

## Agenda

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### Regular Meeting of Council

Corporation of the Township of The North Shore  
Wednesday, September 18<sup>th</sup>, 2024  
6:00 PM

Township of the North Shore is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/81137591432?pwd=iCTaQChgUloEn35WG2ltVZAL5ezeLf.1>

Meeting ID: 811 3759 1432

Passcode: 120627

*This meeting is being held in a Hybrid setting. Attendees may choose to attend via ZOOM or in person in the Municipal Office Council Chambers located at 1385 Highway 17, Algoma Mills.*

1. CALL TO ORDER
2. APPROVAL OF AGENDA
3. DISCLOSURES OF PECUNIARY INTEREST
4. PRESENTATIONS/DELEGATION
5. ADOPTION OF MINUTES
  - a) Minutes for the Regular meeting of September 4<sup>th</sup>, 2024
  - b) Minutes of the Special meeting of September 6<sup>th</sup>, 2024
6. COUNCIL MEMBERS REPORT
7. REPORTS AND MOTIONS OF MUNICIPAL STAFF, COMMITTEES, AND COMMUNICATIONS
  - a) PUC Proposal - Engineering Services
  - b) Serpent River and Pronto Water Treatment Plant Grant Update
  - c) Other Grants Update

Consent Agenda
8. OLD BUSINESS (INCLUDES THE FOLLOWING WRITTEN LETTERS/REPORTS) - Nil
  - a) Insurance Renewal - 2024-2025
  - b) Cookhouse Boat Launch and letters from the public

**9. INTRODUCTION, READING AND CONSIDERATION OF BY-LAWS**

- a) By-Law 24-47 being a by-law to adopt the Staff and Council as Volunteer Firefighters Policy for the Corporation of the Township of The North Shore
- b) By-Law 24-48 being a by-law to adopt the Employee Right to Disconnect Policy for the Corporation of the Township of The North Shore

**10. NOTICES OF MOTION**

**11. QUESTION PERIOD**

**12. CLOSED SESSION**

**13. REPORT FROM CLOSED SESSION**

**14. CONFIRMATORY BY-LAW**

By-law 24-49 being a by-law to confirm the proceedings of Council at its meeting held September 18<sup>th</sup>, 2024, be read a first, second and third time enacted and passed.

**15. ADJOURNMENT**



# Minutes

Regular Council Meeting  
Township of the North Shore  
Wednesday, September 4<sup>th</sup>, 2024  
6:00 p.m.  
Hybrid Meeting

## ATTENDANCE

Council: Tony Moor - Mayor  
Richard Welburn - Ward 1  
Len Menard - Ward 2  
Tracey Simon - Ward 3  
Robin Green - Councillor at Large

Staff: Matt Simon, Public Works Manager/Fire Chief - *left meeting at 6:45 PM*  
Rachel Schneider, Municipal Clerk/Deputy Treasurer  
Craig Davidson - Deputy Treasurer - *left meeting at 6:45 PM*

## CALL TO ORDER

The Mayor called the meeting to order at 6:00 p.m.

## APPROVAL OF AGENDA

### RESOLUTION #24-261

Moved by: R. Green

Seconded by: T. Simon

BE IT RESOLVED: That Council for the Corporation of the Township of The North Shore approves the agenda as circulated

CARRIED

## DISCLOSURES OF PECUNIARY INTEREST

## PRESENTATIONS/DELEGATION

## ADOPTION OF MINUTES

a) Minutes of the Special meeting of August 9<sup>th</sup>, 2024

### RESOLUTION #24-262

Moved by: R. Green

Seconded by: L. Menard

BE IT RESOLVED: That Council of the Corporation of the Township of the North Shore adopts the Special meeting minutes of August 9<sup>th</sup>, 2024.

CARRIED

b) Minutes for the Regular meeting of August 14<sup>th</sup>, 2024

RESOLUTION #24-263

Moved by: R. Welburn

Seconded by: T. Simon

BE IT RESOLVED: That Council of the Corporation of the Township of the North Shore adopts the Regular meeting minutes of August 14<sup>th</sup>, 2024.

CARRIED

c) Minutes of the Special meeting of August 16<sup>th</sup>, 2024

RESOLUTION #24-264

Moved by: L. Menard

Seconded by: R. Green

BE IT RESOLVED: That Council of the Corporation of the Township of the North Shore adopts the Special meeting minutes of August 16<sup>th</sup>, 2024.

CARRIED

d) Minutes of the Special meeting of August 29<sup>th</sup>, 2024

RESOLUTION #24-265

Moved by: T. Simon

Seconded by: L. Menard

BE IT RESOLVED: That Council of the Corporation of the Township of the North Shore adopts the Special meeting minutes of August 29<sup>th</sup>, 2024.

CARRIED

COUNCIL MEMBERS REPORT

REPORTS AND MOTIONS OF MUNICIPAL STAFF, COMMITTEES AND COMMUNICATION

a) Employee Right to Disconnect Policy

RESOLUTION #24-266

Moved by: R. Welburn

Seconded by: R. Green

BE IT RESOLVED: That Council for the Corporation of the Township of The North Shore receive the staff report as presented for consideration, and that Council approve the Employee Right to Disconnect Policy.

CARRIED

b) Proclamation - Child Care Worker and Early Childhood Educator Appreciation Day 2024

RESOLUTION #24-267

Moved by: T. Simon

Seconded by: R. Green

WHEREAS years of research confirms the benefits of high-quality early learning and childcare for young children's intellectual, emotional, social and physical development and later life outcomes; and  
WHEREAS childcare promotes the well-being of children and responds to the needs of parents and the broader community by supporting quality of life so that citizens can fully participate in and contribute to the economic and social life of their community; and

WHEREAS trained and knowledgeable Registered Early Childhood Educators and childcare staff are the key to quality in early learning and childcare programs; and

WHEREAS Registered Early Childhood Educators and childcare workers will be vital to the success of the Canada-Wide Early Learning and Child Care system; and

THEREFORE, BE IT RESOLVED that Council for the Corporation of the Township of The North Shore proclaim that October 24, 2024, be designated the 24<sup>th</sup> annual "Child Care Worker & Early Childhood Educator Appreciation Day" in recognition of the education, dedication and commitment of childcare workers to children, their families and quality of life of the community.

CARRIED

c) Donation of Withheld Council Remuneration  
RESOLUTION #24-268  
Moved by: R. Welburn  
Seconded by: T. Simon  
BE IT RESOLVED That Council direct Staff to provide a donation to the Blind River Emergency Food Bank in an amount equal to the remuneration withheld as a result of Council accepting the recommendation of the Integrity Commissioner.

CARRIED

d) Legal fees to be Paid - Invoice #964987  
RESOLUTION #24-269  
Moved by: R. Green  
Seconded by: L. Menard  
BE IT RESOLVED That Council review the attached Invoice #964987 from Weaver Simmons, for information purposes.

CARRIED

e) Staff and Council as Volunteer Firefighters Policy  
RESOLUTION #24-270  
Moved by: L. Menard  
Seconded by: R. Green  
BE IT RESOLVED That Council receive the staff report as presented for consideration, and that Council approve the Staff and Council as Volunteer Firefighters Policy.

CARRIED

f) Ministry of Labour Field Visit Report dated August 19, 2024  
RESOLUTION #24-271  
Moved by: T. Simon  
Seconded by: L. Menard  
BE IT RESOLVED That Council for the Corporation of the Township of The North Shore receive the staff report regarding the Ministry of Labour Field Visit Report for August 19<sup>th</sup>, 2024, for information purposes.

CARRIED

g) Resolution of Support - Women of Ontario Say No  
RESOLUTION #24-272  
Moved by: T. Simon  
Seconded by: L. Menard  
THAT the Council of the Township of The North Shore, considering a resolution in Support of Bill 5 (Stopping Harassment and Abuse by Local Leaders Act, 2022), and Bill 207 (Municipal Accountability and Integrity Act, 2024) endorse the Resolution as follows:  
WHEREAS Municipally elected leaders do not have an appropriate accountability structure when it comes to perpetrating violence and harassment in the workplace; and  
WHEREAS a fundamental, underlying principle of broadening diversity, equity and inclusion in politics rests on the assumption that the workplace is safe; and  
WHEREAS Bill 5, the Stopping Harassment and Abuse by Local Leaders Act would require Councillors to comply with the workplace violence and harassment policies of the Municipality they represent, permit Municipalities to direct the Integrity Commissioner to apply to the court to vacate a member's seat for failing to comply with the Municipality's workplace violence and harassment policies as well as restrict Officials whose seat has been vacated from seeking immediate subsequent re-election; and  
WHEREAS approximately 207 Municipalities have formally endorsed and communicated public support for Bill 5; and  
WHEREAS Bill 5 would both hold accountable and protect all Municipal Officials;  
NOW THEREFORE BE IT RESOLVED THAT the Township of The North Shore express its support for Bill 5, the Stopping Harassment and Abuse by Local Leaders Act; and further

THAT a copy of this Resolution be sent to the Honourable Doug Ford, Premier of Ontario, the local MP Carol Hughes, the local MPP Michael Mantha, the Association of Municipalities of Ontario (AMO), the Women of Ontario Say No, and the Ontario Minister of Municipal Affairs and Housing Paul Calandra.

The Mayor asked for Council to vote on DEFERRING the motion

**DEFEATED**

RESOLUTION #24-273

Moved by: L. Menard

Seconded by: T. Simon

THAT the Council of the Township of The North Shore, considering a resolution in Support of Bill 5 (Stopping Harassment and Abuse by Local Leaders Act, 2022), and Bill 207 (Municipal Accountability and Integrity Act, 2024) endorse the Resolution as follows:

WHEREAS Municipally elected leaders do not have an appropriate accountability structure when it comes to perpetrating violence and harassment in the workplace; and

WHEREAS a fundamental, underlying principle of broadening diversity, equity and inclusion in politics rests on the assumption that the workplace is safe; and

WHEREAS Bill 5, the Stopping Harassment and Abuse by Local Leaders Act would require Councillors to comply with the workplace violence and harassment policies of the Municipality they represent, permit Municipalities to direct the Integrity Commissioner to apply to the court to vacate a member's seat for failing to comply with the Municipality's workplace violence and harassment policies as well as restrict Officials whose seat has been vacated from seeking immediate subsequent re-election; and  
WHEREAS approximately 207 Municipalities have formally endorsed and communicated public support for Bill 5; and

WHEREAS Bill 5 would both hold accountable and protect all Municipal Officials;

NOW THEREFORE BE IT RESOLVED THAT the Township of The North Shore express its support for Bill 5, the Stopping Harassment and Abuse by Local Leaders Act; and further

THAT a copy of this Resolution be sent to the Honourable Doug Ford, Premier of Ontario, the local MP Carol Hughes, the local MPP Michael Mantha, the Association of Municipalities of Ontario (AMO), the Women of Ontario Say No, and the Ontario Minister of Municipal Affairs and Housing Paul Calandra.

**CARRIED**

h) Recommendations to Council from Cemetery Committee - Community War Memorial Funding  
Application and purchase of war memorial

RESOLUTION #24-274

Moved by: T. Simon

Seconded by: L. Menard

BE IT RESOLVED That Council for the Corporation of the Township of The North Shore approves to change the location requested for the proposed monument to the front yard of the Municipal Office on the existing basketball net concrete, that Council direct staff to reach out to Elliot Lake Monuments regarding a deposit for the monument, that Council direct staff to reach out to the funding agency for further guidelines, and that Council direct staff to apply for the Community War Memorial Funding

**CARRIED**

Consent Agenda

- a) Hydro One North Shore Link Project Community open house invitation information
- b) Letter from the Office of the Deputy Minister and Commissioner of Emergency Management regarding the Community Emergency Preparedness Grant Round 2 launching late September 2024

RESOLUTION #24-275

Moved by: T. Simon

Seconded by: L. Menard

BE IT RESOLVED That Council receive items a and b of the September 4<sup>th</sup>, 2024, Consent Agenda for information purposes.

**CARRIED**

**OLD BUSINESS**            **Nil**

**INTRODUCTION, READING, AND CONSIDERATION OF BY-LAWS**

**NOTICES OF MOTION**            **Nil**

**QUESTION PERIOD**

Per the Township of The North Shore Procedure By-Law, (Section 6.5.2.17) "Questions and answers will be noted in the meeting's minutes in general terms"

There was 1 question asked during the Question Period of the September 4<sup>th</sup>, 2024, meeting:

**Question 1:**

Name of Resident/Member of the Public - Janice Gamble  
Ward of property/residence - Ward 1, Algoma Mills

Question asked (in general terms) - Will Council consider reconsidering the Resolution of Support (item 7g) in support for the Women of Ontario Say No until background information is obtained on group

Answer given (in general terms) - It was explained by Council members that the support being shown is not specifically for the Women of Ontario Say No, but instead for the Provincial Bills that the Women of Ontario Say No and other organizations are asking for Municipalities to support.

**CLOSED SESSION**

**RESOLUTION #24-276**

Moved by:        L. Menard

Seconded by:    T. Simon

BE IT RESOLVED: That Council for the Corporation of the Township of The North Shore move to Closed Session pursuant to Section 239 (2) of the Municipal Act, to consider items 1-11, specifically:

To move to Closed Session pursuant to Section 239 (3.1) of the Municipal Act, to consider:

- ii. (b) personal matters about an identifiable individual, including municipal or local board employees
- iii. (c) a proposed or pending acquisition or disposition of land by the municipality or local board
- v. (e) litigation or potential litigation, including matters before administrative tribunals, affecting the municipality or local board
- vi. (f) advice that is subject to solicitor-client privilege, including communications necessary for that purpose
- viii. (h) information explicitly supplied in confidence to the municipality or local board by Canada, a province or territory or a Crown agency of any of them
- xi. (k) a position, plan, procedure, criteria or instruction to be applied to any negotiations carried on or to be carried on by or on behalf of the municipality or local board

Closed session meeting attendance by: Township of The North Shore Municipal Council, Clerk

For the purpose of legal matters and human resource matters

**CARRIED**

*M. Simon left the meeting at 6:45 PM*  
*C. Davidson left the meeting at 6:45 PM*

*The Mayor called a recess at 6:46 PM*

*L. Menard exited Council Chambers at 6:46 PM*  
*R. Green exited Council Chambers at 6:46 PM*  
*T. Simon exited Council Chambers at 6:47PM and returned at 6:49 PM*  
*R. Green returned to Council Chambers at 6:51 PM*  
*R. Green exited Council Chambers at 6:52 PM*  
*T. Simon exited Council Chambers at 6:52 PM*

*R. Green returned to Council Chambers at 6:53 PM  
T. Simon returned to Council Chambers at 6:53 PM  
L. Menard returned to Council Chambers at 6:53 PM*

*The Mayor resumed the meeting at 6:53 PM*

*L. Menard exited Council Chambers at 7:37 PM and returned at 7:38 PM*

**REPORT FROM CLOSED SESSION**

**RESOLUTION #24-277**

Moved by: R. Green

Seconded by: L. Menard

BE IT RESOLVED: That Council for the Corporation of the Township of The North Shore arise from Closed Session at 7:38 PM and report as follows: Council gave direction to the Mayor and Clerk regarding the legal matters

**CARRIED**

**CONFIRMATORY BY-LAW**

**RESOLUTION # 24-278**

Moved By: R. Welburn

Seconded By: R. Green

BE IT RESOLVED: That the Council of the Corporation of the Township of The North Shore hereby approve By-Law No. 24-45, Being a By-Law to Confirm the Proceedings of Council at its Regular meeting held September 4<sup>th</sup>, 2024, be read a first, second and third time, enacted and passed.

**CARRIED**

**ADJOURNMENT**

**RESOLUTION # 24-279**

Moved By: T. Simon

Seconded By: L. Menard

BE IT RESOLVED: That the Corporation of the Township of The North Shore Regular Council meeting of September 4<sup>th</sup>, 2024, do now adjourn at 7:40 PM to meet again on the 18<sup>th</sup> day of September 2024 at 6:00 p.m., or at the call of the Chair.

**CARRIED**

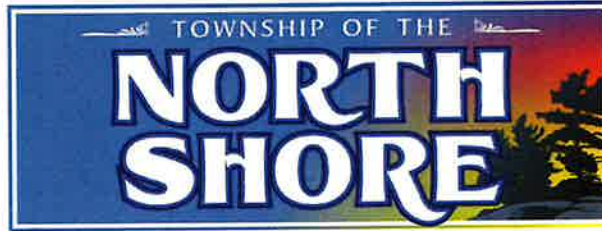
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Tony Moor, Mayor

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Rachel Schneider, Clerk/Deputy Treasurer





## Minutes

Special Council Meeting  
Township of the North Shore  
Friday, September 6<sup>th</sup>, 2024  
2:30 p.m.  
Hybrid Meeting

### ATTENDANCE

Council: Tony Moor - Mayor  
Richard Welburn - Ward 1  
Len Menard - Ward 2 - electronic  
Tracey Simon - Ward 3  
Robin Green - Councillor at Large - *arrived to meeting at 2:39 PM*

Staff: Matt Simon, Public Works Manager/Fire Chief - *left meeting at 2:50 PM*  
Rachel Schneider, Municipal Clerk/Deputy Treasurer

### CALL TO ORDER

The Mayor called the meeting to order at 2:30 p.m.

### APPROVAL OF AGENDA

#### RESOLUTION #24-280

Moved by: T. Simon

Seconded by: R. Welburn

BE IT RESOLVED: That Council for the Corporation of the Township of The North Shore approves the agenda as circulated

CARRIED

### DISCLOSURES OF PECUNIARY INTEREST

### PRESENTATIONS/DELEGATION

### ADOPTION OF MINUTES

### COUNCIL MEMBERS REPORT

**REPORTS AND MOTIONS OF MUNICIPAL STAFF, COMMITTEES AND COMMUNICATION**

a) 2024-2025 Insurance Renewal

**RESOLUTION #24-281**

Moved by: T. Simon

Seconded by: L. Menard

BE IT RESOLVED: That Council for the Corporation of the Township of The North Shore receive the staff report for the 2024-2025 Insurance Renewal, that Council does not accept the proposal from Intact Public Entities for the Insurance Policy term September 24, 2024 to September 23, 2025 in the amount of \$105,233 plus applicable taxes and that Council does not accept the proposal from Victor/CFC Underwriting for the Cyber & Privacy Insurance term September 24, 2024 to September 23, 2025 in the amount of \$2,650 plus applicable taxes, and that Council directs staff to reach out to the Insurance Broker regarding increasing the Death and Dismemberment for Volunteer Firefighters by \$100,000 and see how much this change will add to the policy, and that Council directs staff to enquire about a reduction in the policy if 3 vehicles are declared surplus.

CARRIED

**Consent Agenda**

**OLD BUSINESS** Nil

**INTRODUCTION, READING, AND CONSIDERATION OF BY-LAWS**

**NOTICES OF MOTION** Nil

**QUESTION PERIOD**

**CLOSED SESSION**

**RESOLUTION #24-282**

Moved by: T. Simon

Seconded by: R. Green

BE IT RESOLVED: That Council for the Corporation of the Township of The North Shore move to Closed Session pursuant to Section 239 (2) of the Municipal Act, to consider items 1-11, specifically:

To move to Closed Session pursuant to Section 239 (3.1) of the Municipal Act, to consider:

- ii. (b) personal matters about an identifiable individual, including municipal or local board employees
- iii. (c) a proposed or pending acquisition or disposition of land by the municipality or local board
- v. (e) litigation or potential litigation, including matters before administrative tribunals, affecting the municipality or local board
- vi. (f) advice that is subject to solicitor-client privilege, including communications necessary for that purpose
- viii. (h) information explicitly supplied in confidence to the municipality or local board by Canada, a province or territory or a Crown agency of any of them
- xi. (k) a position, plan, procedure, criteria or instruction to be applied to any negotiations carried on or to be carried on by or on behalf of the municipality or local board

Closed session meeting attendance by: Township of The North Shore Municipal Council, Clerk

For the purpose of legal matters and human resource matters

CARRIED

*M. Simon left the meeting at 2:50 PM*

**REPORT FROM CLOSED SESSION**

**RESOLUTION #24-283**

Moved by: T. Simon

Seconded by: R. green

BE IT RESOLVED: That Council for the Corporation of the Township of The North Shore arise from Closed Session at 3:08 PM and report as follows: Council gave direction to the Mayor and Clerk regarding the legal matters

**CARRIED**

**CONFIRMATORY BY-LAW**

**RESOLUTION # 24-284**

Moved By: R. Green

Seconded By: L. Menard

BE IT RESOLVED: That the Council of the Corporation of the Township of The North Shore hereby approve By-Law No. 24-46, Being a By-Law to Confirm the Proceedings of Council at its Special meeting held September 6<sup>th</sup>, 2024, be read a first, second and third time, enacted and passed.

**CARRIED**

**ADJOURNMENT**

**RESOLUTION # 24-85**

Moved By: T. Simon

Seconded By: L. Menard

BE IT RESOLVED: That the Corporation of the Township of The North Shore Special Council meeting of September 4<sup>th</sup>, 2024, do now adjourn at 3:09 PM to meet again on the 18<sup>th</sup> day of September 2024 at 6:00 p.m., or at the call of the Chair.

**CARRIED**

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Tony Moor, Mayor

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Rachel Schneider, Clerk/Deputy Treasurer

7a)



Prepared September 8, 2024

For Council meeting of September 18, 2024

## Council Report

**SUBJECT: PROPOSAL RECEIVED FROM PUC SERVICES**

**RECOMMENDATIONS:**

- 1. THAT the proposal for Technical Services from PUC Services be received;**
- 2. THAT Council engage PUC Services for Technical Services related to Water and Wastewater Infrastructure and Operations.**

**Information**

Attached to and forming part of this report is a cover letter and a proposal received from PUC Services related to the provision of Technical Services. Page 6 of the proposal received provides the hourly cost for services provided. These do appear reasonable based on costs associated with other engineering services that have been engaged by the Township. The Township does have an agreement with PUC Services for the operation of the two water treatment plants and the one wastewater system owned by the Municipality.

The Township has been using the services of Tulloch Engineering for other areas of municipal operation ranging from road engineering, chief building official services, bridge inspections and asset obligation reports. If Council would like to consider changing the provision of services then, at minimum, renewal of proposal from both Tulloch Engineering and PUC Services for areas outside the water and wastewater function and at most, direction to Staff to prepare Request For Proposal documents for the acquisition of engineering services. Chief Building Official Services should not be part of this Request for Proposal, if direction is received, as this is not a service offered by many firms and is also a difficult position to fill from a Staff perspective.

Council has the following options:

1. Receive the report and provide no further direction;
2. Receive the report and engage PUC Services for Technical Service related to water and wastewater infrastructure and operations which would also maintain Tulloch Engineering for services outside the water and wastewater function;
3. Request renewed proposals from both PUC Services and Tulloch Engineering for services;
4. Direct Staff to prepare and issue Request for Proposal for engineering services.

Staff recommendation is number 2.

Respectively Submitted  
Craig Davidson, Deputy Treasurer



YOUR TRUSTED UTILITY  
FOR A BRIGHTER TOMORROW



August 21, 2024

The Corporation of the Township of The North Shore  
Email: [municipalclerk@townshipofthenorthshore.ca](mailto:municipalclerk@townshipofthenorthshore.ca)  
P.O. Box 108, 1385 Hwy 17  
Algoma Mills, ON P0R 1A0

Attention: Rachel Schneider  
*Clerk, Township of the North Shore*

Re: **Proposal for Technical Services**  
The Corporation of the Township of The North Shore

PUC Services Inc. (PUC) is pleased to submit the attached proposal for technical services for the Corporation of the Township of The North Shore (the Township). PUC is prepared to commit a dedicated team of professionals with technical expertise in municipal infrastructure to assist the Township as required.

The enclosed proposal outlines PUC's understanding of the Township's requirements, highlights our capabilities in supporting the Township, describes the project team, and outlines the services PUC can offer.

We thank you for the opportunity to submit our proposal, and we look forward to working with the Township. Should you require further information or clarifications, please do not hesitate to contact the undersigned. We will be in touch with you next week to arrange a follow-up conversation regarding our proposal.

Sincerely,

**PUC Services Inc.**

**Orlan Euale, P. Eng.**  
Senior Water Distribution Engineer  
705-541-2479  
[orlan.euale@ssmpuc.com](mailto:orlan.euale@ssmpuc.com)

Encl.

PUC SERVICES INC.

Engineering Department  
500 Second Line East  
Sault Ste. Marie, ON P6A 6P2

File: Proposal for Technical Services Cover Letter -The Corporation of the Twp of The North Shore - 2024-08-21

705-759-6576  
[ssmpuc.com](http://ssmpuc.com)  
[eng-dept@ssmpuc.com](mailto:eng-dept@ssmpuc.com)

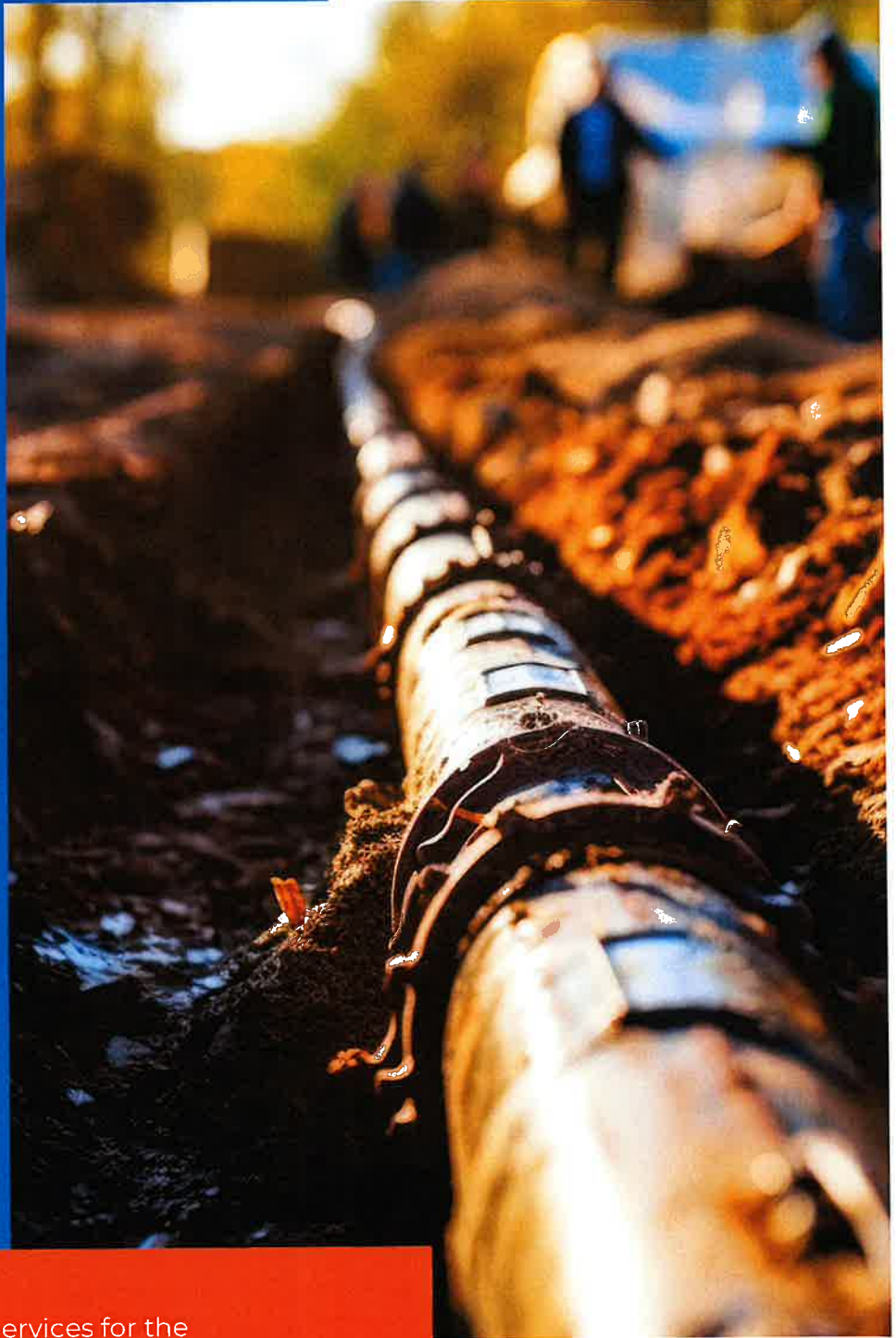
TOWNSHIP OF THE NORTH SHORE

# PROPOSAL

**PUC Services Inc.**

Proposal for Technical Services for the  
Corporation of the Township of the North Shore

**August 19, 2024**



# WHO WE ARE

## PUC SERVICES INC. PROFILE

PUC Services Inc. (PUC) is a utility services company operating as a wholly owned private company of the Corporation of the City of Sault Ste. Marie and is incorporated under the Ontario Business Corporations Act. PUC Services Inc. manages the assets and business of PUC Distribution Inc., manages the assets and businesses of the Public Utilities Commission (city's water treatment and distribution system), and operates the city's wastewater treatment facilities under multi-year contracts

Using a Shared Services Model, PUC also provides additional services, including engineering services, project management, billing and customer experience, financial, information technology, information security, communications, among others. The total assets under management of PUC Services Inc. is approximately 1.4 billion.

Headquartered in Sault Ste. Marie, Ontario, the PUC Group of Companies operate multiple utilities within 142 communities in Ontario to manage the distribution and transmission of electricity, the supply, treatment and distribution of drinking water, operation of wastewater treatment facilities, and provides emergency response services and annual inspections for First Nations communities.



A nationally recognized leader in the utility sector, PUC is dedicated to supporting the communities we serve through curiosity, innovation, and growth

**OUR MISSION:** We are a community leader in providing safe and reliable utility services.

**OUR VISION:** Improving communities through curiosity and innovation.

**OUR VALUES:** Safety, Integrity, Customer-Centric, Innovation and Accountability.



**PUC has continually proven to be an industry leader with high-quality services. The following are a few highlights of PUC's qualifications:**

- Over 100 years in the municipal water industry.
- Proven standards and procedures.
- PUC employs a team of industry experts in municipal drinking-water systems, wastewater and electrical distribution.
- PUC promotes professional development and continuing education. Our staff is well versed in new innovative technologies.
- PUC staff collaborate with other municipalities and industry professionals to keep up to date on industry best practices as well as controversial topics.
- PUC Services is recognized within Sault Ste. Marie as a leader in the provision of health and safety training and promotion. Also, the Company has received provincial recognition for health and safety leadership through various awards of provincial significance from the Electric and Utilities Safety Association (EUSA).
- PUC Services Inc. was recognized as a Top Small and Medium Size Employer in 2024 by Canada's Top 100 Employers.



## RELATED EXPERIENCE

PUC has extensive experience with design and operation of municipal infrastructure. We have the technical expertise and experience to ensure compliance with all regulatory requirements of the Ministry of Environment Conservation and Parks, and Safe Drinking Water Act and Regulations.

PUC has qualified personnel available on an “as required” basis to provide technical expertise to assist your municipality with matters relating to municipal infrastructure, including drinking water treatment and distribution, wastewater treatment and collection, pumping stations, water storage reservoirs, as well as long range capital planning, annual capital budgeting, project planning, and maintenance programs.

PUC believes our team has the right skillset to fully support the needs of the Corporation of the Township of the North Shore (the Township).

## PROJECT TEAM

PUC Services Inc. has a team of engineers, project managers, and technical staff that provide a wide range of services to the Public Utilities Commission of the City of Sault Ste. Marie, who owns the waterworks infrastructure in Sault Ste. Marie, PUC Distribution, who owns the electrical infrastructure in Sault Ste. Marie, and other municipal clients throughout northern Ontario. These services include long-term capital planning, annual capital budgeting, project management, technical review of engineering designs, review of proposed waterworks infrastructure for commercial and residential development, management of construction records drawings and GIS, maintaining waterworks standard drawings and specifications for construction, etc.

PUC regularly engages with a network of industry experts who can supplement our project team as required. In addition, PUC’s highly skilled operational staff can supplement and enhance the services delivered while providing a “one-stop-shop” solution.

Our unique service offering allows your municipality to leverage PUC’s experienced technical staff on an “as-needed” basis without the need for the Township to retain full-time staff. We believe our team has all the right skills to fully support your needs.



# PROJECT TEAM CONT.

With over 50 years of combined experience in municipal infrastructure and engineering, PUC's project team consists of the following key personnel:

## **BROOKE SUURNA, P.Eng., Director of Water Operations**

Mr. Suurna is the Director of Water Operations at PUC Services Inc. responsible for overseeing all water treatment, water distribution, wastewater and water engineering services. A strong people leader, Mr. Suurna is a licensed Professional Engineer in the Province of Ontario with 20 years of experience in project management, legislation and government relations, capital project delivery, risk management and health & safety.

## **ORLAN EUALE, P.Eng., Senior Water Distribution Engineer**

Mr. Euale is a Senior Water Distribution Engineer with PUC. He will be designated as the main point of contact for the Township. Mr. Euale has a Bachelor of Science in Mechanical Engineering from Lake Superior State University. He is a licensed Professional Engineer through Professional Engineers Ontario and has over 17 years of experience in municipal engineering. Throughout his career Mr. Euale has successfully delivered municipal and private sector infrastructure projects throughout northern Ontario.

## **MATTHEW RITCHIE, P.Eng., Water Distribution Engineer**

Mr. Ritchie is a Water Distribution Engineer at PUC. Mr. Ritchie has a Bachelor of Science in Civil Engineering from Queen's University. He is a licensed Professional Engineer through Professional Engineers Ontario and he has over 12 years of experience in the water industry. He joined PUC in 2021, bringing 9 years of previous experience in the engineering field. Matthew has worked on a number of municipal infrastructure projects in the GTA and northern Ontario.

## **BRIAN GENUA, Project Manager**

Mr. Genua is a Project Manager at PUC with experience in municipal infrastructure management and design. Mr. Genua received a Bachelors in Engineering – Civil Engineering from Lakehead University in 2022 and is currently progressing to receive both Professional Engineer (P.Eng.) and Project Management Professional (PMP) designations. Mr. Genua has experience in managing all sizes of projects for both the public and private sector and will be responsible for ensuring projects remain on time, on budget, and within scope.

***In addition, PUC Engineering has a strong team of confident and experienced engineering technicians and administrative staff who contribute and assist with various assignments as required.***

# OUR PROPOSAL

PUC is pleased to submit this proposal to provide technical services to the Township to supplement and support their municipal staff. PUC has qualified personnel available on an “as required” basis to provide technical expertise relating to municipal infrastructure. Through years of operating local utilities, we have developed standard processes, procedures, drawings, specifications, and forms that have been proven in the industry. We can implement these proven systems for a wide range of service offerings. Services available through PUC include:

- Technical Services
- Budgeting and Long-Range Planning
- Engineering Design
- Procurement
- Construction Contract Administration
- Construction Inspection and Commissioning
- Water/Wastewater System Operation and Maintenance
- Geographic Information Systems (GIS)
- Records Management
- Project Management
- Infrastructure Rehabilitation
- Health and Safety
- Grant Applications
- Administrative Support
- Water Metering
- Information Technology
- Cyber Security

As a component of our services, PUC can work with the Township to review, digitize, organize and archive record drawings and reports electronically to ensure important infrastructure records are preserved and readily available.



# PROJECT DELIVERABLES

The following is a list of project deliverables that PUC can offer relating to Municipal Infrastructure:

Deliverable	Description
Development Review	Review municipal water servicing applications relating to commercial and residential development. Provide a review package back to the Township.
Forms/Standards	PUC can offer and assist with the Township adoption of PUC's standard forms, materials and construction specifications, drawings, etc., related to waterworks infrastructure development.
Municipal Infrastructure Records	PUC can review, digitize, organize and archive the Township's record drawings and reports.
Capital Planning	PUC is available as a resource to assist with long-range and annual capital project planning and the development of budget estimates.
Project Management and other Technical Services	As required by the Township.
Design	PUC can offer and assist the Township with municipal infrastructure design and review. PUC's versatile and experienced staff can provide design services on various water distribution, water treatment and wastewater projects.

# PROJECT BENEFITS

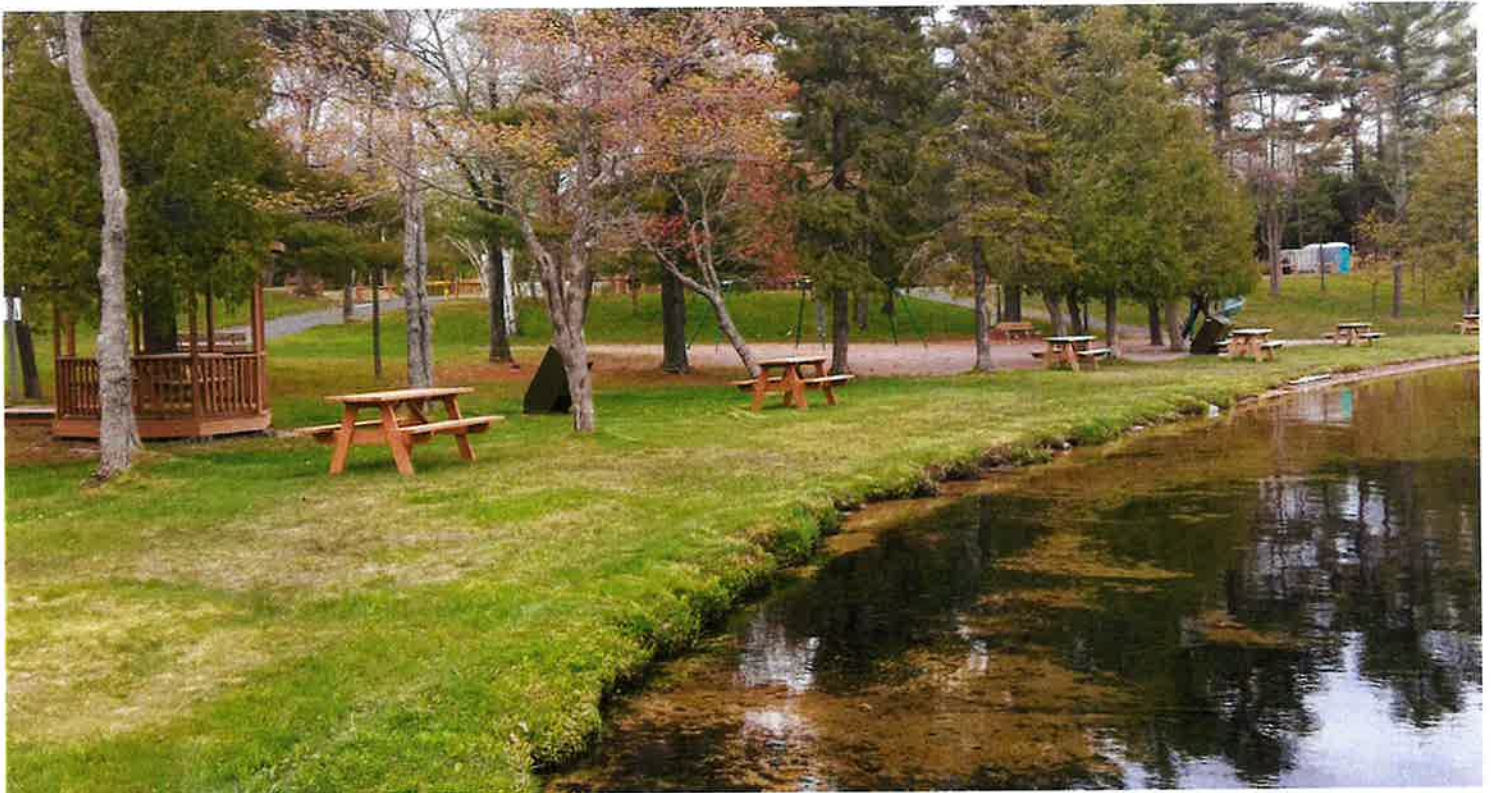
Our proposed services will provide the Township of North Shore with access to a technical team of experts that can be utilized as a resources in support of their needs.

## Financial Benefits

- PUC will provide services on an as-required basis.
- Access to industry experts without the cost of maintaining full-time staff.
- Ability to supplement Township staff for specific tasks.
- Allows the Township staff to focus on other competing priorities.

## Technical Benefits

- Knowledgeable industry experts available at your request.
- Develop a long-term relationship and knowledge of the Township's municipal infrastructure.
- Option to adopt PUC's proven standard drawings, specifications, forms, and procedures.
- Maintain consistency through the adoption of PUC's standards and procedures.



# RATES

The following Standard Rates Schedule will apply for services rendered for the Township. Should additional staff be required, their rates will be presented to the Township prior to the commencement of work. All work will be carried out on a time and material basis, at the rates presented below:

Invoicing will be provided as work progresses with an itemized breakdown of hours by employee, associated hours and expenses. Additionally, Project Managers will provide summaries of the deliverables, making it easy for the Township to see what has been achieved, and to easily demonstrate the associated value to their senior leadership and stakeholders.

The pricing presented below is valid for the calendar year and is subject to adjustment annually.

<b>Engineering</b>	
Senior Engineer	\$200.00/hr
Engineer	\$150.00/hr
Engineering Technician	\$125.00/hr
<b>Support Staff</b>	
Project Manager	\$150.00/hr
Administrative Assistant	\$65.00/hr
GIS and Records Technician	\$100.00/hr
Time expended by personnel outside of regular hours on weekends and evenings will be charged at a multiple of 1.5 times of the above hourly rates. Travel time is chargeable time.	
<b>Miscellaneous Expenses</b>	
Mileage	\$0.65/km
Other expenses (subconsultants, materials, travel, accommodations, etc.)	Cost + 10%



# ACCESS TO INFORMATION

In order to provide the technical services presented herein, PUC will require access to the Township's infrastructure records. This may include (if available) drinking waterworks system permit and license, wastewater ECAs, access to GIS system, drawings and design reports (for both linear and vertical infrastructure), design reports, hydrant flow test records, system hydraulic analysis reports, standard drawings and specifications.

# TIMELINE FOR EXECUTION

PUC is prepared to initiate work immediately following the Township's authorization to proceed.

# CLOSING

We truly appreciate this opportunity to provide you with this proposal and look forward to assisting you in meeting the needs of your community.

We are confident that we can meet the challenges ahead and stand ready to offer our technical expertise to assist the Township as may be required. We trust this arrangement will provide a cost-effective solution to the Township for technical support requirements.

If you have questions related to this proposal, feel free to contact the undersigned at your convenience by email at [orlan.euale@ssmpuc.com](mailto:orlan.euale@ssmpuc.com) or by phone at 705-941-1543. We will be in touch with you next week to arrange a follow-up conversation on this proposal.

Thank you for your consideration,

Sincerely,

PUC Services Inc.

**Prepared by:**

**Orlan Euale, P. Eng.**  
**Senior Water Distribution Engineer**  
**705-941-1543**  
**[orlan.euale@ssmpuc.com](mailto:orlan.euale@ssmpuc.com)**

7b)



Prepared September 8, 2024

For Council meeting of September 18, 2024

## **Council Report**

**SUBJECT: SERPENT RIVER AND PRONTO EAST WATER TREATMENT PLANT GRANT UPDATE**

### **RECOMMENDATIONS:**

- 1. THAT the Serpent River and Pronto East Water Treatment Grant Update Report be received;**
- 2. THAT Council consider recommendations for the Serpent River Water Treatment Plant after the results of the present testing by the Walkerton Clean Water Centre are available;**
- 3. THAT direction be given for Kresin Engineering through PUC Services to coordinate the detailed design of the replacement of the UV reactors at the Pronto East Water Treatment Plant;**
- 4. THAT Kresin Engineering through PUC Services be directed to provide a second report regarding the timing of the pilot and bench testing and the possible coordination of this with the Walkerton Clean Water Centre.**

### **Information**

Previously, the Township of the North Shore received approval under the ICIP Green Stream for Water Treatment Plant Optimizations at both the Serpent River and Pronto East Water Treatment Plants. This fund supports total expenditure of \$831,250 (budgeted 73.33% from this fund and the remaining 26.67 from the OCIF funding stream).

Attached to and forming part of this report are two Memoranda from Kresin Engineering to PUC Services. PUC Services are contracted as Water and Wastewater operations management for the Township of the North Shore.

### **Serpent River Water Treatment Plant**

The recommendation regarding the Serpent River Water Treatment Plant is consideration of a bench-scale testing to provide information on the usefulness and ongoing costs of implementing a Granulated Activated Carbon solution within the slow sand filters, especially related to the removal of natural organic matter from the drinking water produced by the treatment plant.



This work, or at least part of it, is the work being performed through the Walkerton Clean Water Centre as approved by Council at the Special Meeting of August 9, 2024. When results of this testing are known, the recommendation supplied in this report can be considered on the basis of complete information that should be available after the pilot testing program.

#### Pronto East Water Treatment Plant

The recommendations regarding the Pronto East Water Treatment Plant are to replace the UV reactors and to bench and pilot test the coagulant to the raw water to assist in the removal of natural organic matter from the drinking water produced by the treatment plant. In this case, an estimate is provided totaling \$299,000 plus HST.

The replacement of the UV reactors be completed before the end of the calendar year. It is noted in the report that upgrading the UV reactors to newer technology would also require a detailed design of the replacement works. This suggests that work would commence upon direction being received.

The bench and pilot testing recommended appear to be somewhat similar to the work previously approved by Council at the Serpent River Water Treatment Plant. The report does suggest that this testing be done in cooperation with the Walkerton Clean Water Centre and notes that the pilot testing would include the purchase of equipment that would later be used in the plant. Direction could be given for PUC Services and Kresin Engineering provide a second report regarding the timing of the pilot and bench testing and the possible coordination of this with the Walkerton Clean Water Centre.

Respectively Submitted

Craig Davidson, Deputy Treasurer



YOUR TRUSTED UTILITY  
FOR A BRIGHTER TOMORROW



September 9, 2024

The Corporation of the Township of The North Shore  
Email: [municipalclerk@townshipofthenorthshore.ca](mailto:municipalclerk@townshipofthenorthshore.ca)  
P.O. Box 108, 1385 Hwy 17  
Algoma Mills, ON P0R 1A0

Attention: Rachel Schneider  
*Clerk, Township of the North Shore*

**Re: Pronto East Water Treatment Plant Improvements**

PUC Services Inc. (PUC) was retained by the Township of the North Shore (the Township) to investigate reported microbubble interference with the functionality of the ultraviolet (UV) disinfection units and reducing the level of disinfection byproducts (DBPs) in the treated water at the Pronto East municipal drinking water system. PUC has teamed with Kresin Engineering Corporation to undertake this investigation. On June 12, 2024, representatives from PUC and Kresin Engineering attended the Pronto East water treatment plant with Township staff to collect information and review the configuration of the water treatment facility.

### **Background**

The Pronto East water treatment plant (WTP) draws raw water from North Channel of Lake Huron, treats, and distributes water to approximately 20 residences. Raw water passes through 20-micron strainers then is directed to 2 parallel ultrafiltration membrane trains. Primary disinfection is provided by 6 parallel UV reactors and sodium hypochlorite is added to provide secondary disinfection in the distribution system. A system of 6 hydro pneumatic tanks regulate pressure in the distribution system. Based on the demand, water is pumped to the distribution system through a chlorine contact pipe.

PUC plant operators have reported that microbubbles forming on the walls of the UV reactors interfere with the UV intensity sensors causing the units to alarm and “lock-out”. When the units lock out, an operator must attend the plant to rectify the occurrence and restore the system. When a unit is locked out, this also reduces the available flow through the plant. In addition to this, treated water DBP, specifically haloacetic acids (HAAs), are present at levels that exceed the Ontario Drinking Water Quality Standard of 0.08 mg/L. The current running annual HAA average concentration at the end of quarter 2 in 2024 was 0.112 mg/L.

## UV Reactors

Microbubbles, caused by air entrained in the water, are a known occurrence that may affect the operation of UV disinfection equipment as they can interfere with UV light intensity sensors and cause incorrect low readings resulting in the UV unit locking out. This problem is exacerbated during the winter months as colder water retains more dissolved oxygen. Microbubble interference can be alleviated by implementing UV reactors with automated mechanical cleaning systems and UV intensity sensors that are not impacted by water quality.

The existing UV reactor are discontinued and rely on dated technology. Replacement parts are difficult to source. Current-day UV reactors are available with improved technology whereby the UV intensity sensors are removed from the water stream and incorporate an automated mechanical cleaning system that would effectively eliminate issues with microbubbles. In addition to this, improvements to the UV reactor design significantly reduces down-time and the potential to damage components when replacing UV lamps and maintaining the equipment.

It is recommended to replace the existing 6 Sterilight UV reactors with new Hallet UV Pure “Cross-Fire” reactors. The number of new UV reactors and their configuration will be determined through detailed design. The preliminary cost estimate for engineering, materials, equipment and installation is \$169,000 (HST extra).

## Disinfection Byproduct Reduction

DBPs are caused when chlorine is added to water that contains natural organic matter. Methods to reduce DBPs include removing natural organic matter in the raw water and removing DBP from the treated water after they are formed. Our team has encountered a similar occurrence where DBP were formed to exceed Ontario Drinking Water Quality Standards in a treatment system similar to that at the Pronto East WTP. In this case, a coagulant was introduced into the raw water to assist with filtering out the natural organic matter before DBP were formed. This system has been in operation for 3 years and DBP levels have been reduced substantially to below Ontario Drinking Water Standards limits. No changes in filter operation have been noted (therefore not increasing operational efforts).

It is recommended that the addition of a coagulant to the raw water be bench and pilot tested at the Pronto East WTP. In consultation with the WTP filter manufacturer they indicated that the existing filters could accommodate coagulant use, therefore the existing filters can remain. In the past, we have worked with Walkerton Clean Water Centre (WCWC) to evaluate alternative coagulants and select an optimum product, and would strive to do so in this case as most WCWC costs are offset by the Province. It is suggested that an allowance of \$10,000 (HST extra) be made for bench testing. The preliminary cost estimate for engineering, materials, equipment and installation to implement the pilot test is \$120,000 (HST extra). Should pilot testing prove successful, no additional capital equipment costs are expected to implement coagulation for the long-term. Ongoing costs include that to purchase coagulant as well as coagulant pump operation and maintenance.



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FOR A BRIGHTER TOMORROW



### Investing in Canada Infrastructure Program Funding

The Township was successful in securing funding under the Investing in Canada Infrastructure Program (ICIP). It is our understanding that the project is eligible under the ICIP, and the Township would utilize the funding toward this project.

### Summary of Costs and Schedule

Preliminary costs estimates are summarized in Table 1 below:

Table 1: Summary of Costs	
Item	Preliminary Cost Estimate
New UV Reactors	\$169,000.00
Allowance for Coagulant Bench Testing	\$10,000.00
Pilot Test Coagulant	<u>\$120,000.00</u>
Subtotal:	\$299,000.00
HST (13%)	<u>\$38,870.00</u>
<b>Total:</b>	<b>\$337,870.00</b>

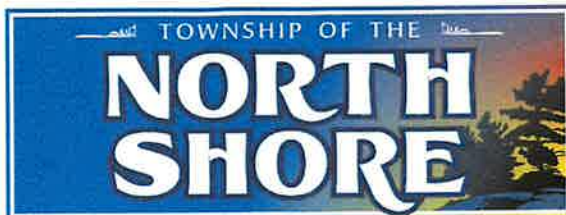
PUC is available to commence work upon direction from the Township to proceed. If work is initiated promptly (before the end of September 2024), we believe it is achievable to have the UV reactors replaced and commissioned by late 2024 or early 2025, and begin coagulant pilot testing in early 2025, following receipt of bench testing results (dependant on WCWC availability) and necessary MECP approvals.

If you have any questions or would like to discuss further, please contact the undersigned.

Yours truly,  
**PUC Services Inc.**

**Orlan Euale, P. Eng.**  
Senior Water Distribution Engineer  
705-941-1543  
[orlan.euale@ssmpuc.com](mailto:orlan.euale@ssmpuc.com)

703



Prepared September 8, 2024

For Council meeting of September 18, 2024

## **Council Report**

**SUBJECT: GRANTS UPDATE**

### **RECOMMENDATIONS:**

- 1. THAT the Grants Update Report be received;**
- 2. THAT Council confirms ownership of the Community War Memorial once it has been installed and direct Staff to include maintenance costs associated in the Community War Memorial in future municipal budgets;**
- 3. THAT Council approves the non-competitive purchase of the Community War Memorial monument from Elliot Lake Monument in the amount of \$9,650 with delivery and installation in the Spring/Summer of 2025;**
- 4. Direct Staff to work with PUC Services for application under the Housing-Enabling Water Systems Fund, Intake II for capacity work associated with the Pronto East Wastewater System**

### **Information**

#### Library Pay Equity Grant

This is an annual grant amounting to \$2,007 in past years and is transferred to the Blind River Public Library upon receipt. The application for the 2024 grant has been completed through the online portal of the Province of Ontario.

In addition to the pay equity grant, part of the annual operating grant the Blind River Public Library receives from the Province of Ontario is based on the Township of the North Shore receiving library services from the Blind River Public Library. This operating grant is automatic in the sense that there is no annual application required and is released on the completion and submission of the annual statistics by the Blind River Public Library Board.

#### Community War Memorial Fund

Following the adoption of the appropriate resolutions at the Council meeting of September 4, 2024, the application form was started to be prepared. The application was for a total of \$15,000 being the cost of the monument and an estimated \$5,000 for site preparation and installation. Items such as landscaping, fencing and benches, etc., are expressly deemed to be ineligible costs under the program guidelines for this grant.

There were two questions forwarded to the funder. One question related to an appropriate document to demonstrate ownership after the installation of the War Memorial is complete. While the answer was somewhat vague, it is believed that consideration and adoption of a resolution to this effect (as included in the recommendations above) will satisfy this area of the application.

The second question related to the timing of accepting the quotation from Elliot Lake Monuments. The wording of the application guidelines states that completed projects are prior to the application for funding being complete is not eligible for funding. Accepting a quote would not be completing a project. Especially when the information from the Cemetery Board was considered noting the project start date in the Spring of 2025 with a completion for the Fall of 2025, accepting a quote prior to the finalization of the application and receiving approval from the funder appears to be appropriate. In other words, accepting a quote in September 2024 for a Spring/Summer 2025 delivery and installation.

As the quote received is between \$5,001 and \$10,000, the Procurement Policy does require a minimum of three quotations. That being said, section 10 of the Procurement Policy does permit non-competitive purchasing in situations where there is only one supplier available. Such a purchase would require Council resolution which is contained in the recommendations.

The other danger in accepting the quote prior to the funding being approved is that Council could be responsible for 100% of the cost rather than 50% under the program guidelines.

#### ICIP COVID Stream

There is just over \$6,000 to be spent under this funding allocation. We have been working with PUC service and are waiting their proposal to spend the remaining funds in this allocation prior to the end of the year.

#### ICIP Green Stream

This funding approval is for the Water Treatment Plant Optimizations at both the Serpent River and Pronto East Water Treatment Plans. A separate report is on the agenda for this meeting regarding this project.

#### Housing-Enabling Water Systems Fund, Intake II

Applications are being accepted under this fund until November 1, 2024. This funding program provides up to 73% Provincial funding for approved projects and the project are to be started after approval has been received and completed by March 31, 2028.

As both of the water treatment plants are being optimized under the ICIP Green Stream funding, through discussion with PUC Services, it was thought the best project for consideration under this funding stream would be with the Pronto East Wastewater system. The project would add capacity on the wastewater side of the system so the capacity of the wastewater system would be closer to the capacity of the water treatment plant resulting in capacity available to support additional housing in this area.

A resolution from Council would be appropriate for Staff to work with PUC Services to complete the application form for a Pronto East Wastewater project in advance of the application deadline. Based on the completion of the application, the project details will be reported to Council either just before the application is submitted or as soon as practical after November 1, 2024. At this point it would only be the submission of an application that would be approved. Work associated with the project would follow the Procurement Policy for the municipality. This is contained within the recommendations.

Municipal Housing Infrastructure Program – Housing Enabling Core Servicing Stream  
Applications under this program are being accepted until October 18, 2024. The objectives of this program stream are to enable housing opportunities, promote growth and improve and develop more reliable road and/or bridge assets to support this growth. This funding program provides 50% funding for eligible projects.

In addition to the funding provided under this fund, the funding program provides for the stacking of other grant programs, namely the CCBF (federal) and OCIF (provincial) funding programs.

The one project the Township has completed the preliminary work for is the Riverview Road Rehabilitation project. The difficulty with applying for additional funding for this project under this funding program is the requirement that the project will enable housing development that would not be possible without the project.

For this reason, Staff are not recommending an application be prepared under this funding program.

#### Community Sport and Recreation Fund

There are two funding streams open for this funding program. The first stream is the Repair and Rehabilitation stream which is accepting applications until October 29, 2024, and the second stream is the New Builds/Signature New Builds which is accepting applications until the fund is exhausted.

Projects approved under this funding would receive 50% provincial support although with unique and exceptional circumstances, the Province reserves the right to increase this funding to 70%. In addition, there is no stacking of other funding programs permitted under this fund.

The difficulty with this funding stream is the minimum project appears to be \$300k (provincial funding noted to start at \$150k). It does appear that this funding program would not meet the needs of the community.

Respectively Submitted

Craig Davidson, Deputy Treasurer

8a)



September 10<sup>th</sup>, 2024

Meeting of September 18<sup>th</sup>, 2024

### **Council Report**

**SUBJECT: INSURANCE RENEWAL 2024-2025**

**RECOMMENDATION:** That Council receive the staff report for the 2024-2025 Insurance Renewal, that Council accept the proposal from Intact Public Entities for the Insurance Policy term September 24, 2024 to September 23, 2025 in the amount of \$105,560 plus applicable taxes and that Council accept the proposal from Victor/CFC Underwriting for the Cyber & Privacy Insurance term September 24, 2024 to September 23, 2025 in the amount of \$2,650 plus applicable taxes.

At the Special meeting of September 6<sup>th</sup>, 2024, Council passed the following Resolution after reviewing the proposed 2024-2025 Insurance proposals in the amount of \$105,233 and \$2,650 plus applicable taxes:

"a) 2024-2025 Insurance Renewal  
RESOLUTION #24-281

Moved by: T. Simon  
Seconded by: L. Menard

*BE IT RESOLVED: That Council for the Corporation of the Township of The North Shore receive the staff report for the 2024-2025 Insurance Renewal, that Council does not accept the proposal from Intact Public Entities for the Insurance Policy term September 24, 2024 to September 23, 2025 in the amount of \$105,233 plus applicable taxes and that Council does not accept the proposal from Victor/CFC Underwriting for the Cyber & Privacy Insurance term September 24, 2024 to September 23, 2025 in the amount of \$2,650 plus applicable taxes, and that Council directs staff to reach out to the Insurance Broker regarding increasing the Death and Dismemberment for Volunteer Firefighters by \$100,000 and see how much this change will add to the policy, and that Council directs staff to enquire about a reduction in the policy if 3 vehicles are declared surplus.*

CARRIED"

The Insurance Broker has been contacted and although the Township is unable to increase the Accidental Death and Dismemberment for Firefighters by \$100,000, the total can be increased up to \$250,00 (which is the maximum), with an addition cost of \$327 for the annual premium.

The surplus vehicles will not be discounted but a credit may be able to be secured once it can be proven that they will not be driven and/or sold.

Please see next page for updated quotes for the 2024-2025 insurance renewals.



The new quotes for the 2024-2025 insurance renewals are at a total of \$116,866.80:

- General Insurance: \$105,560 + applicable taxes of \$8,444.80 (Total of \$114,004.80)
- Cyber Risk Insurance: \$2,650 + applicable taxes of \$212 (Total of \$2,862)

The increase for general insurance for the 2024-2025 term compared to the 2023-2024 term is **8.65%**. This increase is below the reported average increase of 20% - 30% for Ontario municipalities.

The Cyber security premium increased by 0%.

**Total 2024 budgeted insurance expense: \$112,946.**

*2024 Portion of the 2023-2024 Insurance Premium: \$78,847.94 (73.15% of premium)*

*2024 Portion of the 2024-2025 Insurance Premium: \$31,378.74 (26.85% of premium)*

**Total 2024 Insurance Expense (including applicable taxes): \$110,226.68**

The 2025 portion of the premium in the amount of \$85,488.06 will be applied to the "Prepaid Expense" account. This amount will need to be included in the 2024 budget in addition to the estimated insurance premium increases for the 2024-2025 renewal.

Prepared/Submitted by: Rachel Schneider, Municipal Clerk/Deputy Treasurer



COPY

Resolution # 281

PO Box 108, Algoma Mills, ON P0R 1A0  
(705) 849-2213 (705) 461-1821

*SPECIAL*  
REGULAR COUNCIL MEETING

MEETING DATE: September 6<sup>th</sup>, 2024

AGENDA ITEM(S): 7a)

MOVED BY: T. Simon

SECONDED BY: L. Menard

**BE IT RESOLVED:** That Council for the Corporation of the Township of The North Shore receive the staff report for the 2024-2025 Insurance Renewal, that Council does not accept the proposal from Intact Public Entities for the Insurance Policy term September 24, 2024 to September 23, 2025 in the amount of \$105,233 plus applicable taxes and that Council does not accept the proposal from Victor/CFC Underwriting for the Cyber & Privacy Insurance term September 24, 2024 to September 23, 2025 in the amount of \$2,650 plus applicable taxes, and that Council directs staff to reach out to the Insurance Broker regarding increasing the Death and Dismemberment for Volunteer Firefighters by \$100,000 and see how much this change will add to the policy, and that Council directs staff to enquire about a reduction in the policy if 3 vehicles are declared surplus.

Conflict of Interest disclosed by :		Ward 1	Ward 2	Ward 3	At Large	Mayor
Seat Vacated : Y      N		Recorded Vote Requested by :				
Recorded Vote : (Y) ea,    (N) ay,		Ward 1	Ward 2	Ward 3	At Large	Mayor
DEFEATED	DEFERRED	CARRIED	✓			

MAYOR or CHAIR or (Acting)



# 2024 Municipal Insurance Program

## CORPORATION OF THE TOWNSHIP OF THE NORTH SHORE

Renewal Report for the Policy Term September 24, 2024, to September 24, 2025

In Partnership with:  
Tracey Paolucci, CAIB  
Northern Insurance Brokers Limited  
855 Queen Street East, Suite 200  
Sault Ste Marie, ON P6A 2B3

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

phone: 1-800-265-4000  
email: [connectwithus@intactpublicentities.ca](mailto:connectwithus@intactpublicentities.ca)

Prepared by:  
Alexandra Weed, R.I.B.(Ont.), B.A.  
Account Manager

Ref 54200/kl 11 September 2024



## How to Report a Claim

### Steps you need to take to report a claim:

1. During business hours please **call your broker** (if applicable) or **IPE** at 1-800-265-4000 or email at [mail.claims@intactpublicentities.ca](mailto:mail.claims@intactpublicentities.ca).
2. For **legal expense claims** please call **ARAG** at 1-855-953-1434.
3. For **automobile claims** please call IPE at 1-800-265-4000 or email at [mail.claims@intactpublicentities.ca](mailto:mail.claims@intactpublicentities.ca).
4. For **cyber incidents** please carefully review your cyber policy to identify the Subscribing Partner and their corresponding claims contact information.
5. **After hours**, please call 1-866-287-4971.

### Property Damage

Have you experienced property damage from a storm, flood, or fire? Have you found mould or asbestos? Call **On Side Restoration**, the IPE preferred vendor for your property restoration needs.

**ON SIDE RESTORATION.** partnership with **[intact] public entities**

FIRE | WATER | STORM | MOULD | ASBESTOS

On Side Restoration is Canada's leading property restoration firm with 45+ branches, from Victoria, BC to St. John's Newfoundland and Labrador. For over 45 years, On Side has been restoring damaged homes and businesses 24 hours a day, 365 days a year.

CALL US DAY OR NIGHT

📞 1 800 663 6606 ✉ [service@onside.ca](mailto:service@onside.ca) 🌐 [www.onside.ca](http://www.onside.ca)



## Update Your Records

### Paying Your IPE Insurance Policy

1. If paying electronically, update your payables system if necessary to reflect **IPE as a payee**. Information on adding IPE as a payee can be found with your monthly statement.
2. **Look for IPE**, not Intact Insurance in your payables system – we are separate companies.
3. IPE is a subsidiary of Intact Financial Corporation. Please continue to **submit payment to us** without amalgamating any payments to Intact Insurance.
4. **We have our own payment terms and methods** that may be different than Intact Insurance. We cannot transfer payments between companies if misapplied. Amalgamating payments may result in the accrual of late fees on your account.
5. **Please see your policy for IPE's banking information.**
6. For all **finance inquiries** please email [finance@intactpublicentities.ca](mailto:finance@intactpublicentities.ca).

# About IPE

IPE 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 IPE the ability to effectively manage the necessary risk, advisory and claims services for both standard and complex issues. IPE is a wholly-owned subsidiary of Intact Financial Corporation with its head office located in Cambridge, Ontario. For additional information about IPE visit [www.intactpublicentities.ca](http://www.intactpublicentities.ca).

IPE 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 IPE 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 polices 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](http://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.

# Natural Asset Management Roadmap



We understand that municipalities play a pivotal role in climate resiliency which is why we are proud to sponsor the Natural Asset Management Roadmap Program for municipal clients.

## Natural Asset Management Roadmap Program

Developed by Natural Assets Initiative (NAI), the program provides direction, support and guidance to local governments as they develop roadmaps to account for natural assets in their asset management strategies.

### What is a roadmap?

For many local governments a "roadmap" is a good first step for a municipality to get a handle on how to manage and value natural assets. The roadmap pulls together individuals from various municipal departments to discuss and centralize their expertise.

Roadmaps have proven to be a relatively low-effort, high-impact activity requiring no more than a few days of effort for the project lead and a few hours from the other staff participants; yet it provides a strong foundation for participants to get started on Natural Asset Management (NAM) with confidence that they are on the right track.

In Ontario, municipalities are required to have an approved asset management plan for all municipal infrastructure assets that identifies current levels of service and the cost of maintaining those levels of service under O. Reg. 588/17, Asset Management Planning for Municipal Infrastructure by July 1, 2024. The Natural Asset Management Roadmap Program is a great tool to help municipalities ensure they are meeting the proper criteria.

### More about the Natural Asset Management Roadmap Program

The NAI will deliver all aspects of the roadmap curriculum to participants including:

- Introductory Training Webinar on NAM
- Roadmap Workshop
- Coaching and support throughout the roadmap development process

Most local governments complete their roadmap within four months and find many great benefits to doing so including:

- Building awareness about NAM among a cross-functional staff group.
- Understand how your local government is considering natural assets in planning and delivering services.
- Completing a NAM roadmap that includes the actions they will take over the short to medium term to integrate NAM into their asset management practices.
- Learning from their peers and building a network helping to advance NAM.

### Getting Started is Easy

1. Visit [intactpublicentities.ca/natural-asset-management-roadmap-program](https://intactpublicentities.ca/natural-asset-management-roadmap-program) to complete and submit the Expression of Interest form. You'll be notified when an opening is available.
2. No cost if you're an IPE client, the roadmap and \$850 fee is included.
3. Have questions? Contact your company representative.

# 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.

For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings.

### 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>	5,000	10,000,000 Per Occurrence 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	5,000 Per Claimant	Included
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
Abuse Liability – Claims Made Form Retroactive Date: September 24, 2022	5,000	2,000,000 Per Claim 2,000,000 Aggregate
Errors & Omissions Liability (Claims Made Form)	5,000	10,000,000 Per Claim No Aggregate
Non-Owned Automobile Liability		10,000,000
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

### 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

## Schedule of Coverage

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

### Accident

Coverage Description	(\$)	Deductibles	(\$)	Limit of Insurance
Board Members: Persons Insured Mayor, Four (4) Councillors and One (1) 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	
Firefighters': Persons Insured Thirteen (13) Firefighters				
Firefighters' Accidental Death & Dismemberment			250,000	
Paralysis			500,000	
Weekly Income – Total Loss of Time			400	
Weekly Income – Partial Loss of Time			200	

### 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	8,191,118
Scheduled Items Coverage, Deductible and Basis of Settlement as per Schedule	Refer to Schedule		395,700
Excluded Item or Locations	Refer to Schedule		Refer to Schedule

### Property Supplemental Coverage

(Included in the Total Sum Insured unless otherwise specified in the wording)

Building By-laws	5,000		5,000,000
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		1,000,000
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		1,000,000
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

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**Municipal & Public Administration Extension Endorsement**

(In Addition to the Total Sum Insured unless specifically scheduled in the wording)

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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	25,000
Extra Expense	5,000	500,000
Fine Arts		
At Insured's Own Premises	5,000	25,000
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
<b>Business Interruption</b>		
Rent or Rental Value	5,000	500,000
<b>Additional Endorsements</b>		
Virus and Bacteria Exclusion	Not Applicable	Included
<b>Flood Coverage</b>		
Flood Coverage	\$ 50,000	Included
<b>Notes Applicable to Flood Coverage</b>		
1. Flood coverage applies to: all property insured unless it is specifically excluded. Specifically excluded property will be shown under <b>Changes to Your Insurance Program – Property</b> in this Report.		
2. Deductible is applicable to each premises.		
Flood Aggregate – Applicable to All Provinces		"Total Sum Insured" and "all coverages" as declared to the Insurer at the time of the "flood".
<b>Other Endorsements</b>		
Bridges	5,000	83,480
Fine Arts	Refer to Schedule	139,968
<b>(\$) Total Amount of Insurance</b>		<b>11,505,266</b>

RC = Replacement Cost ACV = Actual Cash Value VAL = Valued



## Schedule of Coverage

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

### Equipment Breakdown (Advantage/BM31)

Coverage Description	(\$) Deductibles / Waiting Period	(\$) Limit of Insurance
Direct Damage	2,500	50,000,000 Per Accident
Extra Expense	24 Hours	500,000
Consequential Damage	2,500	50,000
Expediting Expense		Included
Hazardous Substances		500,000
Ammonia Contamination		500,000
Water Damage		500,000
Professional Fees		500,000
Interruption by Civil Authority		30 days
Errors and Omissions		500,000
Loss of Data		100,000
Selling Price		Included
By-Law Cover		Included
Off Premises Mobile Object		25,000
Brands and Labels		250,000
Environmental "Green" Coverage		250,000
Service Interruption		Included Within 2500 metres
Contingent Business Interruption	24 Hours	25,000
Public Relations Coverage		10,000
Gross Rents	48 Hours	500,000

## Schedule of Coverage

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

### Owned Automobile

Coverage Description	(\$)	Deductibles	(\$)	Limit of Insurance
<b>Liability</b>				
Bodily Injury				10,000,000
Property Damage				Included
Accident Benefits				As stated in Section 4 of the Policy
Uninsured Automobile				As stated in Section 5 of the Policy
<b>Direct Compensation – Property Damage</b>				
*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation-property damage.				
<b>Loss or Damage**</b>				
Specified Perils (excluding Collision or Upset)				
Comprehensive (excluding Collision or Upset)				
Collision or Upset				
All Perils		VRS		Included
<b>Endorsements</b>				
Fire Department Vehicles				Included
Replacement Cost				Included
#5 - Permission to Rent or Lease Automobiles and Extending Coverage to Specified Lessee(s)				Included
#32 - Use of Recreational Vehicle by Unlicensed Operators				Included
#44R - Family Protection Coverage				2,000,000

\* This policy contains a partial payment of loss clause.

\*\* A deductible applies for each claim except as stated in your policy.

### Account Premium

Prior Term	Total Annual Premium (Excluding Taxes Payable)	Total Annual Premium (Excluding Taxes Payable)
	\$ 97,155	<b>\$ 105,560</b>

\*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
<b>Casualty</b>		
General Liability	\$ 40,734	\$ 43,178
Errors and Omissions Liability	11,816	12,525
Non-Owned Automobile Liability	163	163
Environmental Liability	2,402	2,546
Crime	717	717
Board Members Accident	402	402
Firefighters' Accident	843	1,170
Conflict of Interest	324	324
Legal Expense	1,003	1,038
<b>Property</b>		
Property	22,741	25,351
Equipment Breakdown	1,166	1,224
<b>Automobile</b>		
Owned Automobile	14,844	16,922
<b>Total Annual Premium</b>	<b>\$ 97,155</b>	<b>\$ 105,560</b>
(Excluding Taxes Payable)		

# Changes to Your Insurance Program

For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings.

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

## General Conditions, Statutory Conditions and/or Additional Conditions Changes

- We have added or amended the General Conditions, Statutory Conditions and/or Additional Conditions to your policy. The changes include the addition of a Trade and Economic Sanctions Clause and Choice of Law and Jurisdiction Clause. Please review the **Notice of Wording and Form Changes** at the end of this section for further information.
- The Property Conditions have also been amended and the new form **Property Conditions in Addition to Provincial Conditions** now applies. Please review the **Notice of Wording and Form Changes** at the end of this section for further information.

## Property Policy

### Building Values Increased

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

### Scheduled Items

- The 2011 John Deere Backhoe has been amended from Blanket to Scheduled at renewal.

### Deductible

- The Primary Property Deductible has been amended to \$ 5,000 at renewal.

## Automobile Policy

- Endorsements attached to your policy may have changed to incorporate legislated changes that occur for policies that renew on or after January 1, 2024.
- When Replacement Cost endorsement is attached to the policy, it has been modified to clarify intent with coverage being clearer and more concise.

## **NOTICE TO THE INSURED CHANGES TO YOUR EQUIPMENT BREAKDOWN ADVANTAGE POLICY**

Your **Equipment Breakdown Advantage Policy** is now provided by Intact Insurance Company as the Insurer. The new policy aims to offer broad coverage for damage to electronic equipment, mechanical equipment, and production machinery. Due to changes in carriers, the structure of the wording, definitions, limitations and exclusions are different however we have endeavoured to make the change seamless and are providing a comparable product.

**The information contained in this document provides general information only, for complete information refer to your Declarations, Summary of Coverages and all wordings forming part of your policy.**

We strongly encourage you to review your policy with your broker.

### **COVERAGE ADDITIONS AND ENHANCEMENTS** include:

- **Broad Buried Cable/Piping Coverage** - Is now covered through a return of coverage when such piping is in a conduit beneath the surface of the ground;
- **Errors or Omissions** - In the event of any unintentional error or omission in the statements of values that you file with us or in the description of the insured property, we shall indemnify you subject to a maximum recovery of **\$500,000** in respect of any one breakdown;
- **Loss of Data** – If data is lost or damaged, we will pay, up to the amount of **\$100,000** in respect of any one breakdown;
- **Service Interruption** – Coverage will apply if there is a breakdown of equipment not owned or operated which is situated on or within a **2500** metre radius of the premises which is increased from the previous 1000 metres;
- **Brands & Labels Limit Increase** – We shall indemnify you, subject to a maximum of **\$250,000** in respect to any one breakdown;
- **Selling Price** - Coverage for your finished manufactured products or your merchandise is Included where previously no coverage was available charges to which these manufactured products or merchandise would have been subject had no loss occurred;
- **Off-Premises Portable Objects Limit Increase** - We will pay, up to a maximum of **\$25,000** in respect of any one breakdown;
- **Public Relations** - We will pay, up to an amount of **\$10,000** in respect of any one breakdown;
- **Environmental “GREEN” Improvements** - If the equipment requires replacement due to a breakdown, we will pay you additional costs to replace your equipment with one that is better for the environment, and more efficient than the equipment being replaced. We will not pay more than **125% to a maximum amount of \$250,000** in respect of any one breakdown of what the cost would have been to replace with like kind, capacity, size, quality and function.

### **COVERAGE REDUCTION** includes:

- **New Acquisitions** – This Extension of Coverage under your new Policy now extends for a period of **180 days only** (or to the date such location is added to your Policy by endorsement, or until the expiry date of your Policy, whichever occurs first). While there is a reduction in the time period, your new Policy provides up to the policy limit for **both Business Interruption and Property Damage**.
- **Data Compromise and Identity Recovery Coverage** are no longer coverages offered under the Equipment Breakdown policy offering.

### **ADDITIONAL QUESTIONS**

We truly believe that you will appreciate the greater flexibility and solid protection your new **Equipment Breakdown Advantage** Form provides. The above is only an overview of the changes, please read your new policy wording carefully and keep it in a safe place, along with this notice and your insurance contract.

If you wish to review your policy coverage with an insurance professional or if you have any other questions, please contact your insurance broker – your best source for information and advice.

## NOTICE OF WORDINGS AND FORM CHANGES

### PLEASE READ YOUR POLICY CAREFULLY

Throughout this notice we mention both a Trade and Economic Sanctions Clause and a Choice of Law and Jurisdiction Clause.

*Trade and Economic Sanctions Clause* - The purpose of the Trade and Economic Sanctions clause is to prevent coverage under a policy which could expose an Insurer to a breach of economic trade or sanctions.

*Choice of Law and Jurisdiction Clause* - This has been added to the Statutory and Additional Conditions Forms which states that the policy is governed by the laws of Canada and any suit or action against the Insurer must be brought in competent jurisdiction in Canada.

These clauses have either been built into the GNGX3569 General Conditions and Statutory Conditions of Ontario, New Brunswick, Nova Scotia, Prince Edward Island and Newfoundland form, the GNGX3755 General Conditions and Statutory Conditions British Columbia, Alberta, Manitoba, Northwest Territories, Nunavut, Saskatchewan and Yukon form or the base wording.

**If you have the coverages below on your policy, changes are as follows:**

#### **Liability, Errors and Omissions, Malpractice, Environmental**

We have added standard Statutory and Additional Conditions to your policy. With these changes, if there are conflicting conditions within the wording we have added a clause that states:

*It is agreed that if there is any conflict between these conditions and conditions or terms shown elsewhere in the policy, any conflict will be resolved in favour of the Named Insured. If there are parts of a condition that is found to be invalid or against statute, it will not be enforced but the remainder of the condition (that isn't in conflict with statute) will remain in effect.*

To accommodate the new General and Statutory Conditions, new cancellation clauses have been implemented. There is no change in intent to these cancellation clauses, they provide 15 days' notice of cancellation by the Insurer in the event of non-payment and the same number of days you previously had on your policy for cancellation due to any other reason by the Insurer. The Insured may cancel at any time.

#### **Conflict of Interest, Crime and Accident**

A Trade and Economic Sanctions Clause and Choice of Law and Jurisdiction Clause have been included in the base wording for Conflict of Interest and Crime. These clauses have been added to the Accident Statutory Conditions attaching to your policy.

#### **Excess Liability and Equipment Breakdown**

A Trade and Economic Sanctions Clause and a Choice of Law and Jurisdiction Clause have been added to the General Conditions and Statutory Conditions that form part of your policy.

#### **Property**

A separate notice has been attached to your property policy, explaining the wordings updated this term.

#### **Lloyds Additional Conditions Wording**

Wherever Lloyds is a subscriber on your policy, a Lloyds Additional Conditions wording is shown. The Sanctions clause previously shown in your wording has been removed and the Trade and Economic Sanctions Clause as shown above will now apply.

#### **ADDITIONAL QUESTIONS**

If you wish to review your policy coverage with an insurance professional or if you have any other questions, please contact your insurance broker – your best source for information and advice.

Intact Public Entities

278 Pinebush Road, Suite 200, Cambridge, Ontario, N1T 1Z6

Toll free 1 800 265 4000 [Intactpublicentities.ca](http://Intactpublicentities.ca)

## NOTICE OF WORDINGS AND FORM CHANGES

### PLEASE READ YOUR POLICY CAREFULLY

#### Property

We will be adding two (2) new wordings to your policy. These wordings are form(s):

- GNGX3569 General Conditions and Statutory Conditions of Ontario, New Brunswick, Nova Scotia, Prince Edward Island and Newfoundland form; and
- GNGX3755 General Conditions and Statutory Conditions British Columbia, Alberta, Manitoba, Northwest Territories, Nunavut, Saskatchewan and Yukon form

These are prescribed and standardized conditions that the Provincial Insurance Acts require to be included in your policy, plus Additional Conditions applicable to property.

With these changes, we have updated form PWGX663 that was previously shown on your policy. This form is now entitled Property Conditions in Addition to Provincial Conditions. This form contains conditions that may not be included within the new wordings (GNGX3569 or GNGX3755).

The following conditions remain in the Property Conditions in Addition to Provincial Conditions (form PWGX663) wording this term.

- Liberalization clause
  - If regulation is revised by statute during the policy period, coverage will be automatically broadened accordingly.
- Mortgage Clause
  - This is an insurance provision that covers the mortgage lender when a loss occurs to mortgaged property.
- No Benefit to Bailee
  - Warranty that this insurance will not cover damage to your property when it's in the possession of a third party.
- Pair and Set
  - Provision stating that if there is loss or damage to one item that belongs to a pair or set, the policy only covers the one item of the pair or set, not both.
- Parts
  - If an item (when complete for use) consists of several parts, the Insurer is not liable for more than the insured value of the part lost or damaged, including the cost of installation.
- Permissions
  - This clause has several sections including, giving the insured permission to:
    - purchase other insurance concurrent with this insurance;
    - make additions, alterations or repairs;
    - keep materials and supplies on hand that are usual to the Insured's business; and
    - to preserve property (removed it from premises it's normally stored at) for 30 days (or until the end of the policy period, whichever is less) to prevent further loss or damage.
- Sprinkler Maintenance
  - The Named Insured has a duty to inform the Insurer of any interruption to (flaw or defect) in the sprinkler equipment of a location.

For a general list and description of clauses as shown under the:

- GNGX3569 General Conditions and Statutory Conditions of Ontario, New Brunswick, Nova Scotia, Prince Edward Island and Newfoundland; or
- GNGX3755 General Conditions and Statutory Conditions British Columbia, Alberta, Manitoba, Northwest Territories, Nunavut, Saskatchewan and Yukon.

refer to Notice of New Property Form (and the applicable form number, either GNGX3569 or GNGX3755)

#### ADDITIONAL QUESTIONS

If you wish to review your policy coverage with an insurance professional or if you have any other questions, please contact your insurance broker – your best source for information and advice.

## NOTICE OF NEW PROPERTY FORM

### PLEASE READ YOUR POLICY CAREFULLY

#### NGX3569 General Conditions and Statutory Conditions Ontario, New Brunswick, Nova Scotia, Prince Edward Island and Newfoundland

Section I – Property Coverage Statutory Conditions	General Descriptions of the Provisions in this Form
<b>Note:</b> Unless indicated as <b>'New'</b> a similar clause was included last term.	
<b>Misrepresentation</b>	Misrepresentation allows the Insurer to void the insurance contract.
<b>Property of Others</b>	The insurance contract is between the Insured and Insurer, and no other person unless specifically stated on the policy.
<b>Change of Interest</b>	The Insurer's obligation if an Insured claims bankruptcy, insolvency or change of title by succession, by operation of law, or in event of the death of an Insured.
<b>Material Change</b>	Any information about the insured risk must be reported immediately to the Insurer. If the Insurer determines that this information would change their underwriting decision, the Insurer can cancel, decline coverage or charge a higher rate.
<b>Termination</b>	Sets out the rules for ending the insurance agreement by cancellation, or communication by the Insured and/or Insurer.
<b>Requirements After Loss</b>	Sets out obligations of the Insured when there is loss or damage to the insured property covered by the policy.
<b>Fraud</b>	Where an Insured willfully makes a false statement in support of a claim, the Insurer has the right to refuse the claim that relates to the false statement.
<b>Who may give notice and proof</b>	Provision as to when there is a loss, who is allowed to notify the Insurer and provide the proof of loss.
<b>Salvage</b>	Sets out the obligations of the Insured and what they must do to prevent further damage to property when a loss happens.
<b>Entry, Control, Abandonment</b>	After a loss the Insurer has right of access to the property so they can examine the property, and to estimate the loss or damage. After the Insured has secured the property, the Insurer continues to have a right to access property. The Insurer is not entitled possession of the insured property. The Insured cannot abandon the property to the Insurer without the Insurer's consent.
<b>Appraisal</b>	Provision that outlines when an independent appraisal is allowed if there is a dispute over the value of the property.
<b>When Loss Payable</b>	A provision that states that loss is payable within a specific time period after the proof of loss is completed.
<b>Replacement</b>	This provision states the Insurer's rights and obligations when they opt to repair or replace damaged property.
<b>Action</b>	Provides the time period in which action against an Insurer can be started or the action will be barred.
<b>Notice</b>	Sets out the legal rules for notification to the Insurer and Insured.

Intact Public Entities

278 Pinebush Road, Suite 200, Cambridge, Ontario, N1T 1Z6

Toll free 1 800 265 4000 [Intactpublicentities.ca](http://Intactpublicentities.ca)



Additional Conditions (Property Coverage)	General Descriptions of the Provisions in this Form
<b>Notice to Authorities</b>	When a loss occurs due to malicious mischief, burglary, robbery, theft, or attempted theft the Insured must give notice to the proper authorities.
<b>Sue and Labour</b>	States the Insured must take all reasonable steps to recover lost property and the obligations of the Insurer in these circumstances.
<b>Basis of Settlement - New</b>	States the Insurer is only liable for the actual cash value at the time of the loss (unless otherwise indicated). This clause also states how actual cash value is determined. This is also included in the Property Insurance base wording.
<b>Subrogation</b>	Subrogation is the assignment to an insurer by terms of the policy or by law, after payment of a loss, of the rights of the insured to recover the amount of the loss from one legally liable for it.
<b>Examination under Oath -New</b>	This allows an Insurer to cross-examine the proofs of loss to avoid potential fraud.
<b>Canadian Currency Clause</b>	Clarifies that all limits of insurance, premiums and other amounts in the Policy are in Canadian currency.
<b>Contribution</b>	If there is more than one policy in force, this indicates how the loss will be settled by each Insurer. Typically referred to as 'Other Insurance Clause'.
<b>Verification of Values</b>	The Insurer is permitted during the policy period, or within a specified time period after termination or expiration, to inspect the insured property and to examine the Insured's books, records and such policies as relate to any insured property.
<b>Breach of Condition</b>	This clause outlines the consequences when there is a breach of a condition after a loss.
<b>Reinstatement</b>	Indicates how policy limits will react after a loss.
<b>Loss Payable: Condominium Corporation -New</b>	Indicates how loss will be payable when loss is to a condominium corporation.
<b>Property of Others: Condominiums - New</b>	Indicates how losses will be paid when the loss is to a condominium corporation and a condominium unit owner.
<b>APPLICABLE TO ALL COVERAGES</b>	<b>General Descriptions of the Provisions in this Form</b>
<b>Trade and Economic Sanctions - New</b>	Its purpose is to prevent coverage under a policy which could expose an Insurer to a breach of economic trade or sanctions.

# 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.

## 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.)

## 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

IPE 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 a description of optional coverages.

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 & © 2023 Intact Public Entities Inc and/or its affiliates. All Rights Reserved.

# Municipal Liability Coverage Highlights

## Overview

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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

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- 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.
- 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

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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

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- 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.

# 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. E&O 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

<b>Limits</b>	Typically limits follow that of our Liability. We have the availability to offer up to \$50,000,000.
<b>Defence Costs</b>	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.
<b>No Annual Aggregate</b>	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.
<b>Claims Made Policy</b>	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.
<b>Claims Definition</b>	The definition of claim also includes arbitration, mediation or alternative dispute resolution proceedings.
<b>Insured Definition</b>	Includes Councilors, Statutory Officers, Council Committees, Firefighters, Employees and Volunteers.

### Coverage Is Provided For Unique Exposures

<b>Insurance</b>	No exclusion for failure to procure or maintain adequate insurance bonds or coverage (e.g. construction projects).
<b>Benefit Plans</b>	Errors or omissions in administering Employee Benefit Plans are covered.
<b>Misrepresentations</b>	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
<b>Other Specialists and Services</b>	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.

# Non-Owned Automobile Coverage Highlights

## Overview

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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

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### 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

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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.

# Environmental Coverage Highlights

## Overview

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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

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### 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

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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.

# Crime Coverage Highlights

## Overview

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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

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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.



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

<b>D&amp;D and Paralysis Limits</b>	<b>Option 1</b>	<b>Option 2</b>
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		

<b>Weekly Indemnity</b>	<b>Option 1</b>	<b>Option 2</b>
Total Loss of Time	\$300	\$500
Partial Loss of Time	\$150	\$300

## Accident Reimbursement - \$15,000

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

<sup>†</sup>Maximum \$1,000 per accident. <sup>‡</sup>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	<b>Dislocation</b>	
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.

# Firefighters' Accidental Death and Dismemberment Coverage Highlights

## Overview

This coverage applies to injury while the insured Person is on duty as a firefighter on behalf of the Insured. On duty means: actually on duty as a firefighter, ambulance driver or attendant, including responding directly to and returning directly from a fire, an emergency alarm or request; participating in rescue operations, emergency medical activities, training, drills, parades, fund-raising events, approved meetings and conventions, and tests or trials of firefighting or ambulance equipment, including while travelling directly to or returning directly from any of the activities specified.

## AD&D and Paralysis Limits

Accidental Death or Dismemberment (including loss of life and heart attack coverage)	<b>Option of:</b>
Paralysis Coverage – 200% of Accidental Death and Dismemberment Limit	\$100,000
Permanent Total Disability - Accidental Death and Dismemberment Limit	\$200,000

## Weekly Indemnity

Total Loss of Time	\$400
Partial Loss of Time	\$200

## Accident Reimbursement - \$10,000

Various expenses (e.g. private hospital room, services of Chiropractor, Physiotherapist, prescription drugs etc.).

## Additional Coverage

Dental Expenses	\$1,000
Rehabilitation	\$10,000
Repatriation	\$10,000
Dependent Children's Education	\$7,500 Per Child
Dependent Children's Day Care	\$7,500 Per Child
Spousal Occupational Training	\$10,000
Transportation/Accommodation	\$10,000
Home Alteration/Vehicle Modification	\$10,000
Seatbelt Dividend	\$10,000
Funeral Expenses	\$10,000
Eyeglasses, contact lenses and hearing aids	\$2,000

## Heart or Circulatory Malfunctions

If an Insured person suffers from heart or circulatory malfunctions while on duty weekly indemnity coverage or loss of life coverage is payable.	\$100,000
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## Infectious Disease, HIV Benefit, Permanent Disfigurement from Burns

If an Insured person sustains any of the above while on duty coverage is extended to pay a benefit.	\$100,000
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## Additional Information

- Coverage is applicable when an accident occurs when an Insured is on duty as a firefighter.
- Loss of life payments up to 365 days from date of Accident.
- No Age Restriction.
- Coverage extends to automatically replace new volunteer firefighters without being specifically named on the policy.

# Conflict of Interest Coverage Highlights

## Overview

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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

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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

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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

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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).

# Legal Expense Coverage Highlights

## Coverage Features

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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

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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

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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

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

## Exclusions

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- 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

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- 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

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- 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.).

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 & © 2023 Intact Public Entities Inc. and/or its affiliates. All Rights Reserved.

# Property Coverage Highlights

## Overview

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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 IPE 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.
- 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 IPE).
- Worldwide Coverage
- Unlicensed Equipment (e.g. Contractors Equipment): Automatically includes Replacement Cost as the basis of settlement up to five years in age. For years 6 to 15 coverage will be amended to scheduled, Replacement Cost value. Any Contractors Equipment over 15 years will be amended 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

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

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

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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

# Equipment Breakdown Advantage 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. Coverage also extends to electronic equipment for 'electronic circuitry impairment'. Coverage typically extends to production machinery unless specifically excluded.

## Features

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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 2500 metres of the location.

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

**By laws:** The additional costs to comply with building laws or codes.

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

## Coverage Automatically Includes:

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**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.

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

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

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

**Equipment Upgrade:** Pays for any increase in the replacement of new equipment that is capable of performing the same functions that may include technological improvements, 25% max of \$250,000.

**Selling Price:** Pays for regular cash selling price at the time of loss of such manufactured products or merchandise at the location



## **Other Benefits**

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**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.

## **Additional Information**

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Intact automatically provides inspection services for boilers and pressure vessels to satisfy the provincial inspection requirements on our behalf.

# Owned Automobile Coverage Highlights

## Overview

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

## Features

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### 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

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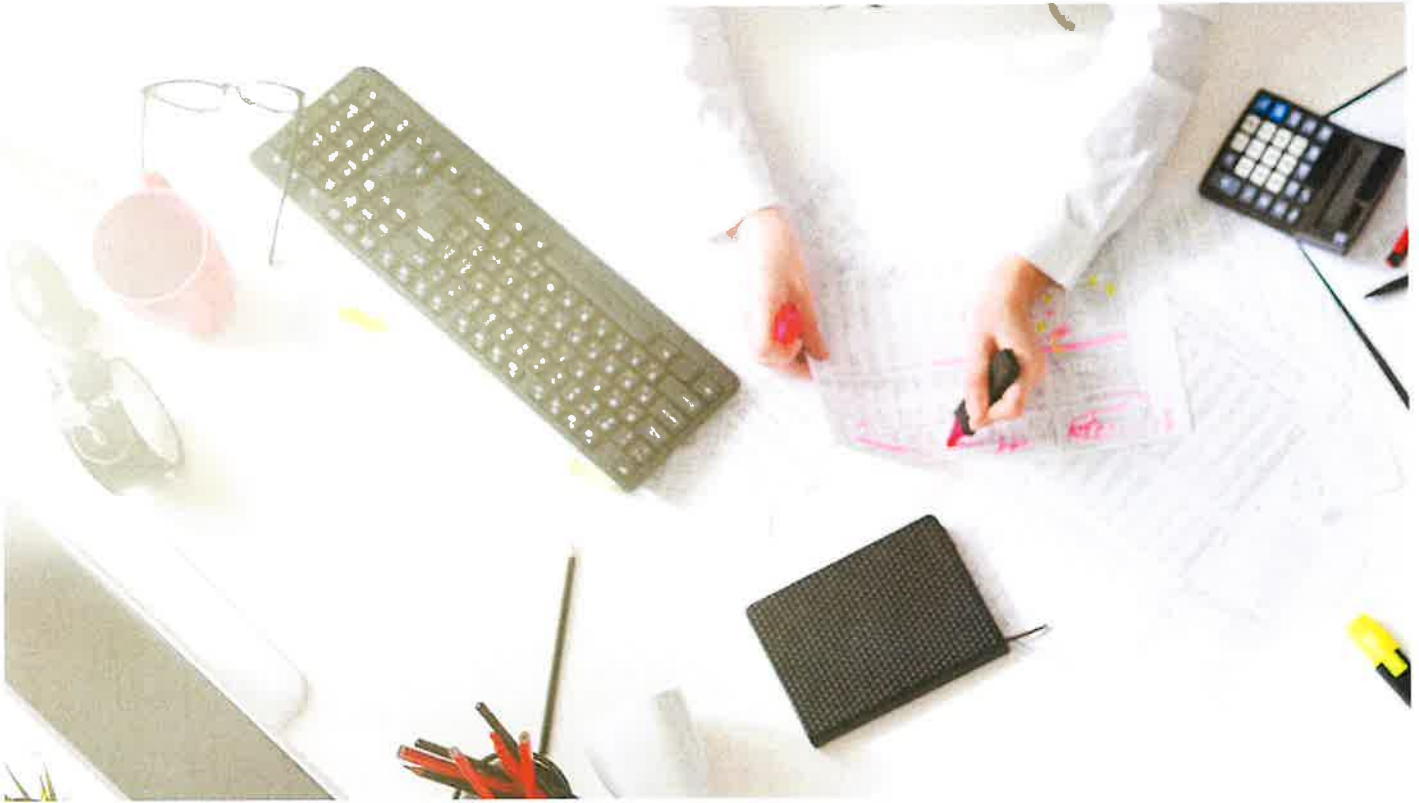
### Blanket Fleet Endorsement:

- 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".



## Program Options Highlights of Coverage

IPE 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 a description of optional coverages.

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# Crime Coverage Options

## **Extortion Coverage (Threats to Persons and Threats to Property)**

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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**

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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)**

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- 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**

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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)**

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

## **Fraudulently Induced Transfer Coverage**

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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.

# Fraudulently Induced Transfer Endorsement Coverage Highlights (Social Engineering)

## Overview

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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,

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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

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- 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

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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.

# Remotely Piloted Aircraft Systems (UAV) Coverage Highlights

## Overview

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- 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. Regulations regarding operator licensing has also changed.
- Liability or property policies can be enhanced with endorsements to cover RPAS. 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

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- Property: (Optional Coverage).
- All Risk Coverage for the 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 RPAS 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.).
- RPAS must not exceed 500 meters in altitude or the range of 1km from the operator.
- Hijacking or unauthorized control of the RPAS or Equipment.
- Failure to comply with any statute, permit, rule, regulation or any requirement for qualification to operate the RPAS or the equipment.

## Liability Coverage

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- 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 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

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While our endorsements are primarily designed to offer coverage RPAS 25kg or less, we may be able to offer coverage for those falling outside of these parameters through our general aviation market.

# Facility User Solution Coverage Highlights

## Overview

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The IPE Facility 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 IPE Facility User Solution we automatically cover a variety of 'Sporting' and 'Non-Sporting Events.'

## Features

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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

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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.

# Claims Exhibit

**IMPORTANT:** This claims report is prepared by Intact Public Entities for the sole and exclusive use of Intact Public Entities, the Insured and, where applicable, their broker and may not be relied upon by any other party. By receipt of this information the Insured and their broker acknowledge their responsibility for keeping this information *strictly confidential*. Neither Intact Public Entities nor its representatives shall be liable, either directly or indirectly, for any loss, damage, injury or costs suffered or incurred by the Insured or any other party arising or alleged to have arisen by the reliance on this report, outside of Intact Public Entities. Intact Public Entities is not responsible for any changes or alterations to this report from its original form or content. For further information, please refer to your policy.

**WARNING:** Claim reserves by their nature are estimates only and are subject to change. Casualty claims can be complex and can take many years to reach resolution. Over that time it is not unusual for claims costs to escalate, sometimes dramatically, from current estimates. Further, for many reasons liability claims are often reported after a policy year has ended - sometimes years later. Therefore, this report is likely not a complete or final view of the ultimate incurred claims for this Insured.

Classification of Claim	Year	Number	Incurred Amount *
1. Liability			
	2013-2014	0	\$ 0
	2014-2015	0	0
	2015-2016	0	0
	2016-2017	0	0
	2017-2018	1	21,361
	2018-2019	0	0
	2019-2020	1	26,697
	2020-2021	0	0
	2021-2022	0	0
	2022-2023	1	2,500
	<b>TOTAL</b>	<b>3</b>	<b>\$ 50,558</b>
2. Errors and Omissions			
	2013-2014	0	\$ 0
	2014-2015	0	0
	2015-2016	0	0
	2016-2017	0	0
	2017-2018	1	2,264
	2018-2019	0	0
	2019-2020	0	0
	2020-2021	0	0
	2021-2022	0	0
	2022-2023	0	0
	<b>TOTAL</b>	<b>1</b>	<b>\$ 2,264</b>



<b>Classification of Claim</b>	<b>Year</b>	<b>Number</b>	<b>Incurred Amount *</b>
3. Automobile			
	2013-2014	0	\$ 0
	2014-2015	1	1,709
	2015-2016	0	0
	2016-2017	0	0
	2017-2018	0	0
	2018-2019	0	0
	2019-2020	0	0
	2020-2021	0	0
	2021-2022	0	0
	2022-2023	0	0
	<b>TOTAL</b>	<b>1</b>	<b>\$ 1,709</b>
4. Property Buildings/Contents			
	2013-2014	0	\$ 0
	2014-2015	0	0
	2015-2016	0	0
	2016-2017	1	740
	2017-2018	0	0
	2018-2019	0	0
	2019-2020	0	0
	2020-2021	0	0
	2021-2022	0	0
	2022-2023	0	0
	<b>TOTAL</b>	<b>1</b>	<b>\$ 740</b>

\* INCURRED AMOUNT - Includes all payments plus outstanding reserves plus expenses, less any deductible applying.

# EXHIBIT “A”

Estimate of Values

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**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 & © 2023 Intact Public Entities Inc. and/or its affiliates. All Rights Reserved.**

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## RENT OR RENTAL VALUE SCHEDULE

PROPERTY INSURED	AMOUNT	INDEMNITY PERIOD	CO-INSURANCE
RENTAL INCOME	\$ 500,000	12 Months	No Co-Insurance

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<b>TOTAL</b>	\$ 500,000
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**POLICY EFF:** 24/09/2024

**RISK NO:** 54200

**QUOTE:** 516845

**MODIFIED:** 18/07/2024

1

**STATUS:** IN PROGRESS

## FINE ARTS SCHEDULE

Location and Item Description	Deductible	(\$)	Limit of Insurance
5165 HIGHWAY 17, SPRAGGE			
1. Trailhead - Deer Sculptures by Sahlom Bloom (three (3) Bucks, one (1) Devotion, one (1) Domination)	5,000	\$	97,200
1096 HWY 538, ALGOMA MILLS			
1. CP Heritage Locomotive and Interpretive Signage	2,500		42,768

<b>TOTAL</b>		<b>\$</b>	<b>139,968</b>
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**POLICY EFF:** 24/09/2024

**RISK NO:** 54200

**MODIFIED:** 18/07/2024

1

**QUOTE:** 516845

**STATUS:** IN PROGRESS

## Property Additional Interest(s)

### LOSS PAYEE(S):

JOHN DEERE FINANICAL & JOHN DEERE CANADA ULC  
295 HUNTER ROAD  
GRIMSBY, ON L3M 4H5

Certificate

Loss Payee with respect to the Leased 2021 John Deere 550K Crawler Loader, Serial No.  
1T0550KKTMF390635

RCAP LEASING INC.  
5575 North Service Road, Suite 300  
Burlington ON L7L 6M1

Certificate

Loss payee with respect to the leased canon IRC5240 Copier under contract # 390543-  
365796

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

POLICY EFF: 24/09/2024

RISK NO: 54200

MODIFIED: 18/07/2024

QUOTE: 516845

## Liability Additional Insured(s)

1. THE ASSOCIATION OF MUNICIPALITIES OF ONTARIO AND HIS MAJESTY THE KING IN RIGHT OF CANADA AS REPRESENTED BY THE MINISTER OF INFRASTRUCTURE AND COMMUNITIES, but only with respect to their Municipal Funding Agreement with the Named Insured for the Transfer of Federal Gas Tax Revenues.
2. HIS MAJESTY IN RIGHT OF ONTARIO, AS REPRESENTED BY THE MINISTER OF AGRICULTURE, FOOD AND RURAL AFFAIRS & ASSOCIATION OF MUNICIPALITIES OF ONTARIO With respect to the Municipal Funding Agreement (Ontario's Main Street Revitalization Initiative)
3. HIS MAJESTY THE KING IN RIGHT OF ONTARIO AS REPRESENTED BY THE MINISTER OF COMMUNITY SAFETY AND CORRECTIONAL SERVICES, but only with respect to the Ontario Transfer Payment Agreement with the Named Insured for the Reduce Impaired Driving Everywhere (R.I.D.E) Program

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**POLICY EFF:** 24/09/2024

**RISK NO:** 54200

**MODIFIED:** 13/08/2024

**QUOTE:** 512881

EXHIBIT 'B'

AUTOMOBILE FLEET SCHEDULE

FIRE DEPT.

1	84	AMERICAN LAFRANCE RESCUE	A17890
2	95	FORD F700 FIRE TRUCK	A40735
3	92	INT. TANKER FIRE TRUCK	445451
4	05	STERLING FREIGHTLINER	UB6428

WORKS DEPT.

5	05	DODGE RAM 1500	629115
6	03	SUZUKI LA4 ATV	104036
7	14	LANDSCAPE TRAILER	142574
8	15	DODGE RAM 1500	612772
9	02	INT. SIGNLE AXLE PLOW TRUCK	527712
10	21	BEAR TANDEM TRAILER	103590
11	23	CHEVROLET SILVERADO 3500	176051

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

CORPORATION OF THE TOWNSHIP OF THE NORTH SHORE

EXHIBIT "A"

BUILDINGS AND STRUCTURES

24/09/2024

ESTIMATE OF VALUES

CEMETERY

1	FENCING, HIGHWAY 538, ALGOMA MILLS, P0R 1A0	11,800
2	COLUMBARIUM, HIGHWAY 538, ALGOMA MILLS, P0R 1A0	7,500

EXCLUDED - TRAILHEAD

88	EXCLUDED - BOARDWALK, 5165 HIGHWAY 17, SPRAGGE, P0R 1K0	0 EXC
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FIRE

3	FIRE HALL #2, 5759 HIGHWAY 17, SERPENT RIVER, P0R 1A0	1,123,500
4	FIRE DEPARTMENT RADIO EQUIPMENT STORAGE, HIGHWAY 108 NORTH & HIGHWAY 17, ALGOMA MILLS, P0R 1A0	2,700

GENERAL

5	ONE (1) SIGN (\$3,348 INCLUDED WITHIN EXTENSION LIMIT), ALGOMA MILLS, P0R 1A0	0 LIM REP
6	TOWNSHIP MAP SIGN PLATFORMS (8' X 30'), DEER TRAIL, NORTH SHORE, P0R 1A0	11,200 SCH REP
7	ONE (1) SIGN (\$3,348 INCLUDED WITHIN EXTENSION LIMIT), HIGHWAY 108 NORTH, ALGOMA MILLS, P0R 1A0	0 LIM REP
8	TWO (2) SIGNS (6,696 INCLUDED WITHIN EXTENSION LIMIT), HIGHWAY 17, ALGOMA MILLS, P0R 1A0	0 LIM REP
9	TOWNSHIP MAP SIGN PLATFORM (8' X 20'), HIGHWAY 17 VIEWING PLATFORM, NORTH SHORE, P0R 1A0	11,200 SCH REP
10	VIEWING PLATFORM (15' X 30'), HIGHWAY 17 VIEWING PLATFORM, NORTH SHORE, P0R 1A0	31,000 SCH REP
11	FENCING - VIEWING PLATFORM, HIGHWAY 17 VIEWING PLATFORM, NORTH SHORE, P0R 1A0	6,200
12	TWO (2) SIGNS AT VIEWING PLATFORM - EQUAL AMOUNT ON EACH (\$2,268 INCLUDED WITHIN EXTENSION LIMIT), HIGHWAY 17 VIEWING PLATFORM, NORTH SHORE, P0R 1A0	0 LIM REP
13	40' STORAGE TRAILER, HIGHWAY 17 VIEWING PLATFORM, NORTH SHORE, P0R 1A0	4,300

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PROPRIETARY DATA : USE OR DISCLOSURE OF THE INFORMATION IN THIS DOCUMENT IS SUBJECT TO THE RESTRICTIONS ON THE TITLE PAGE



CORPORATION OF THE TOWNSHIP OF THE NORTH SHORE

EXHIBIT "A"  
 BUILDINGS AND STRUCTURES  
 24/09/2024

ESTIMATE OF VALUES

14	WASHROOM, HIGHWAY 17 VIEWING PLATFORM, NORTH SHORE, P0R 1A0	3,200	
15	FENCING, HIGHWAY 538 - CAUSEWAY PARK, ALGOMA MILLS, P0R 1A0	17,700	
16	ONE (1) SIGN (\$3,348 INCLUDED WITHIN EXTENSION LIMIT), SERPENT RIVER, P0R 1A0	0	LIM REP
87	RENTAL INCOME	500,000	LIM
<u>GENERAL/FIRE</u>			
17	MUNICIPAL OFFICES AND FIRE HALL, 1385 HIGHWAY 17, ALGOMA MILLS, P0R 1A0	1,754,200	
<u>LANDFILL</u>			
18	LANDFILL ATTENDANT SHELTER, 5931 HIGHWAY 17, SERPENT RIVER, P0R 1A0	5,400	
19	WASHROOM, 5931 HIGHWAY 17, SERPENT RIVER, P0R 1A0	3,000	
<u>RECREATION</u>			
20	TWO (2) CHANGE HOUSES, 1011 LAUZON VILLAGE ROAD, ALGOMA MILLS, P0R 1A0	6,400	
21	TWO (2) WASHROOMS, 1011 LAUZON VILLAGE ROAD, ALGOMA MILLS, P0R 1A0	14,800	
22	GAZEBO, 1011 LAUZON VILLAGE ROAD, ALGOMA MILLS, P0R 1A0	3,900	
23	PLAYGROUND EQUIPMENT, 1011 LAUZON VILLAGE ROAD, ALGOMA MILLS, P0R 1A0	6,900	
24	LAUZON CREEK PEDESTRIAN BRIDGE , 1011 LAUZON VILLAGE ROAD, ALGOMA MILLS, P0R 1A0	33,480	LIM REP
25	VOLLEY BALL COURT SURFACE INCLUDING NETTING AND POSTS, 1011 LAUZON VILLAGE ROAD, ALGOMA MILLS, P0R 1A0	12,400	
26	LAUZON BEACH DOCK INCLUDING BOAT LAUNCH PAD (\$26,810 INCLUDED WITHIN EXTENSION LIMIT), 1011 LAUZON VILLAGE ROAD, ALGOMA MILLS, P0R 1A0	0	LIM REP

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CORPORATION OF THE TOWNSHIP OF THE NORTH SHORE

EXHIBIT "A"

BUILDINGS AND STRUCTURES

24/09/2024

ESTIMATE OF VALUES

27	PATER BOAT LAUNCH (\$2,138 INCLUDED IN EXTENSION LIMIT), 1023 YACHT CLUB ROAD, SPRAGGE, P0R 1K0	0	LIM REP
28	WASHROOM, 1023 YACHT CLUB ROAD, SPRAGGE, P0R 1K0	2,400	
29	PAVILLION, 1023 YACHT CLUB ROAD, SPRAGGE, P0R 1K0	6,600	
30	PATER DOCK (\$12,134 INCLUDED IN EXTENSION LIMIT), 1023 YACHT CLUB ROAD, SPRAGGE, P0R 1K0	0	LIM REP
31	OUTDOOR RINK CHANGE HOUSE, 1067 A-B OLD HYDRO ROAD, SPRAGGE, P0R 1A0	18,000	
32	OUTDOOR RINK CANOPY ROOF (ENGINEERED STRUCTURE), 1067 A-B OLD HYDRO ROAD, SPRAGGE, P0R 1A0	80,400	
33	WASHROOM, 1067 A-B OLD HYDRO ROAD, SPRAGGE, P0R 1A0	3,200	
34	PLAYGROUND EQUIPMENT, 1067 A-B OLD HYDRO ROAD, SPRAGGE, P0R 1A0	6,900	
35	OUTDOOR RINK BOARDS, 1067 A-B OLD HYDRO ROAD, SPRAGGE, P0R 1A0	8,600	
36	FLOODLIGHTING, 1067 A-B OLD HYDRO ROAD, SPRAGGE, P0R 1A0	10,300	
37	TENNIS COURT FENCING AND EQUIPMENT, 1067 A-B OLD HYDRO ROAD, SPRAGGE, P0R 1A0	21,400	
38	WASHROOM, 1067 A-B OLD HYDRO ROAD, SPRAGGE, P0R 1A0	3,200	
39	STORAGE GARAGE, 1067 A-B OLD HYDRO ROAD, SPRAGGE, P0R 1A0	98,200	
40	CAUSEWAY PAVILION, HIGHWAY 538 - CAUSEWAY PARK, ALGOMA MILLS, P0R 1A0	48,800	
41	CAUSEWAY PAVILLION, HIGHWAY 538 - CAUSEWAY PARK, ALGOMA MILLS, P0R 1A0	6,500	
42	BOAT LAUNCH (\$1,907 INCLUDED IN EXTENSION LIMIT), HIGHWAY 538 - CAUSEWAY PARK, ALGOMA MILLS, P0R 1A0	0	LIM REP
43	CAUSEWAY DOCK (\$15,254 INCLUDED IN EXTENSION LIMIT), HIGHWAY 538 - CAUSEWAY PARK, ALGOMA MILLS, P0R 1A0	0	LIM REP
44	MISCELLANEOUS BRIDGE UNDER 100 FEET	50,000	LIM REP

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CORPORATION OF THE TOWNSHIP OF THE NORTH SHORE

EXHIBIT "A"  
 BUILDINGS AND STRUCTURES  
 24/09/2024

ESTIMATE OF VALUES

SEWAGE

45	*	SEWAGE TREATMENT PLANT, 1009 LONG STREET, ALGOMA MILLS, P0R 1A0	788,100
46	**	FENCING, 1009 LONG STREET, ALGOMA MILLS, P0R 1A0	156,000
47	*	SEWAGE LIFT STATION, 1029 SHORT STREET - (PRONTO SUB-DIVISION), ALGOMA MILLS, P0R 1A0	132,000

TRAILHEAD

48		INFO CENTRE AND WASHROOM, 5165 HIGHWAY 17, SPRAGGE, P0R 1K0	295,400 SCH ACV
49		FLOODLIGHTING, 5165 HIGHWAY 17, SPRAGGE, P0R 1K0	25,100
50		PAGODA, 5165 HIGHWAY 17, SPRAGGE, P0R 1K0	31,400

WATERWORKS

51	*	WATER TREATMENT PLANT, 1029 SHORT STREET - (PRONTO SUB-DIVISION), ALGOMA MILLS, P0R 1A0	1,340,200
52	**	FENCING, 1029 SHORT STREET - (PRONTO SUB-DIVISION), ALGOMA MILLS, P0R 1A0	32,000
53	*	WATER TREATMENT PLANT, 1566 RIVERVIEW ROAD (SERPENT RIVER), ALGOMA MILLS, P0R 1A0	1,028,300
54	**	FENCING, 1566 RIVERVIEW ROAD (SERPENT RIVER), ALGOMA MILLS, P0R 1A0	60,000

WORKS

55		STORAGE (FORMER MTC), 1242 HIGHWAY 108, SPRAGGE, P0R 1K0	93,700
56		GARAGE, 1385 HIGHWAY 17, ALGOMA MILLS, P0R 1A0	45,200
57		STORAGE AND WORKSHOP, 1385 HIGHWAY 17, ALGOMA MILLS, P0R 1A0	61,400
58		SMALL STORAGE, 1385 HIGHWAY 17, ALGOMA MILLS, P0R 1A0	4,100

**TOTALS:**

<u>BLANKET</u>	<u>SPECIFIED</u>
7,095,900	932,280

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CORPORATION OF THE TOWNSHIP OF THE NORTH SHORE

EXHIBIT "A"

OTHER PROPERTY (Excluding Buildings)

24/09/2024

ESTIMATE OF VALUES

EXCLUDED

59	EXCLUDED - ALL DEFIBRILLATORS, VARIOUS LOCATIONS, P0R 1A0	0 EXC
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FIRE

60	FIRE DEPARTMENT COMMUNICATION RECEIVING AND TRANSMITTING EQUIPMENT, 1242 HIGHWAY 108, SPRAGGE, P0R 1K0	58,536
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61	FIRE HALL CONTENTS AND EQUIPMENT INCLUDING FIRE- FIGHTING EQUIPMENT, 5759 HIGHWAY 17, SERPENT RIVER, P0R 1A0	31,428
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62	20KW GENERATOR, 5759 HIGHWAY 17, SERPENT RIVER, P0R 1A0	12,960
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63	TWO (2) 5KW GENERATORS (EQUAL AMOUNT ON EACH), 5759 HIGHWAY 17, SERPENT RIVER, P0R 1A0	5,400
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GENERAL

64	VIEWING PLATFORM GOGGLES, HIGHWAY 17 VIEWING PLATFORM, NORTH SHORE, P0R 1A0	8,316
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65	TENT (40' X 100')	10,800
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GENERAL/FIRE

66	MUNICIPAL OFFICE CONTENTS, 1385 HIGHWAY 17, ALGOMA MILLS, P0R 1A0	83,808
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67	LEASED CANON IRC5240 COPIER, 1385 HIGHWAY 17, ALGOMA MILLS, P0R 1A0	10,000
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68	ELECTRONIC COMPUTER SYSTEMS - EQUIPMENT, 1385 HIGHWAY 17, ALGOMA MILLS, P0R 1A0	34,600
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69	FIRE HALL CONTENTS AND FIRE-FIGHTING EQUIPMENT, 1385 HIGHWAY 17, ALGOMA MILLS, P0R 1A0	210,000
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70	SURVEILLANCE CAMERA AND COMPUTER, 1385 HIGHWAY 17, ALGOMA MILLS, P0R 1A0	3,456
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HERITAGE

85	FINE ARTS - CP HERITAGE LOCOMOTIVE AND INTERPRETIVE SIGNAGE, 1096 HWY 538, ALGOMA MILLS, P0R 1A0	42,768 LIM VAL
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REF:54200

18/07/2024

CORPORATION OF THE TOWNSHIP OF THE NORTH SHORE

EXHIBIT "A"

OTHER PROPERTY (Excluding Buildings)

24/09/2024

ESTIMATE OF VALUES

LANDFILL

71	EIGHT (8) GARBAGE BINS AND FOUR (4) RECYCLE BINS, 1067 A-B OLD HYDRO ROAD, SPRAGGE, P0R 1A0	81,432
72	EIGHT (8) GARBAGE BINS AND EIGHT (8) RECYCLE BINS, 1385 HIGHWAY 17, ALGOMA MILLS, P0R 1A0	81,324
73	EIGHT (8) GARBAGE BINS AND FOUR (4) RECYCLE BINS, 5931 HIGHWAY 17, SERPENT RIVER, P0R 1A0	81,432
74	SURVEILLANCE CAMERAS AND COMPUTER, 5931 HIGHWAY 17, SERPENT RIVER, P0R 1A0	2,376

RECREATION

75	RECREATION DEPARTMENT CONTENTS INCLUDING MISCELLANEOUS TOOLS, EQUIPMENT AND SUPPLIES, 1067 A-B OLD HYDRO ROAD, SPRAGGE, P0R 1A0	22,896
76	SURVEILLANCE CAMERA AND COMPUTER, 1067 A-B OLD HYDRO ROAD, SPRAGGE, P0R 1A0	2,376

TRAILHEAD

77	TRAILHEAD INFO CENTRE CONTENTS, 5165 HIGHWAY 17, SPRAGGE, P0R 1K0	30,240
86	FINE ARTS FLOATER - SCULPTURES, 5165 HIGHWAY 17, SPRAGGE, P0R 1K0	97,200 LIM VAL

WATERWORKS

78	WATER TREATMENT PLANT CONTENTS AND EQUIPMENT, 1029 SHORT STREET - (PRONTO SUB-DIVISION), ALGOMA MILLS, P0R 1A0	7,776
79	WATER TREATMENT PLANT CONTENTS AND EQUIPMENT, 1566 RIVERVIEW ROAD (SERPENT RIVER), ALGOMA MILLS, P0R 1A0	7,776

WORKS

80	MISCELLANEOUS TOOLS, EQUIPMENT, MATERIALS AND SUPPLIES, 1385 HIGHWAY 17, ALGOMA MILLS, P0R 1A0	94,176
81	20KW GENERATOR, 1385 HIGHWAY 17, ALGOMA MILLS, P0R 1A0	12,960

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18/07/2024

CORPORATION OF THE TOWNSHIP OF THE NORTH SHORE

EXHIBIT "A"

OTHER PROPERTY (Excluding Buildings)

24/09/2024

ESTIMATE OF VALUES

82	TWO (2) 5KW GENERATORS (EQUAL AMOUNT ON EACH), 1385 HIGHWAY 17, ALGOMA MILLS, P0R 1A0	5,400
83	2011 JOHN DEERE 310SJ BACKHOE INCLUDING PALLET FORKS, SERIAL NO. 1T0310SJCB0194817, 1385 HIGHWAY 17, ALGOMA MILLS, P0R 1A0	46,900 SCH REP
84	LEASED 2021 JOHN DEERE 550K CRAWLER DOZER, SERIAL NO. 1T0550KKTMF390635	195,750

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**TOTALS:**

BLANKET      SPECIFIED

1,095,218      186,868

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REF:54200

18/07/2024

### Scheduled Items

Item Description	Coverage	Deductible	Basis of Settlement	(\$) Limit of Insurance
<b>DEER TRAIL</b>				
6 TOWNSHIP MAP SIGN PLATFORMS (8' X 30')	All Risk	5,000	Replacement Cost	11,200
<b>HIGHWAY 17 VIEWING PLATFORM</b>				
9 TOWNSHIP MAP SIGN PLATFORM (8' X 20')	All Risk	5,000	Replacement Cost	11,200
10 VIEWING PLATFORM (15' X 30')	All Risk	5,000	Replacement Cost	31,000
<b>5165 HIGHWAY 17</b>				
48 INFO CENTRE AND WASHROOM	All Risk	5,000	Actual Cash Value	295,400
<b>1385 HIGHWAY 17</b>				
83 2011 JOHN DEERE 310SJ BACKHOE INCLUDING PALLET FORKS, SERIAL NO. 1T0310SJCB0194817	All Risk	5,000	Replacement Cost	46,900

POLICY EFF: 24/09/2024  
 MODIFIED: 18/07/2024

RISK NO: 54200  
 QUOTE: 516845

## Excluded Items

Location and/or Item Description
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VARIOUS LOCATIONS

59 ALL DEFIBRILLATORS

5165 HIGHWAY 17

88 BOARDWALK



### Bridges

<b>PROPERTY INSURED</b>	<b>DEDUCTIBLE</b>	<b>BASIS OF SETTLEMENT</b>	<b>LIMIT OF INSURANCE</b>
1011 LAUZON VILLAGE ROAD			
24 LAUZON CREEK PEDESTRIAN BRIDGE	5,000	Replacement Cost	33,480
UNSPECIFIED LOCATION			
44 MISCELLANEOUS BRIDGE UNDER 100 FEET	5,000	Replacement Cost	50,000

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## INDICATION OF TERMS

REFERENCE NUMBER:	4566884
COMPANY NAME:	The Township of the North Shore
TOTAL PAYABLE:	CAD2,650.00
Premium breakdown:	
Cyber & Privacy:	CAD2,500.00
Policy Administration Fee:	CAD150.00
BUSINESS OPERATIONS:	Township
LEGAL ACTION:	Worldwide
TERRITORIAL SCOPE:	Worldwide
REPUTATIONAL HARM PERIOD:	12 months
INDEMNITY PERIOD:	12 months
WAITING PERIOD:	8 hours
WORDING:	Cyber, Private Enterprise (CA) v3.2
ENDORSEMENTS:	Absolute Theft of Funds Exclusion Clause Schedule Of Information Policy Aggregate Limit of Liability Clause Notice Concerning Personal Information Code Of Consumer Rights And Responsibilities Ontario Commercial Liability Notice Service of Suit Clause
SUBJECTIVITIES:	This quote is subject to the following being provided by the stated deadline:  1. Satisfactory confirmation that you have downloaded & registered our incident response mobile app, details of which can be found with your policy documents. (30 days post binding)
POLICY PERIOD:	12 months
DATE OF ISSUE:	23 Aug 2024
OPTIONAL EXTENDED REPORTING PERIOD:	12 months for 100% of applicable annualized premium
ADDITIONAL NOTES:	
SECURITY:	Certain Lloyd's underwriters and other insurers
UNDERWRITER:	Steven Smith

THIS INDICATION OF TERMS IS ONLY VALID FOR 30 DAYS FROM THE DATE OF ISSUE

PLEASE REFER TO THE FOLLOWING PAGES FOR A FULL BREAKDOWN OF LIMITS, RETENTIONS AND APPLICABLE CLAUSES



## DECLARATIONS

THE FOLLOWING INSURING CLAUSES ARE SUBJECT TO AN EACH AND EVERY CLAIM LIMIT

### INSURING CLAUSE 1: CYBER INCIDENT RESPONSE

#### SECTION A: INCIDENT RESPONSE COSTS

Limit of liability: CAD1,000,000 each and every claim

Deductible: CAD0 each and every claim

#### SECTION B: LEGAL AND REGULATORY COSTS

Limit of liability: CAD1,000,000 each and every claim

Deductible: CAD10,000 each and every claim

#### SECTION C: IT SECURITY AND FORENSIC COSTS

Limit of liability: CAD1,000,000 each and every claim

Deductible: CAD10,000 each and every claim

#### SECTION D: CRISIS COMMUNICATION COSTS

Limit of liability: CAD1,000,000 each and every claim

Deductible: CAD10,000 each and every claim

#### SECTION E: PRIVACY BREACH MANAGEMENT COSTS

Limit of liability: CAD1,000,000 each and every claim

Deductible: CAD10,000 each and every claim

#### SECTION F: THIRD PARTY PRIVACY BREACH MANAGEMENT COSTS

Limit of liability: CAD1,000,000 each and every claim

Deductible: CAD10,000 each and every claim

#### SECTION G: POST BREACH REMEDIATION COSTS

Limit of liability: CAD50,000 each and every claim, subject to a maximum of 10% of all sums we have paid as a direct result of the **cyber event**

Deductible: CAD0 each and every claim



## INSURING CLAUSE 2: CYBER CRIME

### SECTION A: FUNDS TRANSFER FRAUD

NO COVER GIVEN

### SECTION B: THEFT OF FUNDS HELD IN ESCROW

NO COVER GIVEN

### SECTION C: THEFT OF PERSONAL FUNDS

NO COVER GIVEN

### SECTION D: EXTORTION

Limit of liability: CAD1,000,000 each and every claim

Deductible: CAD10,000 each and every claim

### SECTION E: CORPORATE IDENTITY THEFT

NO COVER GIVEN

### SECTION F: TELEPHONE HACKING

NO COVER GIVEN

### SECTION G: PUSH PAYMENT FRAUD

NO COVER GIVEN

### SECTION H: UNAUTHORIZED USE OF COMPUTER RESOURCES

NO COVER GIVEN

## INSURING CLAUSE 3: SYSTEM DAMAGE AND BUSINESS INTERRUPTION

### SECTION A: SYSTEM DAMAGE AND RECTIFICATION COSTS

Limit of liability: CAD1,000,000 each and every claim

Deductible: CAD10,000 each and every claim

### SECTION B: INCOME LOSS AND EXTRA EXPENSE

Limit of liability: CAD1,000,000 each and every claim, sub-limited to CAD1,000,000 in respect of **system failure**

Deductible: CAD10,000 each and every claim



#### SECTION C: ADDITIONAL EXTRA EXPENSE

Limit of liability:	CAD100,000	each and every claim
Deductible:	CAD10,000	each and every claim

#### SECTION D: DEPENDENT BUSINESS INTERRUPTION

Limit of liability:	CAD1,000,000	each and every claim, sub-limited to CAD1,000,000 in respect of <b>system failure</b>
Deductible:	CAD10,000	each and every claim

#### SECTION E: CONSEQUENTIAL REPUTATIONAL HARM

Limit of liability:	CAD1,000,000	each and every claim
Deductible:	CAD10,000	each and every claim

#### SECTION F: CLAIM PREPARATION COSTS

Limit of liability:	CAD25,000	each and every claim
Deductible:	CAD0	each and every claim

#### SECTION G: HARDWARE REPLACEMENT COSTS

Limit of liability:	CAD1,000,000	each and every claim
Deductible:	CAD10,000	each and every claim

### THE FOLLOWING INSURING CLAUSES ARE SUBJECT TO AN AGGREGATE LIMIT

#### INSURING CLAUSE 4: NETWORK SECURITY & PRIVACY LIABILITY

##### SECTION A: NETWORK SECURITY LIABILITY

Aggregate limit of liability:	CAD1,000,000	in the aggregate, including <b>costs and expenses</b>
Deductible:	CAD10,000	each and every claim, including <b>costs and expenses</b>

##### SECTION B: PRIVACY LIABILITY

Aggregate limit of liability:	CAD1,000,000	in the aggregate, including <b>costs and expenses</b>
Deductible:	CAD10,000	each and every claim, including <b>costs and expenses</b>

##### SECTION C: MANAGEMENT LIABILITY

Aggregate limit of liability:	CAD1,000,000	in the aggregate, including <b>costs and expenses</b>
Deductible:	CAD10,000	each and every claim, including <b>costs and expenses</b>



**SECTION D: REGULATORY FINES**

Aggregate limit of liability:	CAD1,000,000	in the aggregate, including costs and expenses
Deductible:	CAD10,000	each and every claim, including costs and expenses

**SECTION E: PCI FINES, PENALTIES AND ASSESSMENTS**

Aggregate limit of liability:	CAD1,000,000	in the aggregate, including costs and expenses
Deductible:	CAD10,000	each and every claim, including costs and expenses

**INSURING CLAUSE 5: MEDIA LIABILITY**

**SECTION A: DEFAMATION**

Aggregate limit of liability:	CAD1,000,000	in the aggregate, including costs and expenses
Deductible:	CAD10,000	each and every claim, including costs and expenses

**SECTION B: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT**

Aggregate limit of liability:	CAD1,000,000	in the aggregate, including costs and expenses
Deductible:	CAD10,000	each and every claim, including costs and expenses

**INSURING CLAUSE 6: TECHNOLOGY ERRORS AND OMISSIONS**

NO COVER GIVEN

**INSURING CLAUSE 7: COURT ATTENDANCE COSTS**

Aggregate limit of liability:	CAD100,000	in the aggregate
Deductible:	CAD0	each and every claim



## ABSOLUTE THEFT OF FUNDS EXCLUSION CLAUSE

ATTACHING TO POLICY NUMBER: N/A  
THE INSURED: The Township of the North Shore  
WITH EFFECT FROM: -

It is understood and agreed that the following **EXCLUSION** is added to this Policy:

**Theft of funds**

arising directly or indirectly out of the theft of money or other financial assets.

**SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY**



## SCHEDULE OF INFORMATION

ATTACHING TO POLICY NUMBER: N/A  
THE INSURED: The Township of the North Shore  
WITH EFFECT FROM: -

The information stated below has been provided to **us** as part of **your** application for this Policy. It is important that this information is correct as **we** may seek to avoid this Policy or reject a claim in the event of any reckless or deliberate non-disclosure or misrepresentation.

If any of the information below is incorrect, please contact **us** as soon as is reasonably practicable.

1. Company web address: [townshipofthenorthshore.ca](http://townshipofthenorthshore.ca)
2. Number of employees: 13
3. Annual revenue: CAD1,767,733
4. **You** have not experienced a **cyber event** in the past three years that has resulted in a direct financial loss of more than CAD10,000
5. **You** have not had any legal action brought or threatened against **you** in the last five years as a direct result of a **cyber event**
6. **You** have not had any regulatory action initiated against **you** in the last five years as a direct result of a **cyber event**
7. **You** are not involved in the direct supply of goods or services to the cannabis industry, nor are **you** involved directly with the use or supply of cryptocurrency

**SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY**





## POLICY AGGREGATE LIMIT OF LIABILITY CLAUSE

ATTACHING TO POLICY NUMBER: N/A  
THE INSURED: The Township of the North Shore  
WITH EFFECT FROM: -

It is understood and agreed that the following is added to the Declarations page:

### AGGREGATE LIMIT OF LIABILITY FOR ALL INSURING CLAUSES COMBINED

Aggregate limit of liability: CAD1,000,000 in the aggregate, including **costs and expenses**

It is further understood and agreed that the following amendments are made to "HOW MUCH WE WILL PAY":

1. The first paragraph of the "YOUR MAXIMUM LIMITS UNDER THIS POLICY" part is deleted in its entirety and replaced with the following:

The maximum amount payable by us under this Policy for any one claim or series of related claims is the **policy limit**.

2. The narrative in the "YOUR MAXIMUM LIMIT FOR RELATED INCIDENTS" part is deleted in its entirety and replaced with the following:

Where more than one claim arises from the same original cause or single source or event, all of those claims will be deemed to be one claim and only one **policy limit** will apply in respect of that claim.

In the event that cover is provided under multiple Insuring Clauses or multiple Sections for any one claim, only one **policy limit** will apply in total for that claim.

3. The final paragraph in the "YOUR AGGREGATE LIMIT FOR LIABILITY CLAIMS" part is deleted in its entirety and replaced with the following:

If **costs and expenses** are stated in the Declarations page to be in addition to the **policy limit**, or if the operation of local laws require **costs and expenses** to be paid in addition to the **policy limit**, and if a damages payment in excess of the **policy limit** has to be made to dispose of any **claim**, our liability for **costs and expenses** will be in the same proportion as the **policy limit** bears to the total amount of the damages payment.

It is further understood and agreed that the following amendments are made to this Policy:

1. The DEFINITION of "Incident response limit" is deleted in its entirety.
2. The third paragraph of the "Agreement to pay claims (duty to defend)" CONDITION is deleted in its entirety and replaced with the following:

We will endeavor to settle any **claim** through negotiation, mediation or some other form of alternative dispute resolution and will pay on **your** behalf the amount **we** agree with the claimant. If **we** cannot settle using these means, **we** will pay the amount which **you** are found liable to pay either in court or through arbitration proceedings, subject always to the **policy limit**.

3. Part a. of the "Continuous cover" CONDITION is deleted in its entirety and replaced with the following:

a. the indemnity will be subject to the applicable limit of liability of the earlier Policy



under which the matter should have been reported or the **policy limit**, whichever is the lower;

**SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY**



## NOTICE CONCERNING PERSONAL INFORMATION

By purchasing insurance from certain Underwriters at Lloyd's, London ("Lloyd's"), a customer provides Lloyd's with his or her agreement to the collection, use and disclosure of personal information, including that previously collected, for the following purposes:

- the communication with Lloyd's policyholders
- the underwriting of policies
- the evaluation of claims
- the detection and prevention of fraud
- the analysis of business results
- purposes required or authorized by law

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To obtain written information about Lloyd's policies and practices in respect of service providers located outside Canada, please contact the Ombudsman at [info@lloyds.ca](mailto:info@lloyds.ca) who will also answer customer's questions about the collection, use, disclosure or storage of their personal information by such Lloyd's service providers.

Further information about Lloyd's personal information protection policy may be obtained from the customer's broker or by contacting Lloyd's on: 514 861 8361, 1 877 455 6937, or through [info@lloyds.ca](mailto:info@lloyds.ca).



## CODE OF CONSUMER RIGHTS AND RESPONSIBILITIES

Insurers (including Lloyd's Underwriters), along with the brokers and agents who sell home, auto and business insurance are committed to safeguarding your rights both when you shop for insurance and when you submit a claim following a loss. Your rights include the right to be informed fully, to be treated fairly, to timely complaint resolution, and to privacy. These rights are grounded in the contract between you and your insurer and the insurance laws of your province. With rights, however, come responsibilities including, for example, the expectation that you will provide complete and accurate information to your insurer. Your policy outlines other important responsibilities. Insurers and their distribution networks, and governments also have important roles to play in ensuring that your rights are protected.

### RIGHT TO BE INFORMED

You can expect to access clear information about your policy, your coverage, and the claims settlement process. You have the right to an easy-to-understand explanation of how insurance works and how it will meet your needs. You also have a right to know how insurers calculate price based on relevant facts. Under normal circumstances, insurers will advise an insurance customer or the customer's intermediary of changes to, or the cancellation of a policy within a reasonable prescribed period prior to the expiration of the policy, if the customer provides information required for determining renewal terms of the policy within the time prescribed, which could vary by province, but is usually 45 days prior to expiry of the policy.

You have the right to ask who is providing compensation to your broker or agent for the sale of your insurance. Your broker or agent will provide information detailing for you how he or she is paid, by whom, and in what ways.

You have a right to be told about insurers' compensation arrangements with their distribution networks. You have a right to ask the broker or agent with whom you deal for details of how and by whom it is being paid. Brokers and agents are committed to providing information relating to ownership, financing, and other relevant facts.

### RESPONSIBILITY TO ASK QUESTIONS AND SHARE INFORMATION

To safeguard your right to purchase appropriate coverage at a competitive price, you should ask questions about your policy so that you understand what it covers and what your obligations are under it. You can access information through one-on-one meetings with your broker or agent. You have the option to shop the marketplace for the combination of coverages and service levels that best suits your insurance needs. To maintain your protection against loss, you must promptly inform your broker or agent of any change in your circumstances.

### RIGHT TO COMPLAINT RESOLUTION

Insurers, their brokers and agents are committed to high standards of customer service. If you have a complaint about the service you have received, you have a right to access Lloyd's Underwriters' complaint resolution process for Canada. Your agent or broker can provide you with information about how you can ensure that your complaint is heard and promptly handled. Consumers may also contact their respective provincial insurance regulator for information. Lloyd's is a member of an independent complaint resolution office, the General Insurance OmbudService.

### RESPONSIBILITY TO RESOLVE DISPUTES

You should always enter into the dispute resolution process in good faith, provide required information in a timely manner, and remain open to recommendations made by independent observers as part of that process.

### RIGHT TO PROFESSIONAL SERVICE

You have the right to deal with insurance professionals who exhibit a high ethical standard, which includes acting with honesty, integrity, fairness and skill. Brokers and agents must exhibit extensive knowledge of the product, its coverages and its limitations in order to best serve you.

### RIGHT TO PRIVACY

Because it is important for you to disclose any and all information required by an insurer to provide the insurance coverage that best suits you, you have the right to know that your information will be used for the purpose set out in the privacy statement made available to you by your broker, agent or insurance representative. This information will not be disclosed to anyone except as permitted by law. You should know that Lloyd's Underwriters are subject to Canada's privacy laws - with respect to their business in Canada.



## ONTARIO COMMERCIAL LIABILITY NOTICE

Notice to Insureds:

Pursuant to the  
Freedom Of Information and Protection Of Privacy Act,  
R.S.O. 1990, c.F.31 (as amended)

### IMPORTANT

The notice below applies to insurance contracts containing non automobile legal liability coverages in provinces where statistical data relating to such contracts must be reported to the Superintendent of Insurance.

### LEGAL AUTHORITY FOR COLLECTION

Insurance Act, R.S.O. 1990, c.I.8, section 101(1).

Principal purpose for which personal information is intended to be used Information collected by insurers from insureds or supplied to insurers pertaining to the attached document will be used:

- to compile aggregate statistical data to be used in monitoring trends in the insurance industry;
- to develop statistical exhibits to be used in monitoring the insurance industry;
- to respond to requests for customized statistical information on the insurance industry;
- to respond to inquiries on statistical information made to Office of the Superintendent of Insurance; and
- to use and disclose such information for purposes which are consistent with the previous clauses.

The Public Official who can answer questions about the collection is:

Manager, Statistical Services

Financial Services Regulatory Authority of Ontario

5160 Yonge Street, 17th Floor

Box 85

North York, Ontario M2N 6L9

Telephone: (416) 250-7250

Fax: (416) 590-7070

FOI (11/1999)



## SERVICE OF SUIT CLAUSE

ATTACHING TO POLICY NUMBER: N/A  
THE INSURED: The Township of the North Shore  
WITH EFFECT FROM: -

In any action to enforce the obligations of the underwriting members of the Lloyd's syndicates and other subscribing insurers, they can be designated or named, in respect of the Lloyd's syndicates, as "Lloyd's Underwriters" and such designation will be binding on the members as if they had each been individually named as defendant. Service of such proceedings against Lloyd's syndicates may validly be made upon the Attorney In Fact in Canada for Lloyd's Underwriters whose address for such service is 200 Bay Street, Suite 2930, P.O. Box 51, Toronto, Ontario, M5J 2J2, and service of such proceedings against other subscribing insurers may validly be made upon Norton Rose Fulbright Canada LLP whose address for such service is One Place Ville Marie, Suite 2500, Montréal, Quebec, H3B 1R1.

**SUBJECT OTHERWISE TO THE TERMS AND CONDITIONS OF THE POLICY**

# Victor Cyber

Victor Cyber provides a full package insurance solution, competitively priced coverage and exclusive access to risk management services through our cyber incident mobile app, [Victor Response](#).

## Here's what this valuable tool has to offer:

### Access to cyber risk management services

#### PHISHING TRAINING

This training targets company employees whose credentials are the most vulnerable. We provide Victor policyholders with simulations of real life cyberthreats using mock phishing emails.

#### DARK WEB MONITORING

This tool scours the dark web for information related to a Victor policyholder's business. This includes corporate login credentials and other breaches of sensitive data related to their domain name.

#### DEEP SCANNING

This service actively scans a Victor policyholder's external client network footprint. The scan helps to identify the correlated vulnerabilities of claims that lead to cyberattacks and ransomware.

### Receive expert cybersecurity advice

The "Ask the Expert" section via Victor Response allows Victor policyholders to get in touch with experts for help with cyber risk mitigation, best practices, cybersecurity services, data privacy regulations and more.

### Get real time cyberthreat alerts

Through continuous monitoring of Victor policyholders' cyberthreats and an analysis of the latest cyber claims, our team is able to stop cyberattacks in their tracks. Through Victor Response, policyholders receive critical alerts specific to their business along with guidance on how to rectify any cyber issues.

### Notify claims instantly

Suffering a cyber incident? Victor Response allows you to instantly notify a cyber incident specialist of an issue—and receive a response within 30 minutes.

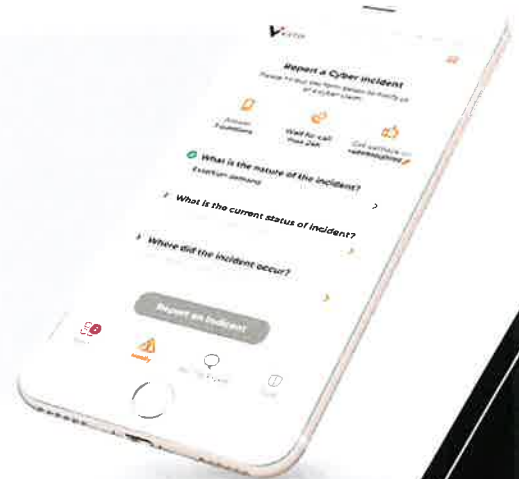
The Victor Response app is available on the [Apple Store](#) or [Google Play](#).



Scan for Apple devices



Scan for Android devices



Visit us at [victorinsurance.ca/cyber](https://victorinsurance.ca/cyber) to learn more.



This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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8b)



September 10<sup>th</sup>, 2024

Meeting of September 18<sup>th</sup>, 2024

## Council Report

**SUBJECT: DOCKAGE AT COOKHOUSE BOAT LAUNCH**

**RECOMMENDATION:** That Council receive the comments and concerns submitted by members of the public regarding the Cookhouse Boat launch for information purposes, that Council receive and review the secondary report that was deferred at the August 14<sup>th</sup>, 2024 Regular Council meeting regarding the Cookhouse boat launch in Algoma Mills, that Council direct Staff to follow and Enforce Policies L-3 and P-6 and By-Law 15-32 for all boat launches, and that Council direct staff to bring the addition of a dock to the Cookhouse boat launch back to Council during the 2025 Budget deliberations.

At the meeting of Council, July 17, 2024, Council deferred a decision on the possible purchase of a dock for the Cookhouse boat launch in Algoma Mills, suspended the enforcement of the By-Law restricting parking in this area, and requested more information. In addition to the potential dock as reported at the July 17<sup>th</sup> meeting, the draft capital budget also includes a gazebo installed in an appropriate area in this location to augment the intended day-use of this boat launch area.

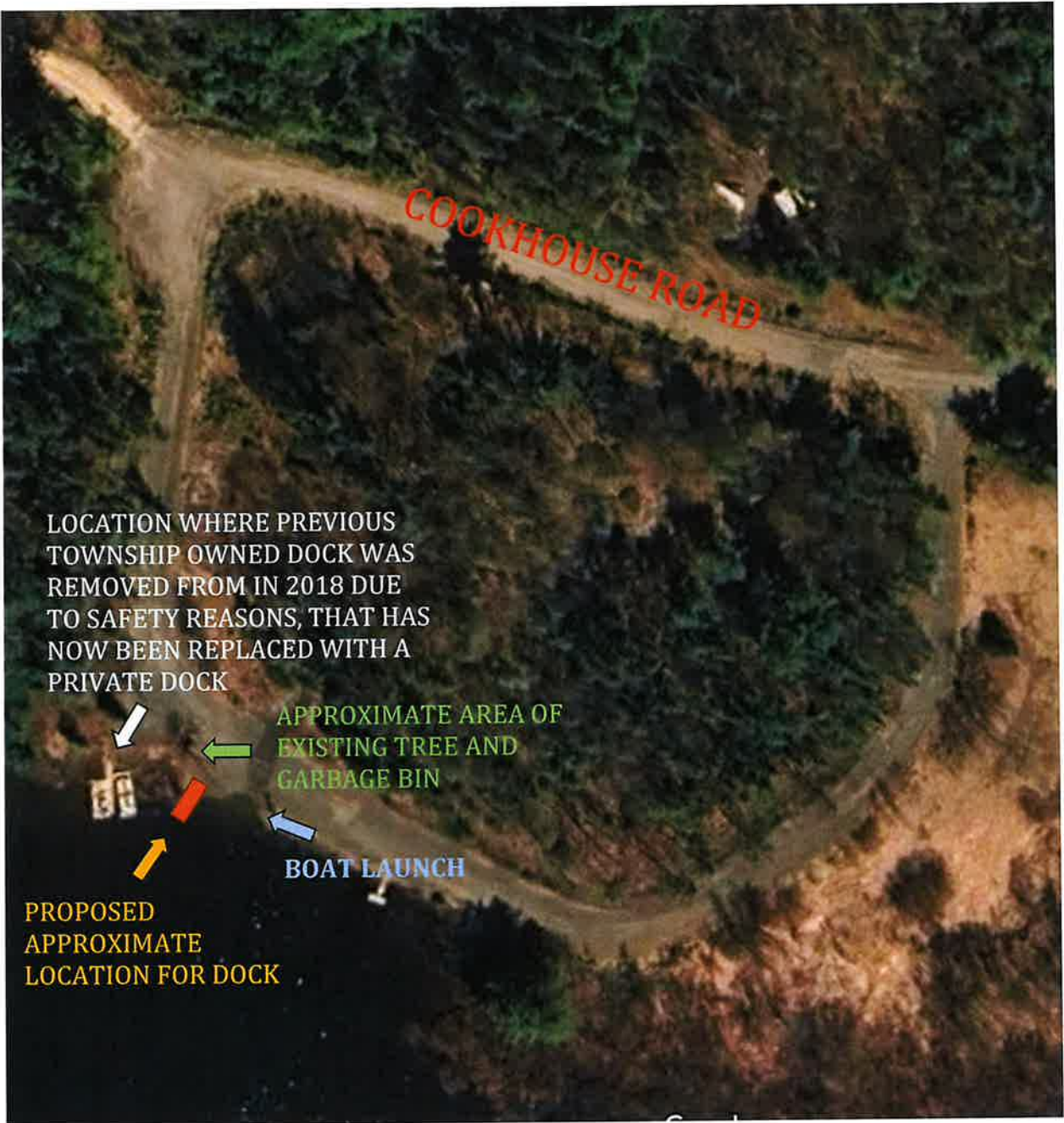
Initially, the larger scale vision for this launch area included creating a more reasonable parking area to the east of the launch in addition to the items noted above. Also, the letter received from a ratepayer read at the July 17<sup>th</sup> meeting called on marina styled slips to be added to this area.

After the July 17<sup>th</sup> meeting, Staff did have a conversation with a business on Lake Lauzon who do offer boat slips and parking and noted that there are current vacancies available. Given that and given Policy L-3 does state that the Township of the North Shore will attempt to support local businesses, Staff recommends that no parking contrary to Policy P 6 be permitted at this or other launch areas in the Township, especially when a local business is providing a solution on the body of water services by the launch. Staff further recommends that Council direct that day-use parking signs be purchased and installed at launch areas to promote day-use of launch areas.

In addition to the recommendations above, Council could consider the recommendation concerning the purchase of a dock that was deferred at the last meeting and consider the placement of a gazebo in an appropriate area while considering the draft capital budget.

Submitted by: Rachel Jean Schneider, Municipal Clerk/Deputy Treasurer  
Craig Davidson, Deputy Treasurer





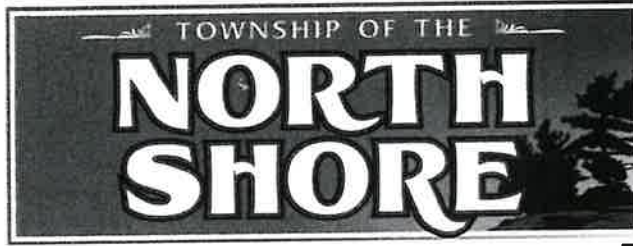
COOKHOUSE ROAD

LOCATION WHERE PREVIOUS TOWNSHIP OWNED DOCK WAS REMOVED FROM IN 2018 DUE TO SAFETY REASONS, THAT HAS NOW BEEN REPLACED WITH A PRIVATE DOCK

APPROXIMATE AREA OF EXISTING TREE AND GARBAGE BIN

BOAT LAUNCH

PROPOSED APPROXIMATE LOCATION FOR DOCK



COPY

Resolution # 236

PO Box 108, Algoma Mills, ON P0R 1A0  
(705) 849-2213 (705) 461-1821

REGULAR COUNCIL MEETING

MEETING DATE: August 14<sup>th</sup>, 2024

AGENDA ITEM(S): 7c

MOVED BY: R. Welbarn

SECONDED BY: L. Menard

**BE IT RESOLVED:** That Council receive the secondary report regarding the Cookhouse boat launch in Algoma Mills, and that Council direct Staff to follow Policies L-3 and P-6 and By-Law 15-32, with the addition of day use parking in launch areas, and those with more than day use being referred to local businesses as appropriate.

Conflict of Interest disclosed by :		Ward 1	Ward 2	Ward 3	At Large	Mayor
Seat Vacated : Y      N			Recorded Vote Requested by :			
Recorded Vote : (Y) ea, (N) ay,		Ward 1	Ward 2	Ward 3	At Large	Mayor
DEFEATED	DEFERRED	✓	CARRIED			

MAYOR or CHAIR or (Acting)

#1

## Municipal Clerk

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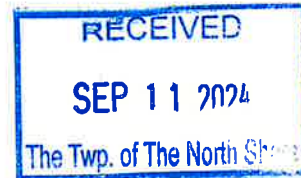
**From:** Adrienne Kuntze <adriennebeatty@me.com>  
**Sent:** September 11, 2024 11:25 AM  
**To:** Municipal Clerk  
**Subject:** Cookhouse boat launch

We are in favour of making improvements at the cookhouse boat launch. Attempting to launch a boat with no dock feels silly at times.

Some of the things that might improve the site:

- Improved signage
- Cut back trees to improve parking space and make signage for parking more visible
- Change direction of approach to the launch to facilitate launching
- Installation of a dock specifically for launching boats (all other township launches have one)
- Continued **free** overnight parking for Sugar Island residents and those with water access properties

Adrienne Kuntze  
Young Living Independent Distributor



#2

## Municipal Clerk

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**From:** Wosing, Rudy <rudy.wosing@dextergroup.com>  
**Sent:** September 11, 2024 10:09 AM  
**To:** Municipal Clerk  
**Cc:** tonya wosing  
**Subject:** Cookhouse Boat Launch

As a resident on 1041 Cookhouse road I would like to express my concerns with the addition of a gazebo and picnic tables at the launch area.

The boat launch is exactly that a boat launch not an area that needs to be used as a picnic ground which may attract people to loiter and or use this area for anything but launching a boat, which in turn will require more parking space.

The people that use this area launch boats and would be better served to have a dock so at least they would be able to enter and exit there boats without having to wade in the water to do so.

I'm sure people would be willing to pay for docking fees as well, I know I would living closest to the launch and having to launch in and out every time I wish to boat.

Also residents with cottages around the lake in this area I'm sure would be up for this.

Beautification of the area is not necessary its already a beautiful area untouched and natural.

Kind Regards

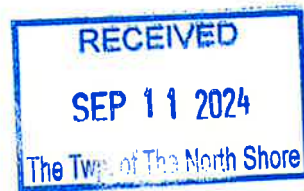
### **Rudy Wosing | Technical Service Representative**

Dexter Trailer Products of Canada

160 Ingersoll ST S, Ingersoll, ON, Canada N5C 3K5

[rwosing@dexteraxle.com](mailto:rwosing@dexteraxle.com) | direct tel: (226) 242 5291 EXT # 51335

fax: (226)444 0474 | cell: (519) 533-7540



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#3

## Municipal Clerk

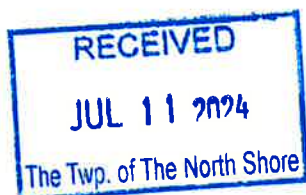
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**From:** WOSING, Tonya <Tonya.Wosing@canadapost.postescanada.ca>  
**Sent:** July 11, 2024 12:48 PM  
**To:** Municipal Clerk  
**Subject:** Gazebo, Pronto public launch

I think the Gazebo will be a **great hinderance** at the public launch and will attract the wrong types of people wanted there.

In my opinion, I really think for the cost of the Gazebo, a few **more docks** would be utilised more efficiently especially for the older people who launch their boats.

*The public launch is just that. A launch for boaters, coming and going.* In my opinion and others in the area, a Gazebo may attract crowds for **(hanging out!)**, -more garbage and possibly a drinking spot, which is not the intention of the launch.



\* confirmed to add this email to  
submissions of Sept 10/24 \*

CP

#4

## Municipal Clerk

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**From:** sbenj@persona.ca  
**Sent:** September 9, 2024 7:35 PM  
**To:** Municipal Clerk  
**Subject:** Cook house boat launch

Hello, my name is Scott Benjamin and I live in Algoma mills. It has been brought to my attention that counsel is planning to do some work at the cook house boat launch which includes upgrading the parking, a gazebo and so on. I've been to the boat launch and I believe that a parking upgrade is warranted but to spend tax dollars on structures such as a gazebo, deck and picnic tables is frankly a waste of time and money that could be placed in existing programs that require more funding. Furthermore the additional cost of upkeep on a yearly basis is something I'm not sure has been considered, for example materials for repair, water proofing and the time and salary of employees to accomplish the tasks. Now for the placement of a municipal dock, I don't understand why this launch is the only one that doesn't have one. The other three launches have had a dock for quite a while so adding one here makes a great deal of sense. As far as a slip for people to store their watercraft is something that should be discussed with residents that use the launch more often than I. However all structures that are to be placed in the area should be maintained on a regular basis unlike the viewing deck and it's other components at little lake bog which has become a liability. One should also consider how many people have requested a gazebo and the other things mentioned and how many people will use them, personally I think that side of the scale is pretty light. Hoping these concerns will be reflected upon before any hasty decisions are made. Sincerely Scott

RECEIVED  
SEP 09 2024  
The Twp. of The North Shore

RECEIVED  
SEP 09 2024  
The Twp. of The North Shore

#5

## Municipal Clerk

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**From:** Liz Rousselle <liz\_rousselle@hotmail.com>  
**Sent:** September 9, 2024 9:08 AM  
**To:** Municipal Clerk; Mayor; Ward1; Ward2; Ward3  
**Subject:** Input for Cookhouse Boat Launch

Good morning,

I noticed on the township's website that input is wanted with respect to the Cookhouse Boat Launch. Thank you for this opportunity to participate in the civil governance of our community. What follows is a list of questions we have about the upgrade:

Is the upgrade needed? What is its purpose or goal?

For whom is the upgrade? Who benefits? The taxpayer or outside users?

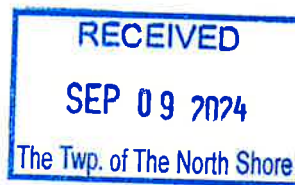
How does a gazebo, picnic table and deck enhance economic development for the area, or support local business?

What are the costs associated with the project? Will the upgrade lead to other additions that mushroom and are not considered in the original budget, such as: bear-proof garbage cans, tree removal for a parking lot, gravel to surface the lot, and docks?

With the addition of docks and an "option" to pay a "slip fee", who will administer the payment and police the area so that there are no freeloaders?

Who has priority use of the docks? Taxpayers? Landowners? The Public?

Will this venture be subsidized by grant money? Our taxes continue to increase each year, is this project justifiable?



#6

September 6, 2024

Attention: Municipal Clerk

Thank you for the opportunity to provide feedback on the Cookhouse Boat Launch in Algoma Mills. As property owners on Pronto Rd., we are quite familiar with this boat launch and agree that improvements are needed.

We fully support the following changes:

- Expanding the parking area by cutting back some trees and enhancing parking signage for better visibility.
- Installing adequate lighting to deter unwanted loitering around the parked vehicles.
- Maintaining the option for overnight parking for those with water access properties.
- Installation of a dock specifically designed for boat launching, as this is common at most launches.

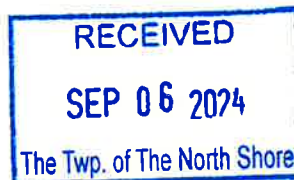
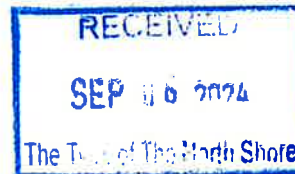
However, we do not support the installation of a gazebo, picnic tables, or a deck. We believe these additions are unnecessary, as most individuals using the launch are heading to their property or fishing and would not use these amenities. Additionally, we are concerned that these features could promote loitering by individuals not using the site for launching purposes, potentially leading to increased littering.

Regarding the beautification of the area, we are unsure what this refers to. If this involves the addition of flower boxes or similar features, we feel the area is already beautiful in its natural state and such enhancements are not necessary.

Thank you for considering our input.

Sincerely,

Kelly and Ian Reinhardt  
1277 Pronto Road





#7

September 5, 2024

Mayor and Council

In regards to the Cookhouse Boat Launch in Algoma Mills, I don't think a gazebo is needed. I think a dock to tie your boat to so that you can load it with ease would be more beneficial. There should be more parking spaces to allow taxpayers that have a water access only property space to leave their vehicles parked over night at no cost. They spend time at their cottages over the short summer months and I don't think it's fair that they get fined for overnight parking. They are taxpayers here. We allow anyone to park and access the lake so why would we be penalized our own taxpayers.

Parking is allowed at the Causeway and the beach in Algoma Mills as well as at the Pater boat launch in Spragge free of charge. All three of the above locations have a lot of parking so why not expand the Cookhouse launch to provide the same amenity.

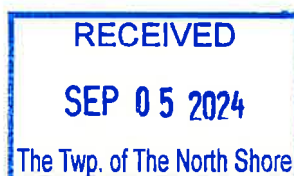
I don't believe that the residents in the Pronto area should have to dock their boat at Lake Lauzon Resort and pay a fee to do so. There is limited dock space there to begin with. Anyone who has gone through the narrows and entered the big part of the lake know how treacherous it can be when the wind picks up. In an emergency the shorter distance it is to get to land is the best. This is why that area in Pronto was created in the first place.

All taxpayers should have the same benefits when trying to access their property.

Water access areas with parking at the closest locations should be encouraged for Economic Development.

Heather Pelky

Algoma Mills



#8

Dear Council Members,

I am writing as a concerned taxpayer of the Township of the North Shore to express my opposition to the proposed addition of township docks with paid slips. I also wish to address the recent suspension of bylaw enforcement at the Cookhouse boat launch, a decision that has not been consistently applied across all boat launches within our township.

Public boat launches are essential resources that should be equally accessible to all residents. The introduction of paid slips at township docks would create an unfair situation where a select few receive special privileges, while the majority of taxpayers, who equally contribute to the upkeep and development of our community, do not receive the same benefits. This proposal contradicts the principle of fairness that should guide our township's decisions.

Moreover, the recent pause in bylaw enforcement at the Cookhouse boat launch, while regulations continue at other launches, only exacerbates this issue. If enforcement can be suspended at one location, it should be uniformly applied or suspended across all launches. Selective enforcement creates division within our community, where all taxpayers should be treated equally, with access to public amenities free from additional fees or preferential treatment.

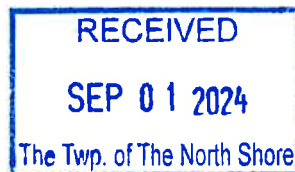
The proposal to establish township docks with paid slips not only undermines the principle of equality but also represents a significant capital investment with questionable returns for the broader community. Based on the numbers provided by the public works manager and average slip fees from Lake Lauzon Resort, it is clear that this would be a poor financial decision.

For example, slip fees at Lake Lauzon Resort average around \$500 CAD per year. Assuming the township introduces a similar fee, and considering the Cookhouse area where 8 Sugar Island residents may use the slips, we would need 5 docks in total—4 for slips and 1 for public use—at a cost of approximately \$8,000 each, totaling an estimated \$40,000 in capital expenditure. Even if all slips are sold, the maximum annual return would be \$4,000, resulting in a 10-year payback period just to cover the initial investment. This does not account for ongoing maintenance costs, depreciation, or the expenses related to expanding the launch area to accommodate the new docks and obtaining MNR approval.

Additionally, how will the township manage the allocation of these slips to ensure fairness? Will there be a lottery, or will only island residents be allowed to participate, excluding other taxpayers? Taxpayers already fund water plants that serve just 50 households, and now we are potentially being asked to fund docks, slips, and added parking for 5 to 8 people.

The installation and ongoing maintenance of these docks will require financial resources that could be better allocated to projects that benefit all residents, rather than a select few. As a taxpayer, I am concerned that this initiative does not align with the best interests of the entire township.

There are more reasonable improvements to consider, such as altering the right-of-way at the boat launch to make it easier to launch boats and gradually expanding the parking area after assessing potential environmental impacts.



Moreover, after watching township council meetings, it appears that this issue is being heavily influenced by one council member who seems personally invested, rather than representing the broader interests of the community. This raises concerns about the objectivity and fairness of the decision-making process.

The township recently spent \$92K on engineering services for Riverview Road, benefiting over 20 year-round permanent residents, only to decide against the road repair due to cost, despite it being overdue for 20 years. What about the purchase of a new plow truck, considering discussions about the condition of the current unit? What about sewer upgrades, landfill expansion, the bridge in Spragge, or even updating the Fire Department's gear, trucks, and SCBAs? Will Wagoosh, Pater, Causeway, Serpent River, and Lauzon Beach boat launches also receive slips? These additions would raise the town's insurance liabilities while the council is trying to cut the budget. Managing this would require more staff and bylaw enforcement—how will this be policed? Will the same people rent every year, and what about other water-access properties?

If the council wants to save money, perhaps they should review the second quarter variance report, which shows we are over budget on legal and integrity commissioner expenses—a result of councilors not following the rules of their positions and engaging in uncivil behavior. Also, why would the council approve a budget indicating a gazebo was to be installed at this boat launch and then be surprised when plans for its construction begin? This raises questions about whether council is thoroughly reviewing the information presented to them before approval.

In conclusion, I urge the council to reconsider the proposal for township docks with paid slips and to ensure that any policies or bylaw enforcement related to our boat launches are applied consistently across all locations. Public amenities should serve the entire community, not just a privileged minority, and our tax dollars should be used in ways that benefit all residents of the Township of the North Shore.

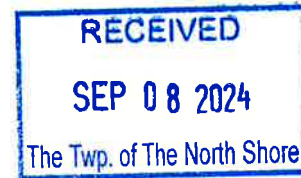
Thank you for your attention to this matter.

Sincerely,

Matthew Curtis

Taxpayer, Township of the North Shore

#9



attn: municipal clerk, council

thank you to council for allowing residents and visitors to provide their comments, concerns, and feedback about the current conversations and plans for the cookhouse boat launch in algoma mills.

i would agree that as ratepayers we should be able to provide council with our opinions on how our taxes should be spent.

i believe i am correct when i say the taxes for 2024 had an increase of 8%. from my understanding, the gazebo, that seems to be the issue that has now escalated things to an extreme level, was approved by council when the budget was passed, and was included in the 8% increase.

the gazebo, in my opinion, is not an issue and i am not sure how it even became one. a gazebo is a good "starting point" for this boat launch to add a space where people can sit, etc. this area already has a garbage bin and parking, and yes, it is very obvious that the boat launch is abused by the people who use it as it seems people sometimes park wherever they want without considering others, the environment, or emergency vehicles.

now that it has escalated to the point where council is actually considering spending 10s of thousands of dollars to both compete with a local business and accommodate just a few people, council really needs to consider the big picture.

1. the township has now spent almost 100k on tulloch to do engineering for a road in serpent river that i remember brenda green talking about updating in the last term of council. the current council has now turned down all bids submitted to complete this road upgrade because it will cost too much money. 100k spent just to say no! i'll add that there are about 20 year round houses on the part of this road that desperately needs a now refused upgrade.
2. there are rumors all around algoma mills currently about extra money being spent over and above what the budget with an 8% increase included. and these rumours are pretty scary.
3. the integrity commissioner read out 3 reports at one of the last meetings. how much did the bad behavior of these council members cost?
4. council has refused about a dozen times now to help bring private roads in algoma mills up to standards so they can be plowed by the town for both convenience and safety reasons. it is very confusing why they would say no to people who live on roads year round but are willing to spend 10s of thousands for people who are here seasonally.
5. how much money will need to be spent to add these potential docks and slips? obviously 10s of thousands of dollars. but how long will it take to get money back from this? 30 years? if lauzon resort is charging 5-600 per season, that's 5 boats (according to the councillor) x 600 dollars = 3000 per year! if only 20k is spent, that's almost 7 years to get money back – but what about costs of upkeep? what about insurance increases?

will another staff member be hired to confirm the correct people are using the slips?  
and if so, this person will need to be down there full time. that's another expense. what  
about the wildlife and plant life? has council heard from the north shore environmental  
resource advocates inc. or any other local advocates?

6. does council want to risk competing with a local and very well known and respected  
business? breaking policies and official plans? what will the repercussions be for that?  
and how will that effect the relationship with this business?
7. non water users already pay for the water plants. why should i have to pay for 5 people  
to park their boats for a few months when they can pay lauzon resort. the big area of the  
lake is not as dangerous as people seem to be saying. i have been on this lake for years  
and often go out in my tinner. lake huron on the other hand, that could be argued as a  
dangerous lake if the winds are right.
8. the fact that the bylaw and policies have been suspended from only the boat launch not  
only makes the council member for algoma mills look bad as he uses that boat launch  
personally, but it could also make people think that he is asking for these changes for  
the betterment of him and him only. i do not believe this is the case but it could be seen  
that way.
9. because the bylaw was suspended from this boat launch only, and the officer has been  
questioned about why tickets had not been given or considered to be given before a  
complaint was received, will council be willing to pay to have this officer work full time  
and use a proactive approach to bylaw concerns? if this is the case, how much money  
will be spent on this officer as a majority of our 3 communities will produce an  
abundance of complaints.

council obviously makes the decisions and council members who were elected were elected  
for a reason. as rate payers we can provide our comments but at the end of the day, its up to  
council to spend our hard earned tax dollars. hopefully not irresponsibly.

i beg council to do their due diligence and look at the overall costs of all of the current projects,  
the denied projects, and projects people "want" when considering this upgrade.

i would also ask council to provide some clarification on what this upgrade even is because  
people, including members of your council, are all saying different stories than what has been  
discussed in the meetings. this makes the council members look incompetent and like they  
don't know what they are talking about. i say that in the nicest way possible but its pretty  
obvious there has been some confusion happening or people need to work on their listening  
skills as what is said in the recorded public videos of the meetings does not match what people  
are saying out loud.

thank you for considering all of your rate payers when making a decision

andrew tremblay

#10

Tue Sept 10 2024

Input - Cockhorse Boat launch

- I do not agree with addition of  
parkette upgrade on gazebo, picnic table or  
deck

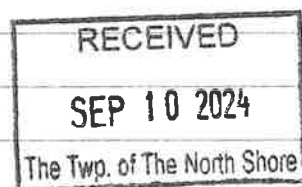
This area is pretty small to add  
to the property owned by township.

The focus should be on parking  
and floating dock as this area needs  
this first.

To Beautify this area all you need  
to do is clean it up

Cut brush + trees back  
overgrown weeds around area  
the ramp area and where  
the two little docks are.

As for By Law + policies



We need to do something about  
over night parking + docking for  
all areas not just this one.  
and better signage

Laurene Mackinski  
Thank You

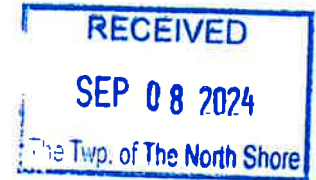
Please have all  
have copy of this letter  
Richard Wolburn  
Robin, Ken, Tracey

# 11

**Municipal Clerk**

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**From:** Darcy R. Boreham <darcy.r.boreham@ca.abb.com>  
**Sent:** September 8, 2024 6:06 PM  
**To:** Municipal Clerk  
**Cc:** darcyboreham@hotmail.com; Anneli Boreham  
**Subject:** Proposal for Enhancements at Cookhouse Public Boat Launch



Dear Members of the Town Council,

As a landowner adjacent to cookhouse public boat launch I am writing to propose a couple of enhancements to the Cookhouse Public Boat Launch that I believe would greatly benefit our community and its visitors. Specifically, I like the idea of the installation of town-owned docking facilities and the introduction of a docking fee, as well as the expansion of parking space.

Our neighboring community, Elliot Lake, has implemented a similar system at their public boat launch with notable success. They have installed docking facilities and charge a fee for boaters who wish to leave their vessels at the launch throughout the summer. This initiative has not only provided a reliable docking option for boaters but has also generated additional revenue for the town.

I believe that adopting a similar approach at Cookhouse public boat launch would bring several advantages:

1. **Enhanced Convenience:** Docking facilities would offer a more convenient and organized option for boaters and Sugar Island landowners, improving their overall experience.
2. **Revenue Generation:** A docking fee could generate funds that could be reinvested into maintaining and improving the boat launch area.
3. **Increased Capacity:** With better-managed docking, we could potentially accommodate more boats, benefiting both locals and visitors.

Additionally, I propose that we explore options to expand the parking area at the Cookhouse boat launch. Increased parking space would alleviate congestion and make the area more accessible for all users, further enhancing the attractiveness of our town as a destination.

**Concerns Regarding the Proposed Gazebo:**

I understand that a gazebo is being considered for the Cookhouse Public Boat Launch area. While I appreciate the intention behind this addition, I am concerned about the potential increase in wildlife activity, particularly bears, which may be attracted by the additional human activity and waste generated by visitors at gazebo. As a nearby landowner, I am concerned that this could pose safety risks and negatively impact the local wildlife.

I hope that my suggestions mentioned above will be considered as alternatives to the proposed gazebo, particularly in light of the concerns about wildlife and safety. I am more than willing to discuss these ideas further and assist in any way to improve the Cookhouse Public Boat Launch area. I also feel the towns money would be better spent on improving docking and better parking area.

Thank You,

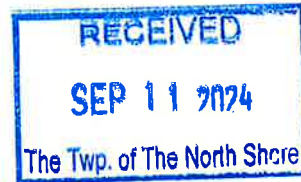
Darcy and Anneli Boreham, Cookhouse Road, Algoma Mills, Ontario



#12

Wednesday September 11<sup>th</sup> 2024

Mayor Tony Moor and Council  
Township of the North Shore  
P.O. Box 108, 1385 Hwy 17  
Algoma Mills, ON P0R 1A0



I am writing this letter to provide input regarding the ongoing discussion regarding the Cookhouse Road Boat Launch area. I will do my best to address each of the topic points, that were presented on the Notice of Requested Input, in as concise a manner as possible. When I refer to “We” I am referring to myself, my wife Gina, and our children.

**Parkette upgrade** – In general, We support this initiative. Our primary concerns around this initiative focus around safety (placement in relation to roadway) and financial viability given that some “big ticket” items (road repair, truck replacement) loom in the near future.

**Current Parking/ Expansion of Parking** – In general we are okay with the parking situation as it currently exists. Aside from long weekends, when community members camp at some of the informal campsites on the lake (winter portage area, site near Surprise Bay, etc) and residents host family and friends, there is usually more than enough parking in the area around the Cookhouse Boat Launch. We would also support an expansion of parking given that at times of heavy use there are sometimes a number of vehicles with boat trailers. Presumably, these numbers will likely increase in the future as the area grows and develops. One area that could be utilized is the old road (Pronto to Boat Launch) that was cleared in the past but has since grown over.

**Economic Development** – In conversations around potential Parkette Upgrades (gazebo, dock, parking) I have talked with some of my neighbours (On Sugar Island and the Mainland) about the possibility of including rental slips in future public dock projects. I proposed this to council and still support this idea. Rental slips for residents of water access only properties could help to offset some of the cost of parkette/dock upgrades and could help with the issue of resident docking. The reality is that for water-only access residents docking and parking are a necessity for accessing their seasonal homes. Parking passes for residents who rely on the Cookhouse Boat Launch is something that could be explored as well. These small revenue generating opportunities could allow the Township to maintain the boat launch area in a more fiscally sustainable manner.

**Beautification To Area** – We support efforts to beautify the area and would love to be involved in this process. We would also like to offer our help if volunteers are needed to help maintain spaces in the future.

**Township Owned Dock** – We support this and would love to see it include opportunities for seasonal use for water access only residents. We are willing to pay a fee to the township to use future docks.

**Policy L3** – We support Policy L3. As I interpret the Policy it encourages the Township to use local businesses, when possible, to source Township needs. However, I disagree with the way it was referred to earlier in the summer in regards to the parking/docking needs of water access residents

on Lake Lauzon. There is a local business, on the lake, that can accommodate some of the water access residents but it does not have the capacity to accommodate everyone and it is approximately an additional 20 kilometres round trip (by car and boat) for residents of Sugar Island who currently use the Cookhouse Road Boat Launch area to access their properties.

**Parking/Storage on Municipal Property** – At present I'm not sure how this policy applies to people who are parking at the Cookhouse Road Boat Launch area during the non-winter seasons. As long as a vehicle isn't blocking the roadway (in this case the area required to safely launch a boat from a trailer also) they aren't violating the policy. To my knowledge no one is using the area for vehicle repair, and parking is not occurring during the winter months. I would definitely support signage that would make the area needed to launch a boat explicitly a no parking area. However I don't see how banning overnight parking in the entire Cookhouse Road loop serves any purpose besides making life difficult for water access only residents and community members who camp at the informal sites on the lake.

**By-Law 15-32** – At present I'm unsure of how this bylaw applies given that, currently, there is no public dock at the Cookhouse Road Boat Launch area. I do agree that the boat launch area should be kept unobstructed, and that the area required to safely launch a boat, from a trailer, should remain clear.

**Water Access Only Properties** – The reality is that there are water access only properties on Lake Lauzon and throughout the Township. These properties are not new and most were built decades ago. To access, and use, these properties (camps, homes) residents need to have a place to park overnight and a place to dock their boats when they aren't home. For as long as my family has had a property on Lake Lauzon (since 1973) this has not been an issue. It is only within the last year, or so, that this is now, apparently, a major issue. I have many thoughts regarding why this has, seemingly, suddenly become a major concern but it is probably most appropriate for me to keep those thoughts to myself at this point. That being said, residents who have water access properties need a place to park. We do not benefit from many of the same municipal services that other residents of the township benefit from. All I ask for in return for the tax money that we pay is for a spot to park my truck when I'm at my residence and a place to tie up my boat when I am not at my residence. I am willing to pay additional fees for this and I am willing to work with the Township in any way to make our co-existence as smooth as possible. I have no interest in "battling" (for lack of a better term) with anyone at this stage in my life.

I would like to thank Mayor Moor, and the Township Council Members for asking for input from residents regarding this issue. As I stated in an earlier letter I love spending my non-winter months in the Township of The North Shore. I feel very privileged to have been able to spend the bulk of my life coming to Lake Lauzon in the summer. I have absolutely no interest in making enemies with anyone and, ideally, I would love to stay out of Township politics as much as possible. I simply want to be able to quietly enjoy my time at my camp. I do not want to step on anyone's toes and I don't want to fight. We are incredibly willing to work with the Township to find mutually beneficial solutions to any problems that currently exist or that may exist in the future. Let us know how we can help. All that we ask in return is that you consider how this decision and future decisions will affect those of us who have to access our residences by the water.

Thank you for your time and consideration and please reach out if there is ever anything that I can do to help the Township.

Levis (Lee) Becker

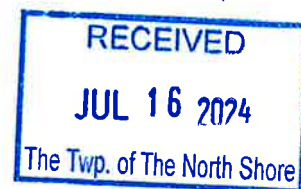
Gina Corsini

Sugar Island

(519) 575-3417

(519) 502-1277

#13



Tuesday, July 16<sup>th</sup> 2024

Mayor Tony Moor and Council  
Township of the North Shore  
P.O. Box 108, 1385 Hwy 17  
Algoma Mills, ON P0R 1A0

I am writing this letter to voice some concerns, that have come up in my conversations with other residents of Lake Lauzon this spring and early summer, to the Mayor and Council for the Township of the North Shore around the issue of the gazebo that has been proposed for the Cookhouse Road Public Boat Launch area. I may be missing some details around the project, as I only began asking people about it when I saw the area marked off this spring, and, admittedly, do not have all the details around this project. I apologize for my potential misstatement of facts, in advance, and would love to learn more if my perceptions are off base.

Firstly, the issue of safety comes to mind as the gazebo, by the nature of the proposed space itself, is very close to the roadway and is proposed for an area where people are backing up trailers loaded with boats. As the area is often crowded with parked vehicles, especially on holiday weekends, it could pose a safety issue for people using the proposed gazebo and to vehicles, boats, and most importantly pedestrians, when the boat launch area is busy.

Secondly, some concerns have been raised about the cost of the gazebo itself and potential of return on investment for the site. I do agree that there could be some definite benefits that could arise from beautifying that space but I am not convinced that this gazebo project should be a priority given that critically important, and expensive, projects like road restorations are looming in the Township's future.

Some people I have spoken with have expressed concerns about the potential problems that could arise from losing the parking area that had been added, not that long ago, to the proposed location of the gazebo. It was my understanding that those spaces were added by the Township to address the lack of parking that was already an issue, at times, at the Cookhouse Road Public Boat Launch. As someone who routinely travels 600km+ to come to my property on Sugar Island the prospect of driving many hours and not having a place to park upon arrival is concerning. In these recent conversations, as well, the issue of the potential for loitering and, perhaps even, crime at, and around, the boat launch area has come up as well. The security of feeling like my vehicle and its contents are safe when I'm parked on Cookhouse Road is something that I have grown accustomed to and I would hate to lose that sense of security.

It would be very reassuring to know that a thorough and precise look at the potential pros and cons of the proposed gazebo have occurred and that the taxpayers of the Township have had the opportunity to provide input into the project before it goes forward. I would propose that a pause be placed on the project (as summer is already nearly half over, sadly) and a fresh look could happen this autumn with clear communication before the project goes forward. I'm certainly not against any changes to the Cookhouse Road site but I would love to have the opportunity to have a voice in the improvements.

\* confirmed to add this letter to submissions on Aug 27/24 \*  
Cep

Lastly, in my conversations with other residents of Sugar Island and some neighbours in the Pronto Road area, it seems like the proposed improvements to the Cookhouse Road area is ignoring a practical and relatively easy way to generate revenue that could be used to improve and maintain the Cookhouse Road site. People with camps on the islands at the east end of the lake need a place to park their boats while they are not at their camps. For years residents have had to park their boats on makeshift private docks that have been added, over the years, near the public launch. I would love to see a public dock added to Cookhouse Road with slips that residents of Sugar Island, and other smaller islands, could rent for the season. This would be a very easy way to generate enough income to ensure that upkeep and maintenance on the Cookhouse Road area could be sustainable. At present I often feel that I pay property taxes for my property on Sugar Island but I don't receive a lot of services in exchange for those tax dollars. I am completely okay with this fact as I love being able to be on the lake. I would happily rent a slip at the Cookhouse Road site to help maintain the boat launch area and to make my time at camp even less stressful.

As someone who spends approximately six months of the year accessing Lake Lauzon and enjoying my place on Sugar Island (I have been coming to that property for over 45 years), I would love to feel as though the Township valued my opinion and wanted me to be part of the community. I have never questioned this before. I have always felt valued and included by my neighbours on Lake Lauzon. This year, however, has felt very different. It feels as though things are happening that are fracturing the sense of community I have come to enjoy. It's very unfortunate as I have said, for as long as I can remember, that Lake Lauzon is my favourite place on earth. I would love it if we could, perhaps, put the brakes on this project for a few months to allow all the stakeholders to come together and brainstorm a plan to make the Cookhouse Road boat launch better for everyone who uses it.

I understand that this is very short notice, but I would very much appreciate if this letter could be inserted with the staff report on the boat launch for the Wednesday July 17<sup>th</sup> meeting regarding the Cookhouse Road Boat Launch.

Thank you for your consideration,

Levis (Lee) Becker and Gina Corsini

Sugar Island

519-575-3417

Additional Lake Lauzon area residents who have expressed support of this proposal:

Jason and Vanessa Born – Sugar Island

Wayne Marshall – Sugar Island

John Pomerleau – Sugar Island

Sharon Opfermann – Sugar Island

John and Kim Tunney – 1049B Cookhouse Rd.

Tom and Rhonda Kirby – Pronto Rd.

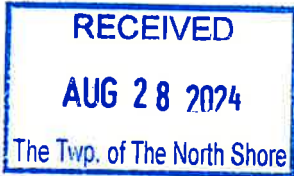
#14

**Municipal Clerk**

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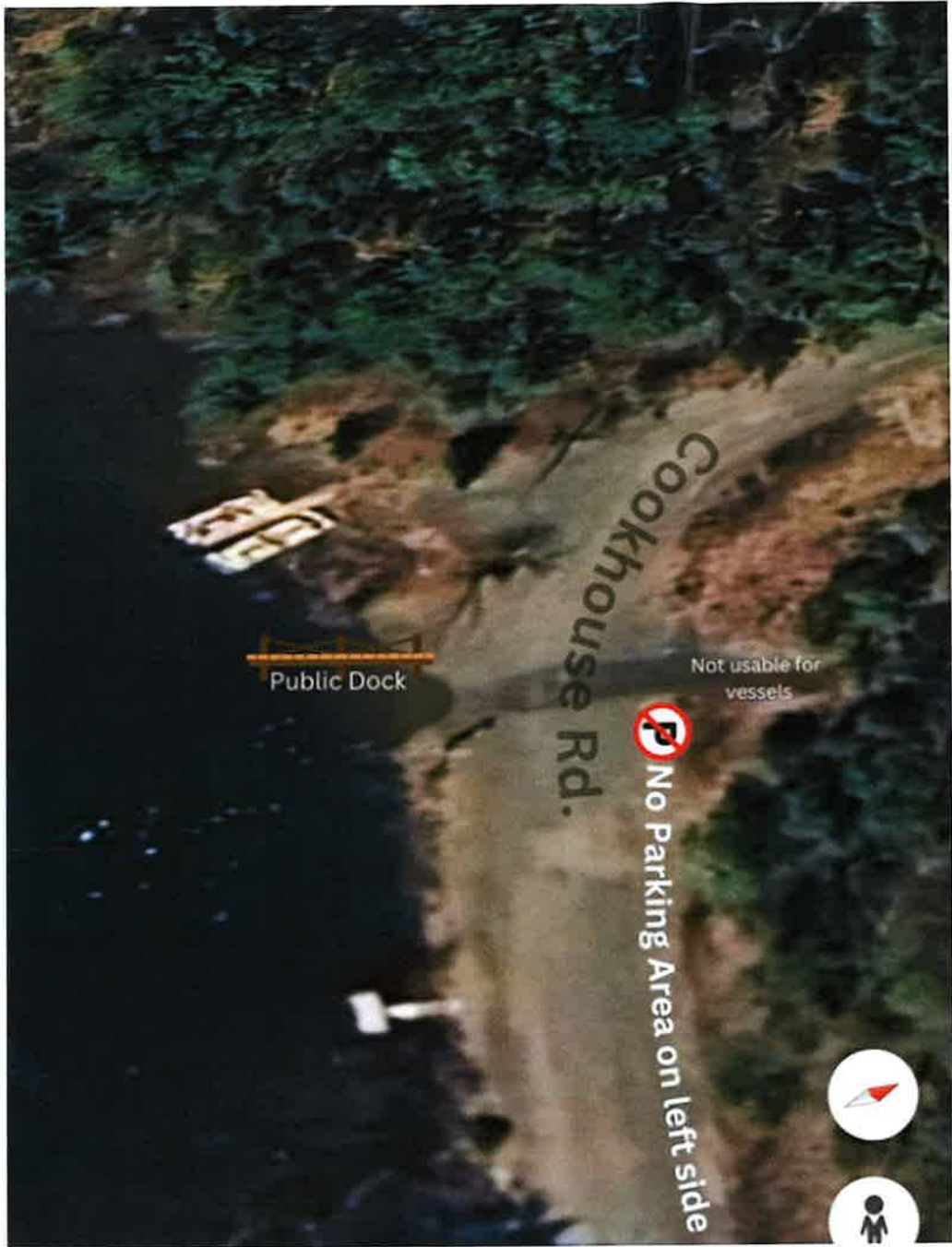
**From:** Kim Tunney <tunneyk@icloud.com>  
**Sent:** August 28, 2024 5:21 PM  
**To:** Municipal Clerk  
**Subject:** Attention Clerk Re: Cookhouse boat launch

- > As per the recent public notice we would like to provide feedback for the Cookhouse Boat launch area. We own a cottage off of Cookhouse Rd and use the launch regularly.
- >
- > Our main concern that has impacted us is the launch area itself and the lack of adequate parking. Having a larger vessel, the cleared area directly across the water is not ideal and frankly not usable. As a result, we have to use the road to launch and when vehicles are parked on both sides of the narrow road it's really difficult to manoeuvre our truck/boat safely to launch. We would like to see a launch area more suitable for different sizes of vessels and clear signage for a launching area/no parking area and additional parking to allow for the launch to remain clear of parked vehicles.
- >
- > A public dock at the launch would also be a great addition, when launching alone or having an area to load the boat more easily with gear/passengers. Our cottage is drive to so we don't have a need for a slip but agree that this would be a great addition for those with boat access only cottages who need a place to park while they get supplies/groceries etc.
- >
- > Thank you in advance for your consideration.
- >
- > John and Kim Tunney
- > 1049b Cookhouse Rd
- > Algoma Mills, ON
- >
- > Home address: 25 Lake Dr. Blind River, ON



Contact: John 705-394-4074, Kim 705-641-1323

Photo of launch and areas of concern



Public Dock

Cookhouse Rd.

Not usable for vessels

 No Parking Area on left side





#15

## Municipal Clerk

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**From:** Jo Dolling <dollingjo@gmail.com>  
**Sent:** August 29, 2024 3:09 PM  
**To:** Douglas Boreham; Municipal Clerk  
**Subject:** Fwd: Attention of the Clerk

Subject: Requested Input for Improvements to the Cookhouse Boat Launch

Dear Members of Town Council,

We are writing to express our support to improve the Cookhouse Boat Launch by installing a public boat dock and extending the parking facilities.

1. **Enhanced Accessibility:** A public boat dock and extended parking area would significantly improve accessibility to Lake Lauzon, making it easier for residents and visitors to launch and retrieve boats from the lake.
2. **Improved Safety and Convenience:** With well-planned parking and docking facilities, we can alleviate congestion and parking issues around the lake area. This will enhance safety for all users and create a more enjoyable experience for everyone.

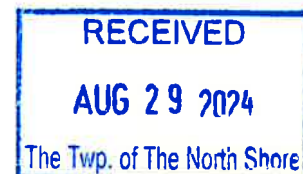
In summary, a dedicated boat dock and expanded parking would best serve the needs of lake users, and a line with the primary function of the site.

**Consideration Regarding Gazebo:** We would also like to address the consideration of adding a gazebo at the site. Given that the primary focus of this location is for watercraft launching and related activities, a gazebo might not be suitable or necessary for this specific area.

Again, thank you for facilitating public comments regarding improvements to the Cookhouse boat launch.

Sincerely,

Jo Dolling and Doug Boreham, Cookhouse Road, Algoma Mills



#16

## Restriction of overnight Parking at Area Boat Launches for Lake Lauzon

Murray Pritchard <murray@royalpage.ca>

Mon 8/19/2024 11:38 AM

To: Mayor <Mayor@townshipofthenorthshore.ca>

Your Worship and Members of Council,

I am writing to express my concern regarding the proposed by-law to prohibit overnight parking at boat launches accessing Lake Lauzon. I am a local Realtor that does represent water access only property owners on Lake Lauzon, but I am also writing this because I believe this restriction will have significant negative impacts on both property owners and the local economy.

Firstly, prohibiting overnight parking at boat launches will severely limit access for property owners who rely on these facilities to reach their facilities. Many of us use these launches to transport supplies and guests to our properties, often requiring overnight stays due to the distance and time involved. Restricting overnight parking will make it challenging to manage these logistics, potentially deterring people from visiting or maintaining their properties.

Secondly, the economic impact of this by-law cannot be overlooked. Water access properties contribute to the local economy through property taxes, tourism, and spending at local businesses. By making it more difficult for property owners and visitors to access these properties, the by-law could lead to a decrease in property values and a reduction in tourism-related revenue. This, in turn, could negatively affect local businesses that rely on the patronage of property owners and tourists.

I urge the council to consider these points and explore alternative solutions that balance the need for regulation with the practical needs of property owners and the local economy. Possible alternatives could include designated overnight parking areas, permits for overnight parking, or improved security measures to address any concerns without imposing a blanket prohibition.

Thank you for considering my perspective on this important issue. I hope the council will take into account the potential consequences and work towards a solution that benefits all stakeholders.

Sincerely,

Murray Pritchard

Murray Pritchard,

Broker

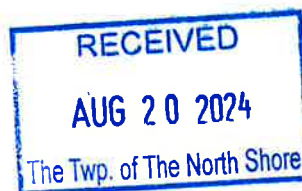
Royal LePage Mid North Realty

Office: 705-356-1416

Cell: 705-849-0976

Fax: 705-356-0094

E-mail: [murray@royalpage.ca](mailto:murray@royalpage.ca)



#17

## Boat Launch

Rhonda Kirby <rhondakirby@live.com>

Sat 8/10/2024 11:27 AM

To: Mayor <Mayor@townshipofthenorthshore.ca>

Dear Mayor Moor,

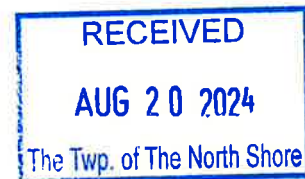
I was quite alarmed when I read the Council Report from the meeting of July 17<sup>th</sup>, 2024. While it is apparent that there are conflicting opinions about potential dockage and construction of a gazebo, my biggest concern is that overnight parking will no longer be allowed at the Cookhouse Boat Launch.

Members from the community, particularly those with properties on Sugar Island, have used the Cookhouse launch for **decades** with no issues. Traditionally, many from the surrounding area and elsewhere also use that launch to gain access to Crown Land for overnight camping, hunting and fishing. The Cookhouse Boat Launch has provided **safe and easy access** to family camps. Travelling by boat from Lauzon Resort, where slips are available, is not unreasonable for those in the lower basin or those travelling to the southwest end of the lake. Navigating from there to the east end of Lake Lauzon, however, can be challenging and dangerous. High winds often come up quickly, particularly at certain times of the year, and the open water is dangerous, particularly for smaller watercraft. Even the most experienced boaters will avoid crossing the big part of the lake when conditions are unfavourable. Yes, they could simply stay home when conditions are poor, but how do they return safely when they must do so? During winter months, individuals with water access properties use the Cookhouse launch to cross the ice by snowmobile at the east end as well. Due to the fact that the ice takes much longer to freeze on the upper end of the lake, it is often unsafe until late in the season.

It seems very unfair that a parking policy (P-6) that has never been enforced at this site, is all of a sudden a key issue. If lack of parking is the problem, simply cut back the trees a bit on Cookhouse Road (with respect for the wetland habitat, or course), and improve the signage so people know where to park. Safety is more important than policy, don't you agree?

Respectfully,

Rhonda Kirby



## Concerns and Suggestions Regarding Cookhouse Road Public Boat Launch

#18

Vanessa Croteau <vanessa.croteau@live.ca>

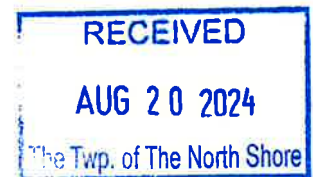
Tue 8/13/2024 8:07 PM

To: Mayor <Mayor@townshipofthenorthshore.ca>

Cc: Jason Born <jay\_182@hotmail.com>

2 attachments (536 KB)

1000006586.jpg; 1000006588.jpg;



Dear Members of Council and Mayor of the Township of The North Shore,

We are Jason and Vanessa Born (Croteau), and for the past four years, we have enjoyed our recreational property on the North side of Sugar Island on Lake Lauzon. We, along with our two Great Danes, have cherished this peaceful retreat from our busy lives that we have deemed "our happy place" and we have felt warmly welcomed by The North Shore community.

Recently, however, we have noticed a rise in concerns and conflicts that have somewhat diminished the enjoyment of our piece of paradise. We have heard about potential changes or enforcement of a bylaw concerning the Cookhouse Road public boat launch, which could significantly impact our access to our property and that of many others.

If the decision is made to deny overnight parking at the Cookhouse Road public boat launch—something we have done without issue for the past four years—we have several questions:

1. What specific incidents or concerns have led to this potential change? If there were issues, why were we not informed earlier so that we could address them?
2. How will this decision affect our ability to access our property, given that we trailer our boat each visit? We are concerned about not having a place to park our vehicle and boat trailer overnight.
3. We learned from a recent council meeting that there might be an option to rent slips at a local private business on the West end of the Lake. We have inquired and found that only three slips remain (with five properties on Sugar Island alone) and that parking is very limited. Additionally, crossing the lake from the West end in our current boat is unsafe due to unpredictable weather conditions. This would force us to purchase a larger boat, which is financially unfeasible for us.

In light of these concerns, we have brainstormed some potential solutions:

- **Explore acquiring nearby property:** We inquired with a relator, and confirmed there is an unowned piece of land East of Cookhouse Road that the township might consider obtaining for overnight or overflow parking (land is marked in red, and the possible parking area is marked in blue on the first attached photo).
- **Implement Overnight Parking Permits:** The township could issue permits for residents with boat access and their guests. These permits could be valid for all public launches within the township. To obtain a permit, users would need to agree that the township is not liable for any issues related to the use of the parking facilities.
- **Install private boat slips:** Consider expanding rented boat slip options at the Cookhouse location, which could also include overnight parking and generate income for the township. (we do not feel this would be "re-inventing the wheel", but rather expanding on a much needed amenity to the community.)
- **Expand current parking:** Extend the designated parking area along the entire lake side of the launch, rather than just the small area between the current two designated parking signs.

- **Designate additional parking spaces:** Create overnight parking on the backside of Cookhouse Road (as marked in blue on the second attached photo). With this potential project, maybe also lengthening or expanding the pull in/pull out area to better accommodate larger boats to avoid congestion.
- **Maintain current conditions:** If there are no significant current issues, we suggest leaving the current situation unchanged.

We are also concerned about the value of our tax contributions if essential services like overnight parking, garbage collection, water, sewer, and fire services are not provided. We primarily use Pronto Road and Cookhouse Road and feel it is fair to contribute to their maintenance, but restrictions on overnight parking could limit access to our property all together.

Thank you for considering our concerns and proposed solutions. We hope to reach a resolution that benefits all members of the community who utilize these public launches to enjoy the beauty of The North Shore and Lake Lauzon.

Sincerely,

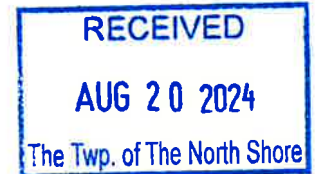
Jason and Vanessa Born (Croteau)  
Sugar Island Residents



#19

August 10, 2024

**SUBJECT: Changes to Cookhouse Boat Launch**



Dear Mayor Moor,

I have recently heard of the up-coming proposed changes to parking and docking of boats at the Cookhouse Boat Launch.

Why is this change being proposed? Rumor has it that someone complained. Who complained? What exactly IS their complaint? Matt said at the last meeting that there have been no issues previously and he has issued no tickets to date. So, what has changed this? And, so abruptly? These are some pretty harsh changes to put forth with no explanations to the taxpayers who use this launch to get to their cottages.

The boat launch is on the agenda for the August 14th meeting. We tried to form a delegation to present our side of this issue but the Clerk denied this saying the agenda was too full. She said the delegation could be put forth to the next meeting. I can't say if "could be put forth" means she "put it forth".

Is it possible that the Clerk and the By Law Officer reach out to the person/people who are complaining, have them form a delegation as well to be presented at the next meeting and all sides of this issue can be looked at before some very harsh changes are made.

**We are not opposed to some changes but would appreciate some thought going into them to make the public boat launch as nice and user friendly as possible. I am sure that everyone on staff and council have the community's best interest at heart....so, let's get it right.**

**I have invested heavily into this community and looked forward to enjoying my retirement years here in the summer months. Once our cottage is open for the year, I stay from the end of June until October each year. These changes, however, have brought about a lot of anxiety and, seemingly, undo stress.**

**When residents are proposing a source of revenue to the township, I do not understand why we are told to secure parking and dockage from a small business in the township when this could create a continuous revenue stream for the Township of the Northshore. I am in no way opposed to supporting local businesses as I support as many as I can while in the Northshore, but the staff's solution of Louzon Resort is not a good fit. This is too far for a safe crossing in bad weather (and we all know you get a lot of that!) or having to cross after dark. Furthermore, Louzon Resort says they only do is for their seasonal customers, day users and one friend on the lake.**

**Where are visitors to the Northshore supposed to park when they come to town? Can they park at the Township office? What about paid parking at the boat launch for overnight, with a discount for taxpayers? Possibly a monthly parking pass which we can buy on line?**

**If this does come into effect Wednesday night, will we be given ample time to find alternative parking/docking or do we just**

**pack up and go home Thursday and list our properties for sale? What do you think our chances of selling would be when this township has a reputation of not caring for their residents with the drastic changes that are currently being proposed...and so quickly implemented?**

**We pay approximately \$12,000 per year between the 5 camps on Sugar Island. We currently have one service. We can take our garbage to the dump. Now, we feel like we are being chastised as our means of getting to and staying at our cottages for any length of time, is being stripped away.....and, for what reason? We do not understand.**

**As our Mayor, please explain this to us so we do understand.**

**Respectfully,**

*Sharon*

**Sharon Opfermann**

**Lot 11**

**Sugar Island**



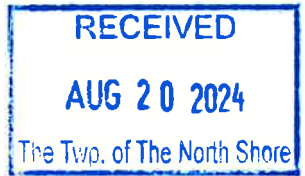
## Pronto boat launch concerns

anpomerleau <jeanpomerleau@yahoo.com>

Tue 8/13/2024 12:41 PM

To: Mayor <Mayor@townshipofthenorthshore.ca>

Cc: AtLarge <AtLarge@townshipofthenorthshore.ca>; Ward1 <Ward1@townshipofthenorthshore.ca>; Ward2 <Ward2@townshipofthenorthshore.ca>; Ward3 <Ward3@townshipofthenorthshore.ca>



#20

Dear Mayor Tony Moor:

My name is John Pomerleau and I am the current owner of Lot 10 on Sugar Island on Lake Lauzon. Recent rumours about docks with rental slips, gazebos, and day-use only bylaws about to be strictly enforced with limited parking have me very deeply concerned.

The cottage on Lot 10 was built in the 1970s by Bob Armstrong and by all accounts, he and his family lived in it almost year-round. That's certainly a long history of overnight parking! When I bought the house, he made it clear that the dock he had at the landing in Pronto had been "grandfathered in" to be available for this property - that's another case of full awareness on the part of the Township of regular, overnight use of the launch area. The question, then, is why the sudden need to strictly enforce a bylaw which has been virtually forgotten for almost 50 years?

I can vouch for the launch area being well used, particularly since Covid hit. On holiday weekends, there are cars parked along both sides of the road near at the boat launch. That's good news! It means there are lots of people, tourists and locals, enjoying what the Township of the North Shore has to offer. These people are boating, fishing, or visiting other property owners on this end of the lake and undoubtedly spending money local businesses. The questions I am asking myself and my thoughts about them follow.

- **Is a dock needed?** It would certainly enhance the experience and would definitely make it more accessible for those with mobility issues. For me, it would be an upgrade in services received for my tax dollars - currently I have the luxury of a public garbage bin at the boat launch!

- **Are rental slips a good idea?** Tax payers with water-access only properties at this end of the lake would certainly appreciate the opportunity as long as they are reasonably priced and we are guaranteed a slip. Discussions concerning this rumour suggest that we support local business, i.e. Lake Lauzon Resort, but a recent check revealed they have only three slips available and there are 5 interested property owners at the east end of the lake!

- **Is a gazebo needed?** I have never seen anyone lingering in the boat launch area to enjoy the view or pass the time. People looking for a boat launch want to get their boat in the water and go, or, if there was a dock, perhaps cast a line into the water. The bay is not attractive as a swimming or play area. If the intent is to develop a bit of a park to attract people, then parking would become more of a problem. I think this would be a waste of tax dollars!

- **Does restricting parking to day-use only resolve any issues?** As I pointed out earlier, there is a 50-year history of overnight parking with no issues that I am aware of so why the need to push for stricter bylaw enforcement now? Current user traffic may have increased recently but the logical solution would be more parking space. A council looking out for the best interests of it's constituents should not be looking to make life more difficult for everyone! With no overnight parking, my wife and I would have to decide who gets to stay overnight while the other is driving home - not exactly encouraging for people to invest in lake-front property! Recognize, too, that our family members drive several hundred kilometers to visit a few times over

the summer and stay with us for up to a week, spending money at Wilson's for groceries Lake Lauzon Resort for worms and ice cream, and buying gas for cars and boats. A drive home by one unlucky person is not really an option for them. Consider, also, families, youth groups or day camps wishing to provide an overnight wilderness experience - and there have been a few in our time on the lake. The Pronto boat launch provides great access to a relatively uninhabited section of the lake that meets their needs. Where do they park?

I am sure there have been amendments and updates to existing bylaws over the history of the Township and this would be the perfect time to look at changes in this one! A push to enforce day-use only at this boat launch would not benefit anyone! ... unless, of course, there are some councillors who are targetting the water-access only group for personal reasons?

Councilors are elected to serve the peoples' needs not to give them power to make life more difficult for them. In this case, councilors need to rise above personal feelings and consider the best interests of the people they serve and the Township as a whole.

I respectfully request that these matters be thoughtfully and impartially considered with an eye to making the Township of the North Shore a great place to invest and to live.

Sincerely,  
John Pomerleau

Sent from my Galaxy

#21

**Subject: Input for Improvements to the Cookhouse Boat Launch**

Dear Members of Town Council,

We were quite alarmed when we read the Council Report from the meeting of July 17<sup>th</sup>, 2024. While it is apparent that there are conflicting opinions about potential dockage and construction of a gazebo, our biggest concern is that overnight parking will no longer be allowed at the Cookhouse Boat Launch.

Members from the community, particularly those with properties on Sugar Island, have used the Cookhouse launch for decades with no issues. Traditionally, many from the surrounding area and elsewhere also use that launch to gain access to Crown Land for overnight camping, hunting and fishing. The Cookhouse Boat Launch has provided safe and easy access to family camps. Travelling by boat from Lauzon Resort, where slips are available, is not unreasonable for those in the lower basin or those travelling to the southwest end of the lake. Navigating from there to the east end of Lake Lauzon, however, can be challenging and dangerous. High winds often come up quickly, particularly at certain times of the year, and the open water is dangerous, particularly for smaller watercraft. Even the most experienced boaters will avoid crossing the big part of the lake when conditions are unfavourable. Yes, they could simply stay home when conditions are poor, but how do they return safely when they must do so? During winter months, individuals with water access properties use the Cookhouse launch to cross the ice by snowmobile at the east end as well. Due to the fact that the ice takes much longer to freeze on the upper end of the lake, it is often unsafe until late in the season.

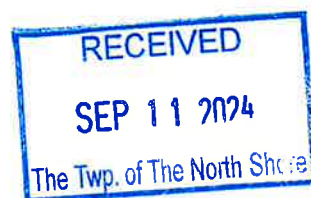
Our suggestions for improvement to the Cookhouse Boat Launch are to focus on improved accessibility, safety and convenience as follows:

1. Improved parking: cut back trees to extend parking areas (with consideration of preserving existing shoreline and wetland areas). Improve signage, including signage for overflow parking at the top of the hill on Pronto Road.
2. Consider a change of direction of approach to the launch to facilitate launching.
3. Installation of a dock specifically for launching boats (all other township launches have one) would make it safer and easier for boaters to launch their boats.
4. Continued overnight parking for water access residents and overnight campers.
5. Regarding a Gazebo: Considering that the main purpose of this site is for launching of watercraft, and that parking space is already limited, a gazebo isn't really a necessary or fitting use of space.

Thank you for your consideration in this matter and for inviting comment from the public.

Regards,

Rhonda & Tom Kirby



9a

**BY-LAW NO: 24-47**

**Being a bylaw to adopt the Staff and Council as Volunteer Firefighters Policy for  
The Corporation of the Township of The North Shore**

WHEREAS Section 5(1) of the Municipal Act S.O. 2001, c.25, as amended, grants that the powers of a municipality shall be exercised by its Council;

AND WHEREAS Section 5(3) of the Municipal Act 2001 S.O. 2001, c.25, as amended, provides that a municipal power, including a municipality’s capacity, rights, powers and privileges under section 9, shall be exercised by by-law unless the municipality is specifically authorized to do otherwise;

AND WHEREAS Section 5(4) subsections (1) to (3) of the Municipal Act S.O. 2001, c.25, as amended, apply to all municipal powers, whether conferred by this Act or otherwise;

AND WHEREAS the Council of the Corporation of the Township of the North Shore deems it appropriate to adopt a Staff and Council as Volunteer Firefighters Policy;

NOW THEREFORE THE COUNCIL OF THE CORPORATION OF THE TOWNSHIP OF THE NORTH SHORE HEREBY ENACTS AS FOLLOWS:

1. That the Staff and Council as Volunteer Firefighters Policy hereto as Schedule “A” be adopted.
2. That Schedule “A” be declared to form part of this by-law.
3. This By-Law shall come into force and take effect on the date of passing thereof and its short title is “Staff and Council as Volunteer Firefighters Policy By-Law”.

**READ A FIRST, SECOND AND THIRD TIME, ENACTED AND FINALLY PASSED THIS 18<sup>th</sup> DAY OF SEPTEMBER 2024.**

\_\_\_\_\_  
Tony Moor, Mayor

\_\_\_\_\_  
Rachel Jean Schneider, Clerk/Deputy Treasurer

THE CORPORATION OF THE TOWNSHIP OF THE NORTH SHORE

POLICY MANUAL

POLICY TITLE:	SUBJECT:
Township of The North Shore Staff and Council as Volunteer Firefighters	Operational Guideline

POLICY SECTION:	POLICY NO:
F	2

EFFECTIVE DATE:	January 16, 2019	ENACTED BY:	Resolution
REVIEWED:	September 4, 2024	ENACTED BY:	Resolution, By-Law 24-47

1.00 Purpose

The purpose is to establish a guideline as to the activities of fire fighters acting on behalf of the fire department who also serve in another capacity with the Township of The North Shore. The Township of The North Shore Fire Department requires volunteers, but the priority of tasks, monetary compensation and department administration are areas of potential conflict.

2.00 Scope

2.01 This guideline outlines the activities of a Municipal employee who is a volunteer fire fighter with the Township of The North Shore Fire Department.

2.02 This guideline outlines the activities of Township of The North Shore elected officials who are a volunteer fire fighter with the Township of The North Shore Fire Department.

3.00 Municipal Employee as a Fire Fighter

3.01 The Township of The North Shore Fire Department provides emergency services to the residents and the public passing through the Municipality. In the event of an emergency, the Township of The North Shore Municipal employee during his or her normal work schedule can respond immediately as a fire fighter to the scene of the emergency.

3.02 All Township of The North Shore Fire Department fire fighters at the scene of an emergency shall follow the operating guideline with respect to the chain of command by following instructions of the Officer-in-Charge (OIC) or Incident Commander (IC). The Township of The North Shore Fire Department fire fighter who is a Municipal employee arriving on the scene first shall be the OIC or IC until such time as a senior officer or other fire fighter agrees to assume this responsibility.

3.03 Monetary compensation for the Township of The North Shore Municipal employee responding to an emergency will be determined by the Township of The North Shore Clerk based on the difference in a fire fighter's compensation responding to an emergency versus compensation paid to a fire fighter for a training exercise or extra duty.

3.04 The Township of The North Shore Fire Department fire fighter who is a Municipal employee shall participate in training and other exercises similar to other fire fighters. Training is typically outside Municipal work schedule and compensation shall be as a fire fighter attending a training session.

3.05 The Township of The North Shore Fire Department fire fighter who is a Municipal employee may be assigned extra duty that can be done outside the Township of The North Shore work schedule. The Fire Chief shall assign extra duty based on the following considerations in order of priority: a fire fighter has the necessary skills or knowledge; willing to complete the assigned work; and rotational basis among all fire fighters. Extra duty outside the employee's Municipal work schedule shall be compensated at a similar rate to a fire fighter attending a training session.

4.00 Municipal Employee as Fire Chief

4.01 The Township of The North Shore Fire Department provides emergency services to the residents and the public passing through the Municipality. In the event of an emergency, the Township of The North Shore Municipal employee during his or her normal work schedule can respond immediately as a Fire Chief to the scene of the emergency.

4.02 All Township of The North Shore Fire Department fire fighters at the scene of an emergency shall follow the operating guideline with respect to the chain of command by following instructions of the Officer-in-Charge (OIC) or Incident Commander (IC).

3.03 Monetary compensation for the Township of The North Shore Municipal employee responding to an emergency as Fire Chief during normal working hours will be the regular pay for both positions. Reasoning for this is that the Fire Chief position is an annual salary determined by the duties carried out throughout the year and council feels that a Municipal employee with a highly valuable skill set should not lose wages for their service to the community.

3.04 The Township of The North Shore Fire Chief who is a Municipal employee shall participate in training and other exercises similar to other fire fighters. Training is typically outside Municipal work schedule and compensation shall be as a Fire Chief attending a training session.

3.05 The Township of The North Shore Fire Department Fire Chief who is a Municipal employee may be assigned extra duty that can be done outside the Township of The North Shore work schedule. Extra duty is assigned based on the following considerations in order of priority: a fire fighter has the necessary skills or knowledge; willing to complete the assigned work; and rotational basis among all fire fighters. Extra duty outside the employee's Municipal work schedule shall be compensated at a similar rate to the Fire Chief attending a training session.

5.00 Elected Municipal Official as a Fire Fighter

5.01 An elected Municipal official is able to respond to an emergency that will not likely interfere with his or her other duties related to the Township of The North Shore. The Township of The North Shore elected official can respond immediately as a fire fighter to the scene of the emergency.

5.02 All Township of The North Shore Fire Department fire fighters at the scene of an emergency shall follow the guidelines with respect to the chain of command by following instructions of the Officer-in-Charge (OIC) or Incident Commander (IC). The Township of The North Shore Fire Department fire fighter who is an elected official arriving on the scene first shall be the OIC or IC until a senior officer or other fire fighter agrees to assume this responsibility.

5.03 Monetary compensation for a Township of The North Shore elected official responding to an emergency will be as per the same system established for fire fighters not employed with the Township of The North Shore.

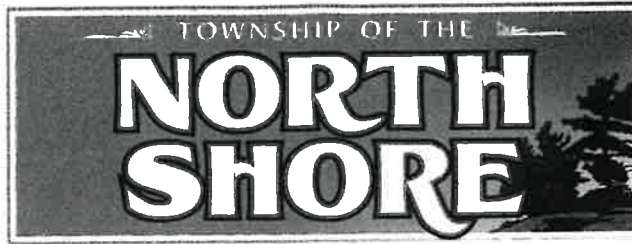
5.04 The Township of The North Shore Fire Department fire fighter who is an elected Municipal official shall participate in training and other exercises similar to other fire fighters. Training will typically not conflict with Municipal responsibilities and compensation shall be as a fire fighter attending a training session.

5.05 The Township of The North Shore Fire Department fire fighter who is an elected Municipal official may be assigned extra duty. The Fire Chief shall assign extra duty based on the following considerations in order of priority has the necessary skill or knowledge; willingness to complete assigned work; and rotational basis among all fire fighters. Extra duty shall be compensated at a similar rate to a fire fighter attending a training session.

5.06 The Township of The North Shore Fire Department fire fighter who is also an elected Municipal official shall not be expected to compromise his or her responsibilities to the Township of The North Shore Council. His or her role as a fire fighter and an elected official are to be kept separate, unless otherwise appointed as the official representative to the Township of The North Shore Fire Department by the Township of The North Shore Council.

#### 6.00 Responsibility

It is the responsibility of all fire fighters to behave ethically with the Township of The North Shore Fire Department.



COPY

Resolution # 270

PO Box 108, Algoma Mills, ON P0R 1A0  
(705) 849-2213 (705) 461-1821

REGULAR COUNCIL MEETING

MEETING DATE: September 4<sup>th</sup>, 2024

AGENDA ITEM(S): 7e

MOVED BY: L. Menard

SECONDED BY: R. Green

**BE IT RESOLVED** That Council receive the staff report as presented for consideration, and that Council approve the Staff and Council as Volunteer Firefighters Policy.

Conflict of Interest disclosed by :		Ward 1	Ward 2	Ward 3	At Large	Mayor
Seat Vacated : Y      N		Recorded Vote Requested by :				
Recorded Vote : (Y) ea, (N) ay,		Ward 1	Ward 2	Ward 3	At Large	Mayor
DEFEATED	DEFERRED	CARRIED	✓			

MAYOR or CHAIR or (Acting)



9b

**BY-LAW NO: 24-48**

**Being a bylaw to adopt the Employee Right to Disconnect Policy for  
The Corporation of the Township of The North Shore**

WHEREAS Section 5(1) of the Municipal Act S.O. 2001, c.25, as amended, grants that the powers of a municipality shall be exercised by its Council;

AND WHEREAS Section 5(3) of the Municipal Act 2001 S.O. 2001, c.25, as amended, provides that a municipal power, including a municipality's capacity, rights, powers and privileges under section 9, shall be exercised by by-law unless the municipality is specifically authorized to do otherwise;

AND WHEREAS Section 5(4) subsections (1) to (3) of the Municipal Act S.O. 2001, c.25, as amended, apply to all municipal powers, whether conferred by this Act or otherwise;

AND WHEREAS the Council of the Corporation of the Township of the North Shore deems it appropriate to adopt an Employee Right to Disconnect Policy;

NOW THEREFORE THE COUNCIL OF THE CORPORATION OF THE TOWNSHIP OF THE NORTH SHORE HEREBY ENACTS AS FOLLOWS:

1. That the Employee Right to Disconnect Policy hereto as Schedule "A" be adopted.
2. That Schedule "A" be declared to form part of this by-law.
3. This By-Law shall come into force and take effect on the date of passing thereof and its short title is "Employee Right to Disconnect Policy By-Law".

**READ A FIRST, SECOND AND THIRD TIME, ENACTED AND FINALLY PASSED THIS 18<sup>th</sup> DAY OF SEPTEMBER 2024.**

\_\_\_\_\_  
Tony Moor, Mayor

\_\_\_\_\_  
Rachel Jean Schneider, Clerk/Deputy Treasurer

THE CORPORATION OF THE TOWNSHIP OF THE NORTH SHORE

POLICY MANUAL

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POLICY TITLE:  
Employee Right to Disconnect

SUBJECT:  
Employee Health, Safety and Wellness

POLICY SECTION:  
E

POLICY NO:  
4

EFFECTIVE DATE:  
September 4, 2024

ENACTED BY:  
Resolution, by-Law 24-48

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## Employee Right to Disconnect Policy

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### Intent

The Township of The North Shore understands that due to work-related pressures, the current landscape of work, or an employee’s work environment or location, employees may feel obligated or choose to continue to perform their job duties outside their normal working hours. Work-related pressure and the inability to disconnect from the job can lead to stress and deterioration of mental health and overall well-being. This policy has been established to support employee wellness, minimize excessive sources of stress, and ensure that employees have the right to disconnect from their work outside their regularly scheduled hours.

For this policy, “regularly scheduled hours” means an employee’s specific working hours during which an employee is expected to perform their job duties and/or attend Council or Committee meetings, including to attend when required by the Clerk, per the Township of The North Shore Procedure By-Law.

### Guidelines

An employee’s time outside working hours is meant for employees to recharge and spend time as they wish and should not be used to complete work-related tasks; however, there may be a lack of separation between home and work that makes it difficult for employees to truly disconnect. Because work is more accessible, employees may end up continuing to work even after their workday is done. Using personal time to work can make an employee feel as though they are “always on” or obligated to continue working or respond to communication.

Employees who do not fully disconnect from their work at the end of the day may experience stress and other mental health issues. Stress and poor mental health are associated with many of the leading causes of disease and disability, can lead to burnout, negatively affect performance, mood, and attendance, and personal and professional relationships.

Employee health and well-being are priorities while working and while away from work. The Township of The North Shore is committed to increasing overall employee health and wellness and providing employees with a better work–life balance.

## **The Right to Disconnect**

Employees have the right to disconnect from their job and any work-related tasks or communication outside of working hours without fear of reprisal.

Employees are encouraged to set clear boundaries between work and their personal lives. The right to disconnect means that employees:

- Can and should stop performing their job duties and work-related tasks when they are not expected to work
- Are not required to take work home with them to complete outside of regular working hours
- Are not expected or required to respond to work-related communication outside their regular working hours, while on break, or during any paid or unpaid time off
- Should take and use all of their scheduled breaks and time off entitlements for non-work-related activities
- Will not face repercussion or be penalized for not communicating or continuing to work outside of their regular working hours

Employees must also be respectful of others' right to disconnect and should not expect their co-workers to respond, communicate, or complete work when not working.

## **Workload and Productivity**

The Township of The North Shore understands that employees may want or need to work outside their normal hours to meet a time-sensitive deadline, to attend to an urgent matter, or due to unforeseen circumstances; however, employees should not regularly or frequently work outside their scheduled hours to complete or catch up on work.

Employees who cannot manage their workload during their regularly scheduled hours should meet with their direct manager to evaluate the current workload, priorities, and due dates.

Managers will work with employees to come up with a solution to ensure:

- The current workload does not result in the employee working excess hours or contribute to additional stress and burnout
- Normal job duties can be completed during working hours
- Employees can remain productive and meet goals and objectives

Working additional hours does not always equate to higher productivity. Employees can maximize their productivity during their workday by using time management tactics, such as:

- Blocking off periods in their schedule and calendar to complete specific tasks or address communication
- Working with their manager to organize work in order of priority or importance
- Breaking down projects and tasks into manageable chunks
- Minimizing interruptions by setting their online status to "busy" or "do not disturb"
- Trying to have at least one dedicated workday per week without meetings (where possible)
- Setting goals to work continuously for a specified period before taking a break or responding to communication (for example, the Pomodoro technique).

## **Communication**

Employees may feel obligated to send or respond to messages from other employees or Council when they are not working. The Township of The North Shore staff or Council may on occasion send general communication to employees when they are not working, such as on an employee's day off or scheduled vacation but will do their best to ensure that they are not sending communication that requires an immediate response from employees. Employees are not expected to respond to any company communication when not at work, except for unforeseen circumstances, such as an emergency. In the case of unforeseen circumstances or an emergency, the employee will be contacted directly by the Clerk and/or the Mayor.

Employees must also respect others and avoid direct communication like sending e-mails, messages (through their phone or other communication and messaging apps) or calling other employees outside their regularly scheduled working hours, during breaks, or during an employee's time off, such as their regular day off or vacation time.

The Township of North Shore understands that it may be necessary to send communication to a group of employees or forward important information to an employee who is not working. If employees or Council members do send communications to others who are not at work, they should not expect a response until the other employee returns. If the matter is urgent or an emergency and requires an immediate response, employees must reach out to their manager and/or the Clerk.

Employees who do not reply to work-related communications outside normal working hours will not face negative effects on their employment.

Set communication boundaries by:

- Setting clear expectations for e-mail response time
- Logging off for the day or setting your online status to "away," "out of office," "do not disturb," or "offline" when not working
- Scheduling any breaks or time off in your calendar
- Ensuring that all employees and members of Council are familiar with this policy and any other policy referencing communication, such as the Council-Staff Relations Policy, the Code of Conduct, and the Employee Code of Conduct
- Avoiding using work e-mail for unrelated communication, such as newsletters, coupons, or personal correspondence.

If employees or members of Council send communication outside working hours, others are more likely to feel obligated to respond or assume the employee sending the communication will be available during those hours. If it is necessary to compose messages or communicate outside regular working hours, use a scheduling tool to send the e-mail at a specified time during work hours, such as the start of the next workday.

## **Time Off**

The Township of The North Shore understands the importance for its employees to have personal time off. Employees are encouraged to use their accrued paid vacation time in full every year for rest, relaxation, and personal pursuits. Employees are expected to complete any time-sensitive projects and meet any deadlines before going on vacation. If work can be attended to when the employee returns, they can resume their duties where they left off before taking vacation. Managers will work with employees to delegate job-specific duties that must be completed while the employee is on vacation to maintain workflow and productivity. Employees should not be reluctant to take vacation due to workload, unless there are limitations or restrictions because of a due date, project priority, scheduling conflict, or unforeseen circumstance that prevent an employee from taking a vacation at a specific time requested.

**Overtime**

Hours worked outside an employee’s standard hours may lead to overtime hours. The Township of The North Shore allows employees to work overtime. Overtime may be requested or required in certain situations to ensure work is completed; however, employees should not work overtime unless directed by their manager. Please see the employee policy for guidelines on overtime.

**Mental Health Support**

The Township of The North Shore recognizes that the workplace plays a significant role in managing and supporting mental health and understands that deterioration of mental health and wellness can be triggered by excess pressures at work or at home and result in lowered work performance and harm to one’s physical and mental condition.

The Township of The North Shore will support mental health by:

- Minimizing work-related sources of stress
- Addressing internal factors that contribute to burnout
- Regularly assessing workload, productivity, and expectations
- Promoting work–life balance
- Helping employees recognize the signs and symptoms of mental health issues
- Having an open-door policy for communication and ensure employees are comfortable talking to their manager about mental health concerns
- Treating mental health with the same level of importance as physical health and safety

**Acknowledgement and Agreement**

I, \_\_\_\_\_, have received a copy of the Corporation of the Township of The North Shore *Right to Disconnect Policy*. My signature, below, confirms that I have read or have had the policy read to me and I fully understand the contents of the policy.

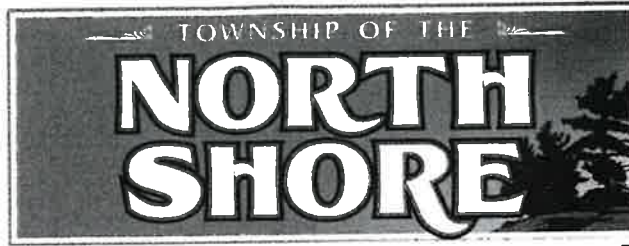
Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Witness: \_\_\_\_\_

Date: \_\_\_\_\_



COPY

Resolution # 266

PO Box 108, Algoma Mills, ON P0R 1A0  
(705) 849-2213 (705) 461-1821

REGULAR COUNCIL MEETING

MEETING DATE: September 4<sup>th</sup>, 2024

AGENDA ITEM(S): 7a

MOVED BY: R. Welburn

SECONDED BY: R. Green

**BE IT RESOLVED:** That Council for the Corporation of the Township of The North Shore receive the staff report as presented for consideration, and that Council approve the Employee Right to Disconnect Policy.

Conflict of Interest disclosed by :		Ward 1	Ward 2	Ward 3	At Large	Mayor
Seat Vacated : Y      N		Recorded Vote Requested by :				
Recorded Vote : (Y) ea, (N) ay,		Ward 1	Ward 2	Ward 3	At Large	Mayor
DEFEATED	DEFERRED	CARRIED	✓			

MAYOR or CHAIR or (Acting)

**BY-LAW 24-49**

**THE CORPORATION OF THE TOWNSHIP OF THE NORTH SHORE**

**Being a bylaw to confirm the proceedings of Council  
at its Regular Council Meeting of September 18<sup>th</sup>, 2024.**

**The Council of the Corporation of the Township of The North Shore hereby enacts as follows:**

WHEREAS Section 5(3) of the *Municipal Act, 2001, S. O. 2001, c.25*, as amended requires municipal Council to exercise a municipal power including a municipality’s capacity, rights, powers and privileges under Section 9, by by-law unless the municipality is specifically authorized to do otherwise;

AND WHEREAS the Corporation of the Township of the North Shore deems it desirable to confirm the proceedings of Council at its Regular Council Meeting of September 18<sup>th</sup>, 2024.

NOW THEREFORE the Council of the Corporation of the Township of the North Shore hereby enacts as follows:

1. That each motion, resolution, and other action passed and taken by the Council at its Regular Council meeting of September 18<sup>th</sup>, 2024, is hereby adopted, and ratified and confirmed.
2. The Head of Council and the proper officers of the Corporation of the Township of the North Shore are hereby authorized and directed to do all things necessary to give effect to the said action or to obtain approval where required and except where otherwise provided, the Mayor and the Clerk, or if absent, the designate, are hereby directed to affix the Corporate Seal of the Municipality to all such documents.

**READ A FIRST, SECOND AND THIRD TIME ENACTED AND FINALLY PASSED  
THIS 18<sup>th</sup> DAY OF SEPTEMBER 2024.**

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Tony Moor, Mayor

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Rachel Jean Schneider, Clerk/Deputy Treasurer