work to be completed in the next couple of weeks

DRAINAGE REPORTS – CONSTRUCTION / IMPROVEMENTS

Steadman Drain No.1

- Section 4 Report – Roger Buurma
 - Drain enclosure
 - Currently with the SCRCA for review
 - Additional Onsite Meeting was held on November 17, 2020
- Section 4 Petition – Don McGugan
 - A private tile drain to be made a municipal drain and improved in Lot 16, Concession 9, west side of Nauvoo Road
- Conservation Authority approved the proposal
- Permit applications submitted to SCRCA and Fisheries and Oceans Canada
- All drain approvals have been received
- Report was filed with the Municipality
- Meeting to Consider scheduled for February 3, 2022

Hasting Drain

- Section 78 Report
- Request to realign or enclose channel in W1/2 Lot 23, Concession 12
- Preliminary report and profiles complete
- Proposal sent to SCRCA and still waiting for approval

Logan Drain Branches – 5

- Section 78 Report
- Tile drain replacement project
- COR – May 27/21
- Construction to be completed in 2022

Ruth Drain

- Section 78 Report
- Tile drain replacement
- COR – May 27/21
- Construction to be completed in 2022

Bourne Drain

- Section 78 Report
- Culvert replacement
- Report submitted to the municipality
- Meeting to Consider scheduled for February 3, 2022

Johnson Drain

- Section 78 Report
- Culvert Replacement
- Culvert had to be replaced under an Emergency Designation Sec.124
 - This work was completed by JLH Excavating
- Report submitted to the municipality
- Meeting to Consider scheduled for February 3, 2022

Edgar Podolinsky Drain

- Section 4 Report
- Report in progress

Edgar Drain Branch

- Section 78 Report
- Drain enclosure
- Onsite Meeting was held on November 26, 2020
- Report in progress

McEachren Drain

- Section 78 Report
- Emergency culvert work under Section 124 of the Drainage Act
- Culvert work completed
- Onsite Meeting was held on November 17, 2020
- Additional work was discussed in having all culverts inspected for replacement and the drain requires brushing and bottom cleanout
- New drain profile required
- Survey, culvert inspections, and report in progress

Thompson Drain

- Section 78 Report
- Culvert Replacement on Hardy Creek Road
- Onsite Meeting held on November 17, 2020
- New profile for drain along Hardy Creek Road as a cleanout / brushing was asked at the Onsite Meeting
- Survey completed
- Report in progress

Campbell Leitch Drain

- Section 78 Report
- Low-level crossing replacement
- New low-level crossing in Adelaide Metcalf section of the drain
- Onsite Meeting held on November 26, 2020
- Survey completed
- Report in progress

Johnston-Symington Drain

- Section 78 Improvement Request
- Location: Lot 1, Concession 14 & Gore Concession
- Request received from Ms. Jo-Anne Symington to replace an access culvert
- Council accepted the request under section 78 and appointed R. Dobbin Engineering
- Culvert was replaced under an Emergency Designation Sec. 124 by Bruce Poland and Sons
- Onsite meeting held on June 22, 2021
- Additional work to include a new profile for cleanout and culvert replacement
- Report submitted to the municipality
- Meeting to Consider scheduled for February 3, 2022

Parker Lucas Drain & Acton Drain

- Section 4 Petition
- Location: At Little Ireland Road
- Petition received from Shea Farms Limited
- Council accepted the request under section 4 and appointed R. Dobbin Engineering
- Onsite meeting was held on September 27, 2021
- Drainage area to be surveyed when crops come off and proposals for possible solutions to be presented to the affected landowners through a Scoping Report

6-7 Sideroad Drain / Government No.1 Drain

- Section 78 Improvement
- At the site meeting for maintenance of the Government No.1 Drain landowners requested that the Government Drain No.1 be extended to a sufficient outlet east of Sutorville Road
- The area was inspected by the Drainage Superintendent and some landowners that were in attendance. The drain east of Sutorville requires brushing, bottom cleanout and bank stabilization
- As both the 6-7 Sideroad Drain and the Government Drain No.1 ends at Sutorville Rd and Campbell Line, in order to complete the necessary work, the drain needs to be extended downstream as far as require to obtain sufficient outlet
- Council accepted the request under Section 78 and appointed R. Dobbin Engineering
- Onsite meeting was held on September 27, 2021
- Surveying almost completed

Benner Duffy Drain

- Section 78 Improvement
- Culvert Replacement on Courtright Line
- Council accepted the request under Section 78 and appointed R. Dobbin Engineering
- Onsite Meeting held on September 27, 2021
- Report in progress

MacDougall Drain

- Section 78 Improvement Request
- Location: Lot 7, Concession 5
- Carl Martin has requested a culvert replacement
- Current drainage report does not contain information to deal with culverts, therefore a new report is required
- The culvert has failed and needs to be replaced under emergency designation
- Emergency designation was received and the culvert was replaced by Bruce Poland and Sons
- Onsite meeting to be arranged

For Information:

Work on the following projects is completed:

- 1. 14th Concession Drain** – brushing and bottom cleanout completed by Bruce Poland and Sons.
- 2. 9/10 Sideroad Drain** – culvert replacement completed by Bruce Poland and Sons.
- 3. Totten Drain** – culvert replacements completed by Bruce Poland and Sons.
- 4. Parker Lucas Drain** – levelling completed by JLH Excavating.
- 5. Gray Drain No.2** – tile repairs completed by KT Excavating.



The Corporation of the Municipality of Brooke-Avinston
REQUEST FOR MAINTENANCE / REPAIR / IMPROVEMENT
(Drainage Act, R.S.O. 1990, Chapter D.17)

I hereby give notice that the Crown Tile Drain is out of repair and request that:

☒ Maintenance (preservation of a drainage works) or repair (restoration of a drainage works to its original condition) be performed under the provisions of Section 74 of the Drainage Act, R.S.O. 1990, Chapter D.17

☐ The drain be improved (modification of or an addition to a drainage works intended to increase the effectiveness of the system) under the provisions of:

Section 77, (without an Engineer's Report and total cost not exceeding \$4,500.00)

Section 78, (with an Engineer's Report)

(of the Drainage Act, R.S.O. 1990, Chapter D.17)

The following work is required:

There is a large blowout at the bottom of the Crown Tile Drain where it drains into the Kennedy Drain. It needs a new outlet.

Property Description: Lot 11 Concession 10 Roll Number

911 address 7269 Petrolia Line

Dated at the Municipality of Brooke-Avinston this 20 day of January, 2012

Mary-Lou Frank Vanderweiland

Name please print

Name please print

M. J. Ouweland

Signature

Signature

Telephone

Home

Cell

Email address:

Additional Comments if any:



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Name please print

Name please print

M. J. Ouweland

Signature

Signature

Telephone

Home

Cell

Email address:

Additional Comments if any:



Council Staff Report

To: Mayor Ferguson and Members of Council
Subject: Section 65 Tait Drain Request
Meeting: Council - 27 Jan 2022
Department: Clerks
Staff Contact: Janet Denkers, Clerk Administrator

Recommendation:

That the Ray Dobbin Engineering Inc. be requested to adjust the assessments on the Tait Drain, 3/4 Sideroad Drain as outlined in the attached email

Background:

Carl Martin brought in a map of the drainage area to the Drainage Superintendent for the N1/2 Lot 6, Concession 5, roll no. 20-023. He has tiled approx. 53 acres into the Tait Drain. While he was assessed into the Tait Drain he was also assessed into the Orange Drain No. 1. He has requested that he be removed from the Orange Drain No. 1 (section 65(4)) and have the Tait Drain adjusted (section 65(3)). He will also need to be added to the 3/4 Sideroad Drain and the Black Creek Drain in Enniskillen.

Bob MacDougall was in the Drainage Superintendent's office the next day with his map showing 35 acres of subsurface drainage from the S1/2 Lot 5, Concession 5, roll no. 20-021, being diverted to the Tait Drain. He has requested that he be removed from the Orange Drain No. 1 (section 65(4)) and added to the Tait Drain (section 65(3)). He will also need to be added to the 3/4 Sideroad Drain and the Black Creek Drain in Enniskillen.

In both cases, the Union Gas Pipeline prevents tile drainage south to the Orange Drain No. 1.

Comments:

Enniskillen Township will be notified of the Council report and recommendation.

Financial Considerations:

All costs associated with the section 65 assessment adjustments are the responsibility of the Mr. Martin & Mr. MacDougall.