



Municipal Insurance Program Quotation

This summary page and attached pages outlining the coverage, terms and conditions constitute your quotation for insurance coverage. This quotation is based on the risk information submitted by you, the Broker, on behalf of your client, the Named Insured. The terms and conditions quoted may not be exactly as requested in your submission or application and should be reviewed carefully.

JLT Canada Inc. is not responsible for the collection and payment of any applicable taxes that are not specified in this quotation nor for the filing of any regulatory forms or documents. These functions are solely the responsibility of the Broker.

BROKER:	Wylie Insurance
NAMED INSURED:	Corporation of the Town of Minto
POLICY PERIOD:	March 1, 2016 to March 1, 2017 12:01 a.m. Standard Time at the Mailing and/or Notification Address of the Named Insured
TOTAL PREMIUM FOR QUOTATION:	\$ 235,051
COMMISSION PAYABLE TO BROKER:	7.5% commission applies to all coverage lines except 6.75% applies to Automobile.
PAYMENT TERMS:	Premiums are due and payable to JLT Canada in full within 30 days of binding or the effective date of cover, whichever is later

THIS QUOTATION IS ONLY VALID UNTIL March 1, 2016

Date of Issue: February 5, 2016

Contact Person: Andrea Bartels
Direct phone line: 416-644-4826
E-mail address: abartels@jltcanada.com

Certain portions of this quotation of cover have been provided by JLT acting in an underwriting capacity on behalf of the Insurer who, under a binding authority agreement, has given us authority to quote and confirm insuring terms, conditions and premiums. JLT Canada is not acting as an insurance broker in this instance and is not providing alternative terms or markets for the cover other than as quoted. For covers where JLT does not act in an underwriting capacity nor has a binding authority agreement with the Insurer, coverage cannot be bound with those Insurers unless a request is made to the Insurer and confirmation of coverage is subsequently received by JLT Canada from the Insurer.

This quotation confers no rights upon the Broker to bind coverage as quoted. Coverage is not bound and in effect until written confirmation of binding is received from JLT Canada Inc.



ACCEPTANCE OF MUNICIPAL INSURANCE PROGRAM PROPOSAL

To: Jardine Lloyd Thompson Canada
Public Sector Division
Suite 800, 55 University Avenue
Toronto, Ontario M5J 2H7
Telephone: 416-941-9551 or Toll Free 1-800-268-9189
Fax: 416-941-9323

Policy Term
(mm/dd/yy): March 1, 2016 to March 1, 2017

We agree with the underwriting and claims information submitted and to the terms quoted in the Municipal Insurance Program proposal. This is your authority to proceed with binding cover(s) as outlined in the Municipal Insurance Proposal effective the date(s) noted above. We have also noted below our choice of any optional items in the Insurance Proposal as well as any specific instructions.

Indicated below are our instructions regarding any optional coverages shown in the insurance proposal.

Optional Coverages / Specific Instructions:

Signed on Behalf of Corporation of the Town of Minto



Authorized Signature

FEB. 9, 2016
Date

BILL WHITE C.A.O. CLERK
Please print the name of the person signing above

Corporation of the Town of Minto			
	2015-2016	2016-2017	Premium/Rate Difference
Population- Liability Deductible	7,484 10,000 114,000	7,484 10,000 114,000	0 0 0
Premium:			
Environmental Impairment Liability	2,997	2,997	0
Automobile - Number of Vehicles Deductible	46 10,000 32,397	49 10,000 33,192	3 795
Premium:			
Blanket Property Limit Deductible	74,165,542 10,000 70,973	77,817,773 10,000 74,589	3,652,231 3,616
Premium:			
Crime Premium	1,000	1,000	0
Umbrella Liability Premium	4,490	4,490	0
Councillors Accident	1,533	1,533	0
Volunteer Accident	750	750	0
Low Risk Policy	2,500	2,500	0
TOTAL PREMIUM	230,640	235,051	4,411
Overall Percentage Change		2%	
As of: February 5, 2016 - AB			



Result Employment Liability

MUNICIPAL OPTIONS	
Canadian Council Primary Liability	To Increase EIL limit from \$2,500,000 per claim to \$5,000,000 – Annual Additional \$1,143
Canadian Council Umbrella Liability	To Increase from \$25,000,000 to \$50,000,000 - Annual Additional \$2,245
Employment Practices Liability	<p>Limit: \$250,000 Each Claim & Aggregate SIR: \$5,000 Application required in order to quote Insurer: Creechurch International – Beazley Group 100% Amended Other Insurance Clause – QBE Primary Insurer with respect to Wrongful Dismissal Legal Expense Limit \$250,000 Any One Claim & Aggregate During the Policy Period Minimum Retained Premium: 20% of Annual Premium</p>
Automobile Insurance	<p>To Add Limit \$2,500 / Daily Maximum \$1,500 Loss of Use to Eleven (11) heavy commercial vehicles over 4,500 kgs, excluding Public Emergency Vehicles ie: Fire, Ambulance and Police, and Transit Vehicles – Annual Additional \$3,300</p> <p>Additional Limits available in \$500 increments up to a maximum of \$10,500 – Quotation available upon request.</p>
Out of Province Emergency Medical	<p>Based on Seven (7) Members – under the age of 80 – Annual Additional \$420</p> <p>To increase the Trip Duration from 15 days to 30 days – Annual Additional \$490</p>
Public Entity Recovery Assistance Plan (Critical Illness)	<p>Based on Seven (7) Members – age 69 or less \$5,000 limit – Annual Additional \$764 \$10,000 limit – Annual Additional \$1,195</p>
Volunteer Fire Fighters Accident	Quotation Available Upon Request
RISC SYSTEMS	<p>Installation of JLT Canada software solutions Annual Additional \$1,000</p>
DisasterPhone	<p>Enrolment in telecommunication disaster recovery service – Annual Additional \$1,000</p>