



The Corporation of The Township of Bonfield

AGENDA FOR COUNCIL MEETING TO BE HELD
January 9th, 2024 AT 7:00 P.M.

1. **Call to Order**
2. **Adoption of previous minutes:** December 12, 2023
3. **Disclosure of Pecuniary Interest.**
4. **Presentations and Delegations:**
 - 4.1 Boxwell Rd Residents - Maintenance – Catherine Sauve & Derek Thompson
5. **Minutes and Reports from Municipal Committee and Boards:**
 - Planning Advisory:** December 11, 2023
 - Emergency & Fire Department:**
 - Recreation & Fitness:**
 - Library:**
 - General Government:**
 - Police Services:**
 - Public Works:**
6. **Reports from Non-Municipal Committees and Boards:**
 - FONOM:**
 - North Bay-Mattawa Conservation Authority:** December 13, 2023
 - Bonfield Non-Profit Seniors Housing:**
7. **Notice of Motion:**
 - 7.1 Notice of Motion submitted by Councillor Featherstone re: Increasing Staff Complement at Landfill Site
8. **Introduction and consideration of By-Laws:**
 - 8.1 3rd Reading of By-Law 2023-48 being a By-Law to Govern the Proceedings of the Council of the Township of Bonfield, its Committees and Boards
 - 8.2 1st, 2nd & 3rd reading of By-law 2024-01: A By-law to authorize temporary borrowing from time to time to meet current expenditures during the fiscal year ending December 31st 2024
 - 8.3 1st, 2nd & 3rd reading of By-law 2024-02: A By-law to provide for interim tax rates for the year 2024
 - 8.4 1st, 2nd & 3rd reading of By-law 2024-03: A By-law to constitute and appoint a Committee of Adjustment for 2024

Small Community, Big Heart



9. **Disbursements:**

10. **Correspondence and Information:**

Support or resolution:

10.1 Motion of Support – Western Ontario Warden’s Caucus – Strong Mayor Powers

10.2 Motion of Support – County of Prince Edward – MECP Permit by-Rule

10.3 Motion of Support – NBPSDHU – Modernizing Alcohol Marketplace and Product Sales

10.4 Motion of Support – Township of Conmee – No Criminal Record

10.5 Motion of Support – Township of Asphodel-Norwood – Rising Municipal Insurance Costs

10.6 Motion of Support – Greater Sudbury – Amendment to Occupational Health and Safety Act

10.7 Code of Conduct Complaint: Salman and Amy Kazi v Councillor Steve Feathersone Township of Bonfield 2024

Information:

10.1 Township of Bonfield 2024 Insurance Renewal Report

11. **New Business:**

11.1 Notice of Motion submitted by Councillor Featherstone re: Increasing Staff Complement at Landfill Site

12. **Unfinished Business:**

13. **Addendum:**

14. **Confirmatory By-Law: 2024-04**

15. **Adjournment:**



THE CORPORATION OF THE TOWNSHIP OF BONFIELD
REGULAR MEETING OF COUNCIL
December 12th, 2023

PRESENT: Narry Paquette Jason Corbett
Donna Clark Dan MacInnis

PRESENT ON ZOOM: Steve Featherstone

STAFF PRESENT: Andrée Gagné, Deputy Clerk
Ann Carr, Planner
Alex Hackenbrook, Public Works Manager
Nicky Kunkel, CAO/ Clerk

No. 1
Moved by Councillor MacInnis Seconded by Councillor Clark
THAT this meeting be opened at 7:00 p.m.
Carried Narry Paquette

Presentation:

Mayor Paquette thanked Ann Carr for her dedication to the Public Works Department for the past several years and congratulated her on her move to the Planning department.

No. 2
Moved by Councillor Clark Seconded by Councillor MacInnis
THAT the Minutes of the Regular Meeting of Council held November 28th, 2023 and Special Council meeting of December 6, 2023 be adopted as circulated.
Carried Narry Paquette

No. 3
Moved by Councillor Corbett Seconded by Councillor MacInnis
WHEREAS the Recreation & Fitness Committee recommended to Council to accept Lise Allard's resignation from the Committee; AND THAT a letter be sent thanking her for her services; AND THAT advertising be placed on the website for members to sit on the Committee; BE IT HEREBY RESOLVED THAT Council approves of this recommendation.
Carried Narry Paquette

No. 4
Moved by Councillor MacInnis Seconded by Councillor Corbett
WHEREAS the Recreation & Fitness Committee recommended to Council that the Bonfield Summer Camp be held July 15th to 19th, 2024, and August 12th to 16th, 2024; AND THAT pricing for residents is recommended to be \$125 for one week, or \$225 for both weeks; AND THAT pricing for non-residents is recommended to be \$150 for one week, or \$250 for both weeks; BE IT HEREBY RESOLVED THAT Council approves of this recommendation.
Carried Narry Paquette

No. 5

Moved by Councillor Corbett

Seconded by Councillor MacInnis

WHEREAS the Recreation & Fitness Committee recommended to Council that the Bonfield Summer Camp offer a discount of \$25 per week for a second child from the same family; BE IT HEREBY RESOLVED THAT Council approves of this recommendation.

Carried Narry Paquette

No. 6

Moved by Councillor Corbett

Seconded by Councillor Clark

WHEREAS the Recreation & Fitness Committee recommended to Council that a Magic Mirror be added to the New Year's Eve event at a cost of \$450; BE IT HEREBY RESOLVED THAT Council approves of this recommendation.

Carried Narry Paquette

No. 7

Moved by Councillor Clark

Seconded by Councillor Corbett

THAT By-Law 2023-48 being a by-law to govern the proceedings of the Council of the Corporation of the Township of Bonfield, its committees and boards, be read a first and second time in Open Council this 12th day of December 2023.

Carried Narry Paquette

No. 8

Moved by Councillor Corbett

Seconded by Councillor Clark

WHEREAS Council deems it necessary and expedient to pass three readings of the following by-law at this session; BE IT HEREBY RESOLVED THAT a by-law to enter into a Plan Review Agreement with the North Bay-Mattawa Conservation Authority, BE READ a first, second and third time, PASSED AND NUMBERED 2023-49; AND THAT the said by-law be signed by the Mayor and Clerk, sealed with the Seal of the Corporation, and be engrossed in the By-Law Book.

Deferred Narry Paquette

No. 9

Moved by Councillor Corbett

Seconded by Councillor Clark

WHEREAS Council deems it necessary and expedient to pass three readings of the following by-law at this session; BE IT HEREBY RESOLVED THAT a by-law to enter into an agreement with the Federal Government and the Federation of Canadian Municipalities (FCM) for asset management programming updates, BE READ a first, second and third time, PASSED AND NUMBERED 2023-51; AND THAT the said by-law be signed by the Mayor and Clerk, sealed with the Seal of the Corporation and be engrossed in the By-law Book.

Carried Narry Paquette

No. 10

Moved by Councillor Clark

Seconded by Councillor Corbett

THAT Council approves the general accounts for the Township of Bonfield as indicated in the disbursement report dated December 12th, 2023, in the amount of \$379,757.41, as per the annual budget and/or as approved by Council resolution.

Carried Narry Paquette

No. 11

Moved by Councillor Corbett

Seconded by Councillor Clark

WHEREAS the Agreement with MAS Municipal Advisory Services (MAS) will end on December 31st, 2023; AND WHEREAS MAS is still investigating one complaint; AND WHEREAS Schedule A of By-law 2017-41, Section 1 “Term” states that this agreement can be extended by agreement of both parties; THEREFORE the Council of the Township of Bonfield recommends extending the agreement to January 31, 2024.

Carried Narry Paquette

No. 12

Moved by Councillor Clark

Seconded by Councillor Corbett

WHEREAS the Council passed a motion at the regular meeting of Council on September 12th, 2023 to run a pilot program at the landfill to be open on Wednesday evenings during the winter; AND THAT the motion stated an evaluation of the program would occur in December 2023; THERFORE, after reviewing the evaluation, the level of service is not deemed desirable by the public use and will end on December 20th, 2023; AND FURTHERMORE, the landfill will instead extend Wednesday evenings beginning the first Wednesday in April and will end the first Wednesday in October.

Carried Narry Paquette

No. 13

Moved by Councillor Corbett

Seconded by Councillor Clark

WHEREAS Council deems it expedient to pass three readings of the following by-law at this session; BE IT HEREBY RESOLVED THAT a by-law to confirm the proceedings of Council from November 28th, to December 12th, 2023; BE READ a first, second and third time, PASSED AND NUMBERED 2023-50; AND THAT the said by-law be signed by the Mayor and Clerk, sealed with the Seal of the Corporation, and be engrossed in the By-Law Book.

Carried Narry Paquette

No. 14

Moved by Councillor Featherstone

Seconded by Councillor Clark

THAT this meeting be adjourned at 7:54 p.m.

Carried Narry Paquette

MAYOR

CLERK

Proposal for Year-Round Maintenance of Boxwell Road in Bonfield Township

Introduction:

We propose the implementation of year-round maintenance for Boxwell Road in Bonfield Township, recognizing the critical role it plays in ensuring the safety and accessibility for owners of properties on that road. Currently, there is no maintenance and it compromises the road's usability, impacting residents and emergency services.

Rationale:

Its lack of maintenance poses significant challenges, including heightened safety risks, inconvenience for us owners and hampered emergency response times. By extending maintenance efforts throughout the year, we aim to address these concerns and create a safer, more reliable infrastructure.

Benefits:

-Enhanced Safety: Regular year-round maintenance will mitigate road hazards, reducing the risk of accidents and ensuring the safety of all users.

Improved Accessibility: Uninterrupted access to Boxwell Road supports the efficient flow of traffic, benefiting owners of properties and emergency services alike.

We would like to recommend that a sign be posted to prevent heavy vehicles from using the road because of the fragility of the very old bridge.

Investing in year-round maintenance for Boxwell Road aligns with Bonfield Township's commitment to the safety and prosperity of its residents. This proposal seeks to address immediate concerns and build a foundation for sustained community growth and well-being.

-Property Values: Residents' property values are closely tied to the quality of infrastructure in the area. By ensuring Boxwell Road's year-round maintenance, we not only enhance safety and convenience but also positively impact property values, creating a more desirable living environment.

Proposed Plan:

-Routine Maintenance Schedule: Establish a comprehensive maintenance schedule that includes regular inspections, pothole repairs, and surface maintenance throughout the year. This will prevent the accumulation of damages and ensure the road remains in optimal condition.

-Snow and Ice Management: Implement a robust snow and ice management plan to address winter weather challenges promptly. This includes timely snow removal, de-icing measures, and continuous monitoring to prevent the formation of hazardous conditions.

Conclusion:

The year-round maintenance of Boxwell Road is not just an investment in infrastructure; it is an investment in the safety, prosperity, and overall well-being of Bonfield Township. This proposal seeks the support of the township leadership and community members to embark on this transformative initiative.

Re: Next Council meeting

Louise Sauvé <sauvelouise1@gmail.com>

Fri 11/24/2023 12:29 PM

To: Andrée Gagné <deputyclerk@bonfieldtownship.com>

Please add us to the agenda for the meeting of December 12 and we will send you a synopsis of what we want to discuss. Thank you

Le 24 nov. 2023 à 12:09, Andrée Gagné <deputyclerk@bonfieldtownship.com> a écrit :

Good morning Ms. Sauve,

I have just received your request to be added to the Agenda for November 28, 2023.

Our Procedural By-law states that all request for delegation must be submitted by noon on the Thursday before a Council meeting. I will not be able to add you as a delegate for the November 28 meeting but I can add you for the December 12, 2023 meeting .

Would you like me to do so?

As well, would you kindly supply us with a brief memo of what you would like to discuss with Council.

Kind regards,

Andrée Gagné
Deputy Clerk-Treasurer
Township of Bonfield
Email: deputyclerk@bonfieldtownship.com
Ph: 705-776-2641 ext 124
Fx: 705-776-1154

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From: Louise Sauvé <sauvelouise1@gmail.com>

Sent: November 24, 2023 11:51 AM

To: Webmaster <Webmaster@bonfieldtownship.com>

Cc: Catherine Sauvé <sauve.cat@gmail.com>; Louise Barrette <sauvelouise1@gmail.com>; Jason Hutt <hutt.sun@gmail.com>; Derek Thompson <derekisabelle@gmail.com>; Isabelle Sauvé <isabelle.sauve@hotmail.com>

Subject: Next Council meeting

To the Township of Bonfield Council

We would like to be added to the agenda of the next council meeting on November 28(7pm) regarding regular maintenance of Boxwell Rd.

Thank you

Owners of 489 Boxwell Rd

Albert Sauvé
Louise Sauvé
Catherine Sauvé
Jason Hutt
Isabelle Sauvé
Derek Thompson



THE CORPORATION OF THE TOWNSHIP OF BONFIELD
Minutes of the Planning Advisory Committee held
December 11, 2023, at 6:00 p.m.

PRESENT IN COUNCIL CHAMBERS: Jason Corbett, Chair Eric Foisy
Narry Paquette Kamil Wroblewski

PRESENT VIA ZOOM: Gina Langlois

STAFF PRESENT: Nicky Kunkel, CAO Clerk-Treasurer
Ann Carr, Planning Administrator (in transition)

1. Call to order
Moved by Eric Foisy
Seconded by Kamil Wroblewski

THAT the Planning Advisory Committee meeting be opened at 6:00 p.m.
Carried Chair, Jason Corbett

2. Adoption of the Minutes
Moved by Narry Paquette
Seconded by Gina Langlois

That the Minutes of the Planning Advisory Committee meeting held December 4th, 2023, be adopted as circulated.
Carried Chair, Jason Corbett

The Committee had it's final meeting to review the draft Official Plan. Next steps are to meet with the consultants JL Richards to discuss comments. Once there is an updated draft it will be presented to Council and the province. A public meeting to review and comment will be held late spring 2024.

3. Adjournment
Move by Narry Paquette
Seconded by Kamil Wroblewski

THAT The Planning Advisory Committee be adjourned at 7:25 p.m. to meet again at the call of the Chair.
Carried Chair, Jason Corbett

CHAIR

SECRETARY

**Notice of Motion Submitted by: Councillor Featherstone
To be included on the Agenda for the
Regular Meeting of Council January 9th, 2024**

Motion of increase staff complement at Landfill Site

WHEREAS it would be more cost effective to have a third attendant at the Landfill Site to police, educate and sort the recycling; BE IT HEREBY RESOLVED THAT Council agrees to this recommendation and authorizes the Public Works Manager to increase the Staff complement at the Landfill Site.

Council meeting agenda item

Steve Featherstone <sfeatherstone@bonfieldtownship.com>

Sun 12/31/2023 11:14 PM

To:Nicky Kunkel <cao.clerk@bonfieldtownship.com>;Andrée Gagné <deputyclerk@bonfieldtownship.com>

Cc:Narry Paquette <npaquette@bonfieldtownship.com>

Hey Nicky and Andree

Can you please add a motion/agenda item to bring back the 3rd employee at the landfill. It's more feasible to pay a 3rd person to police and educate, than it is to sort all the bins and garbage after if we are not staffed properly.

Steve

Sent from my Bell Samsung device over Canada's largest network.

THE CORPORATION OF THE TOWNSHIP OF BONFIELD
BY-LAW NO. 2023-48

BEING A BY-LAW TO GOVERN THE PROCEEDINGS OF
THE COUNCIL OF THE CORPORATION OF THE TOWNSHIP OF BONFIELD,
ITS COMMITTEES AND BOARDS

WHEREAS the Municipal Act, S.O. 2001, c.25, subsection 238 requires that every municipality and local board shall pass a procedural by-law for governing the calling, place and proceedings of meetings;

AND WHEREAS the Council of the Corporation of the Township of Bonfield deems it necessary to enact a by-law to reflect current practices, procedures and statutory requirements;

NOW THEREFORE the Council of the Corporation of the Township of Bonfield ENACTS AS FOLLOWS:

1. Definitions

In this By-Law

- a) **CAO:** means Chief Administrative Officer reporting to Council, the Chief Administrative Officer (CAO) is the senior administrator providing information, advice, and recommendations to Council on issues that affect the municipality in order to ensure that Council makes informed decisions and to fulfill such duties as may be assigned by the Municipality from time to time. Attending all Council meetings.
- b) **Clerk:** means that person appointed by the Council of the Township of Bonfield to fulfill such duties as may be assigned by the Municipality from time to time.
- c) **Closed Session:** means a meeting or part of a meeting of Council or a Committee not open to the public, held in accordance with the Municipal Act, 2002.
- d) **Committee:** means any standing, advisory, ad-hoc or other committee, subcommittee or similar entity appointed by Council.
- e) **Council:** refers to the elected members of Council.
- f) **Councillor:** means a member of the Council of the Corporation of the Township of Bonfield.
- g) **Deputy Mayor:** means the member appointed by resolution of Council to act in the place of the Head of Council when the Head of Council is absent or refuses to act or the office is vacant and while so acting such member has all the powers and duties of the Head of Council.
- h) **Electronic Means:** means video conferencing or other interactive method whereby Members, staff and the public are able to hear the person(s) participating by electronic means and the person(s) participating by electronic means are able to hear Members, staff and the public.
- i) **Livestream:** means the broadcast of a meeting in real time.
- j) **Local Board:** means a municipal service board, transportation commission, board of health, planning board and any other board, commission, committee, body or local authority established or exercising any power under any Act with respect to the affairs or purposes of one or more municipalities, excluding a school board, a conservation authority, a police services board or a public library board.

- k) **Mayor:** means the member elected to preside over council meetings and to oversee the general function of the Council.
- l) **Meeting:** means any regular, special or other meeting of a council or a local board or of a committee of either of them where,
 - a. A quorum of members is present, and
 - b. Members discuss or otherwise deal with any matter in a way that materially advances the business or decision-making of the Council, local board or committee.
- m) **Member:** means, according to the circumstances, a member of Council including the Mayor, or a member of a committee
- n) **Presiding Officer:** means the Head of Council, or the Chair of a Committee or unless otherwise appointed in accordance with the provisions of this by-law.
- o) **Recorded Vote:** means the recording of the name and vote of every member on any matter of question.
- p) **Secretary:** means that person appointed by the Township to fulfill such duties as assigned by the Municipality from time to time.
- q) **Standing Committees:** are committees created by by-law or resolution of Council and remain in existence at the discretion of Council. Standing committees may be amended from time to time without requiring amendment to this By-Law. The standing committees handle routine duties that need to be carried out on a regular basis and report and recommend directly to council.
- r) **Township:** means the Corporation of the Township of Bonfield, and Municipality has a corresponding meaning.

2. Rules and Regulations to be Observed

- 2.1 Where a matter of procedure is not provided for in this bylaw, Robert's Rules of Order, as revised shall be followed.
- 2.2 The rules contained in this by-law shall be observed in all Council and Committees meetings.
- 2.3 No provision of this by-law shall be suspended except by affirmative vote of at least two-thirds $\frac{2}{3}$ of the whole members of Council
 - a. Any provision that is suspended shall only be suspended for the stated purpose and only for that meeting.
 - b. The following rules shall not be suspended:
 - 1. Majority of the whole of Members required for Quorum;
 - 2. Unanimous consent of Members present required for extension of a Regular Meeting; and
 - 3. Any statutory requirements with respect to proceedings

3. Public Notice of Meetings

- 3.1 In accordance with Section 238(2.1) of the Municipal Act, 2001, as amended, the procedure by-law shall provide for public notice of meetings.
- 3.2 The following notices shall be provided for:
 - a) The Clerk shall give notice to members and the public of all Regular meetings by posting the agenda on the Township's website, and the municipal office front door the Friday prior to the regular meeting dates.

- i) in the event a meeting date, time or location changes following the adoption of the regular meeting schedule, the Township shall provide notice to Members and the public as soon as possible by the same notice procedures as 23.2(a).
 - b) Special meeting notice shall be provided to the Members and the public by posting an Agenda on the Township's website at least 24 hours prior to meeting.
 - c) Emergency meetings may be held, without notice, provided that an attempt has been made by the Clerk to notify all Members about the meeting as soon as possible and in the most expedient manner available an Agenda for the meeting will be posted on the Township's website, and the municipal office front door as soon as practicable.
- 3.3** Notice requirements shall mean each agenda shall include date, time and location of a meeting and the items of business and the order of proceedings.
- 3.4** Notice which is substantively given but which is irregular or not otherwise in strict compliance with this bylaw will not invalidate the holding of a meeting or any proceeding taken at the meeting.

4. Committees and Boards

- 4.1** All Committees and Boards will be appointed for the term of Council as soon as practicable after the formation of Council, except where otherwise provided by any Act. The Chairperson and Vice-Chairperson shall be selected from the Members of Council. The structure and progress of the Committee and Board Chairs and Vice-Chairpersons shall be reviewed annually.
- 4.2** The Standing Committees of the Township shall be identified as follows, and may be amended from time to time, by the majority of Council, without requiring amendment to this By-Law:
- a) Corporate Committee; to review and make recommendations on policy, budget, financial review, and major municipal operations for administration and public works departments.
 - b) Emergency Services Committee; to review and make recommendations on major Fire and Emergency management matters and assist with major projects as directed by Council.
 - c) Recreation Committee; to plan and execute municipal community events and programming as approved by Council.
 - d) Planning Advisory Committee; to review and make recommendations on consents and other planning matters as directed by Council.
- 4.3** Public members of Committees and Boards, except where otherwise provided by any Act shall be qualified electors of the Township of Bonfield and shall be appointed by resolution of Council. All Committees and Boards shall follow their respective mandates, as established by Council.
- 4.4** All Committees and Boards shall submit to Council for approval a Schedule of Meetings annually at their first meeting in each year. Alternate or additional meeting dates shall receive prior approval of the Chair.
- 4.5** A Standing Committee of Council may request that a Subcommittee be established to assist in certain areas of its mandate. A request to Council is required to establish Subcommittees, complete with mandate and composition. The Subcommittee shall be established for the term of

Council only, unless otherwise specified. The Subcommittee shall be chaired by either the Chair or the Vice-Chairperson of the Committee overseeing it.

- 4.6 All Committee meetings, with the exception of the Emergency Services Committee, shall be held in the Committee Room at the Municipal Office, shall be livestreamed and recorded. In the event of technical difficulties or malfunctions the minutes of meetings shall be readily available. The malfunction shall not invalidate the proceedings of the meeting.
- 4.7 The Emergency Services Committee shall meet at Fire Station 1. The meetings are not livestreamed nor recorded, and the minutes are readily available.

5. Council Meetings

- 5.1 An inaugural meeting of Council in an election year shall be held on November 15 or the first business day following said date. This meeting shall be for the purpose of swearing in the new Council and the Deputy Mayor. In the event of an Emergency, as defined under the Emergency Management Act, the meeting may be held at an earlier date. (Ref 230)
- 5.2 All Council meetings shall be held in the Council Chambers at the Township of Bonfield Municipal Office.
- 5.3 The regular Council meetings shall be on the second Tuesday and fourth Tuesday of each month at the hour of 7:00 p.m. Except for the month of December where there shall be one meeting only on the 1st Tuesday.
- 5.4 The Head of Council may at any time call a special meeting of the Council or upon receipt of a petition of the majority of the Members of Council, the Clerk shall call a special meeting for the purpose and at the time mentioned in the petition. The only business to be dealt with at the special meeting is that which is listed on the notice of the meeting (Ref. 240). Where possible a 24-hour notice will be provided to Members and the public.
- 5.5 In the case of an emergency, Council may hold its meetings and keep its public offices at any convenient location within or outside the municipality. (Ref 236)

6. Electronic Meetings

- 6.1 Meetings shall be livestreamed and recorded. In the event of technical difficulties or malfunctions the minutes of meetings shall be readily available. Any malfunction shall not invalidate the proceedings of the meeting. Public are welcome to attend in person at the meeting location.
- 6.2 Members may participate in meetings by Electronic Means when available.
- 6.3 Members shall request to participate by Electronic Means by providing the Clerk with a minimum of six (6) hours of notice, in order to guarantee that the request can be granted. Shorter request periods cannot be guaranteed. Requests of two hours or less will not be granted.
- 6.4 Members participating electronically in a meeting shall be counted in determining quorum.
- 6.5 Members participating electronically in a meeting shall be entitled to vote.
- 6.6 Each Member shall be entitled to attend a maximum of six (6) meeting per calendar year, excluding special and emergency meetings.
- 6.7 Each Member participating in a meeting by Electronic Means shall be available at least ten (10) minutes prior to the meeting commencing to ensure there is an established connection.

- 6.8** Each Member participating in a meeting by Electronic Means shall mute their electronic device when not speaking. The Presiding Officer shall canvas the Members on who would like to speak to an issue. It will be the Member's, participating through Electronic Means, responsibility to ensure that they have gained the attention of the Presiding Officer by unmuting themselves and speaking and/or raising their hand physically and electronically.
- 6.9** Each Member participating in a meeting by Electronic Means shall inform the Presiding Officer of their intention to leave a meeting temporarily or permanently.
- 6.10** A Member participating in a meeting by Electronic Means shall be deemed to have left the meeting when they are no longer connected to the meeting. Where a loss of connection occurs during a meeting but does not affect Quorum, the meeting will continue in the absence of the Member.
- 6.11** Where a loss of connection during a meeting impedes Quorum, the Presiding Officer shall recess the meeting for fifteen (15) minutes. If the connection is not reestablished within that the time, the Presiding Officer shall adjourn the meeting and the remaining business addressed at a subsequent meeting.
- 6.12** A Member shall only attend a Closed Meeting when the connection is secure and private, and they shall ensure that there is no other person(s) in the room during the closed session.
- 6.13** The public shall be permitted to present a delegation by Electronic Means and attend a meeting to observe the proceedings of the meeting through livestreaming services. The public shall not be entitled to participate or observe any Closed Meeting electronically.

7. Closed Meetings

- 7.1** In accordance with Section 239 of the Municipal Act, 2001, as amended, a meeting or part of a meeting may be closed to the public only if the subject matter being considered is:
- a) the security of the property of the municipality or local board;
 - b) personal matters about an identifiable individual, including municipal or local board employees;
 - c) a proposed or pending acquisition or disposition of land by the municipality or local board;
 - d) labour relations or employee negotiations;
 - e) litigation or potential litigation, including matters before administrative tribunals, affecting the municipality or local board;
 - f) advice that is subject to solicitor-client privilege, including communications necessary for that purpose;
- a) a matter in respect of which a council, board, committee or other body may hold a closed meeting under another Act;
 - b) 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;
 - c) a trade secret or scientific, technical, commercial, financial or labour relations information, supplied in confidence to the municipality or local board which, if discloses, could reasonably be expected to prejudice significantly the competitive position or interferer

significantly with the contractual or other negotiation of a person, group of person or organization.

- d) A trade secret or scientific, technical, commercial, or financial information that belongs to the municipality or local board and has monetary value or potential monetary value.
- e) 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.
- f) the subject matter relates to the consideration of a request under the Municipal Freedom of Information and Protection of Privacy Act if the council, board, commission or other body is the head of an institution for the purposes of that Act. (3)
- g) an ongoing investigation respecting the municipality, a local board or a municipally controlled corporation by the Ombudsman appointed under the Ombudsman Act, and Ombudsman referred to in subsection 223.13(1) of this Act, or the investigator referred to in subsection 239.2(1)
- h) a meeting of a council or local board or of a committee of either of them may be closed to the public if the following conditions are both satisfied (3.1):
 - a) the meeting is held for the purpose of educating or training the members; and
 - b) at the meeting, no member discusses or otherwise deals with any matter in a way that materially advances the business or decision-making of the council, local board or committee, (Ref 239(3.1))

7.2 Before holding a closed meeting or part of a closed meeting, the Council shall state by resolution:

- a) the fact of the holding of the closed meeting; and
- b) the general nature of the matter to be considered at the closed meeting; and the only exceptions to the above would be as set out in the Municipal Act.

7.3 Subject to subsection 7.4, a meeting shall not be closed to the public during the taking of a vote.

7.4 Despite subsection 7.3, a meeting may be closed to the public during a vote if:

- a) subsection 7.1 permits or requires a meeting to be closed to the public; and
- b) the vote is for a procedural matter or for giving directions or instructions to officers, employees or agents of the municipality, local board or committee, or either of them, or persons retained by or under a contract with the municipality or local board.

8. Presiding Officer

- 8.1** The Head of Council, except where otherwise provided, shall preside at all meetings of the Council and if the Head of Council is absent for any reason, the Deputy Mayor, as appointed under section 5.12 and 8.3, shall act in his/her place and has all the powers and duties of the Head of Council designated member, as the case may be. (Ref. 241 – 242)
- 8.2** In the absence of both the Head of Council and the Deputy Mayor, and provided there is a quorum of Council, a Presiding Officer shall be nominated by the members present and while so acting such member has all the powers and duties of the Head of Council or designated member, as the case may be. (Ref. 242)
- 8.3** The Deputy Mayor may be appointed by resolution of Council at the Inaugural Meeting. Following the municipal elections, the Councillor receiving the greatest number of votes may be appointed Deputy Mayor. If all Councillors are acclaimed to office, the procedure shall be by nomination process.

9. Call to Order

- 9.1** As soon after the time fixed for holding the meeting when quorum is present, the Head of Council or other Presiding Officer shall call the meeting to order.

10. Quorum

- 10.1** A quorum shall be a majority of the Members and should this quorum not be present 15 minutes after the time appointed for the meeting to commence, the Clerk shall record the name of the members present and the meeting shall stand adjourned until the date of the next regular meeting. (Ref 237)

11. Curfew

- 11.1** No item of business may be dealt with at a meeting after 10:30 p.m., unless authorized by a resolution supported by a 2/3 majority of the Members.

12. Agenda

- 12.1** Agendas shall be generally formatted as follows, but modifications to the matters to be included, or the order of business, may be affected at a meeting without requiring amendment to this by-law:
- a) Call to Order
 - b) Adoption of Agenda
 - c) Adoption of Previous Minutes
 - d) Disclosure of Pecuniary Interest and General Nature Thereof
 - e) Presentations and Delegations
 - f) Staff Reports
 - g) Adoption of Committee Minutes/Motions
 - i) Corporate Services Committee
 - ii) Emergency Services Committee
 - iii) Planning Advisory Committee
 - iv) Recreation Committee

- h) Items for Council Discussion
- i) Resolutions to be Considered for Adoption
- j) Correspondence
- k) Closed Session
- l) Confirmatory By-Law
- m) Adjournment

- 12.2** Any member of Council may have an item placed on the agenda by submitting item in writing to the Clerk no later than 12:00 noon the Thursday preceding the date of the meeting;
- 12.3** The Clerk shall prepare an agenda along with copies of all correspondence, minutes, reports and all supporting and background material forming part of this Agenda. Insofar as is practicable, the Agenda shall be prepared and made available to members of Council the Friday preceding the regular meeting and shall be electronically sent a hard copy will be available upon request.
- 12.4** The business of the Council shall be disposed of in the order in which it appears on the agenda and no new items may be introduced unless authorized by the Council under the Adoption of the Agenda.
- 12.5** The agenda will be available to the public at the meeting and on the municipal website once it has been provided to Council.

13. The Proceedings of Meetings

- 13.1** It shall be the duty of the Head of Council or Presiding Officer to preside over Meetings so that its business can be carried out efficiently and effectively, and shall: (Ref 225)
- a) open Meetings by calling the Members to order,
 - b) announce the business before the Members in the order in which it is to be acted upon,
 - c) designate the Member who has the floor when two or more Members indicate they wish to speak, in accordance with section 18.4;
 - d) receive and state all motions presented by the Members,
 - e) put to vote all questions duly moved and seconded and to announce the result,
 - f) decline to put to vote motions which infringe the rules of procedure,
 - g) enforce the observance of order and decorum among the Members and guests attending the Meeting,
 - h) remove a Member or guest who is persisting in misconduct or breach of Meeting rules,
 - i) ensure that the decisions of the Council are in conformity with the laws and by-laws governing the activities of the Council,

- j) adjourn the meeting when the business is concluded, a motion is carried, quorum is lost, there is serious disorder, or an emergency exists.

14. Minutes

14.1 It shall be the responsibility of the Clerk to maintain accurate minutes of the Council meetings and in these minutes shall record:

- a) the date and time of the meeting,
- b) the name of the Members present,
- c) the correction, amendment and adoption of minutes,
- d) without note or comments, all resolutions, motions, decisions and other proceedings of the Meeting. (Ref 228)

15. Conduct of Members and Guests

15.1 No member shall:

- a) use offensive words or un-parliamentary language in or against the Council or against any member, staff or guest;
- b) disturb another, or the Council, staff, or guest, by any disorderly conduct disconcerting to the speaker or the assembly;
- c) speak on any subject other than the subject in debate;
- d) Resist the rules of Council or disobey the decisions of the Mayor or Presiding Officer on questions of order or upon the interpretation of the rules of Council;
- e) leave a meeting without first obtaining permission from the Mayor or Presiding Officer;
- f) be permitted to retake their seat after being ordered to vacate, having committed a breach of any rule of Meetings, until the next meeting and without making an apology to Council or Committee;
- g) interrupt the member who has the floor except to raise a point of order.

15.2 No person may be allowed to address or speak in debate without permission of the Mayor or Presiding Officer and having been placed on the agenda for delegation.

16. Presentations and Delegations

16.1 Persons wishing to address the Council may do so by informing the Clerk on or before noon the Thursday immediately preceding the meeting or a minimum of 96 hours prior to a scheduled Committee meeting.

16.2 Every Delegation Request shall be legibly written setting out the specifics of the presentation and shall not contain any obscene or improper matter or language.

16.3 Each delegation shall be limited to speaking not more than 10 minutes. Delegations of 2 or more persons will be permitted 2 speakers with 5 minutes each with a maximum of three (3) presentations in total for any Meeting.

17. By-Laws

- 17.1** Every by-law shall be introduced to Council by a motion duly moved and seconded by Members and specifying the title of the by-law,
- a) every by-law when introduced shall be type written and numbered
 - b) every by-law shall have three readings prior to being passed,
 - c) the first and second reading of a by-law shall be made without amendment or debate, if the Council so determines, a by-law may be taken as read three times and considered final and passed in one meeting,
 - c) every by-law enacted by the Council shall be dated under the seal of the Corporation and shall be numbered and signed by the Clerk and by the Head of Council or Presiding Officer at the meeting at which the by-law was passed and returned to the Clerk for safekeeping.

18. Motions

- 18.1** A motion must be presented in writing and properly moved and seconded before the Presiding Officer can put the question or before a motion can be properly recorded in the minutes.
- 18.2** A motion in respect of a matter, which is beyond the jurisdiction of the Council, (Ultra Vires) shall not be in order.
- 18.3** The persons moving and seconding must be present at the time the motion is read and voted upon.
- 18.4** The mover of a motion shall have the privilege of being the first speaker in the debate on the motion and shall have the further privilege of speaking once more to conclude the debate.

Withdrawal

- 18.5** After a motion is read or stated by the Presiding Officer, it shall be deemed to be put to question, but may be withdrawn before decision or amendment and it is as though the original motion had never been made. If another member objects, however, the Presiding Officer will have to ask for a vote on the issue. A motion to withdraw cannot be debated or amended.

Priority of Disposition

- 18.6** A motion properly before the Council for decision must receive disposition before any other motion can be received except for exceptions as further noted.

Refer to Committee

- 18.7** A motion to refer a matter under discussion by the Council to a Committee or Board shall preclude all amendments of the main question until it is decided.

Amendments

- 18.8** A motion to amend:
- a) shall be presented in writing for the agenda,
 - b) shall receive disposition immediately,

- c) shall not be amended more than once,
- d) shall be relevant to the question or matter in progress,
- e) shall not be received negating the question,
- f) may propose a separate and distinct disposition of a question.

18.9 A motion cannot be put forth on the previous question when an amendment is under consideration.

To adjourn

18.10 A motion to adjourn:

- a) shall always be in order except as provided by these rules,
- b) is not in order when a member is speaking or during the verification of a vote.

Privilege

18.11 A motion on a matter of privilege shall receive disposition immediately upon receipt by the Council, and when settled the question so interrupted shall be resumed from the point where it was suspended.

Reconsideration

18.12 When a Council has decided either for or against a certain question, it shall NOT reconsider the same question during the same calendar year, unless a motion to reconsider, presented by a prevailing member (one who voted on the prevailing or affirmative side of the original motion), has been passed by the majority of the members present.

18.13 No question upon which a notice of reconsideration has been accepted shall be considered more than once, nor shall a vote to reconsider be reconsidered unless new information is received in writing, which would suggest otherwise.

18.14 No discussion of the main question shall be allowed until the Council has dealt with the motion to reconsider. The member who gives the notice of reconsideration shall have the privilege of stating his/her reasons for doing so.

18.15 If a motion to reconsider is decided in the affirmative, such reconsideration shall not be made until a subsequent meeting of Council and must be presented to the Clerk in the form of a Notice of Motion prior to the preparation of the Agenda for that meeting.

18.16 Debate on a motion to reconsider must be confined to reasons for or against reconsideration.

18.17 In the event of a resolution that was defeated due to an equality of votes, both sides shall be considered as prevailing.

Notice of Motion

18.18 Before Meeting - A notice of motion may be submitted to the Clerk by a member at any time and, each notice of motion the Clerk has received prior to the preparation of the Agenda, shall be included on the Agenda for that meeting under the item "Items for Discussion". In this event, the Presiding Officer shall read the notice of motion. It shall be duly recorded in the minutes and shall form part of the Agenda for the meeting.

- 18.19** At Meeting - A member may also submit, in writing, a notice of motion during the meeting under the Agenda item "Adoption of Agenda". In this event, the Presiding Officer shall read the notice of motion. It shall be duly recorded in the minutes and shall form part of the Agenda for the subsequent meeting under the item "Items for Discussion".
- 18.20** A motion not on the Agenda shall not be presented without the prior notice required under this section.
- 18.21** Withdrawal of Notice - Notwithstanding section 18.21, any motion may be introduced without notice, if Council dispenses with such notice by resolution passed by a majority of the members present.
- 18.22** The presentation of a notice of motion does not require a mover or a seconder until it comes before a meeting for debate.
- 18.23** A motion for which notice was given in accordance with this by-law must be moved and seconded at the meeting on which it appears on the agenda for debate.
- 18.24** A notice of motion must be presented in the appropriate motion format.

19. Voting on Motions

Question stated:

- 19.1** Immediately preceding the taking of the vote, the Presiding Officer shall state the question in the precise form in which it will be recorded in the minutes.

No interruptions

- 19.2** After the Presiding Officer commences to take a vote on a question, no member shall speak to such question or present any other motion until a vote has been taken on such question.
- 19.3** The Presiding Officer shall vote on any matter without having to vacate the room when a recorded vote is called for.

Vote not Allowed

- 19.4** A member, not present when a question is put forth, shall not be allowed to vote on this question.

Unrecorded Vote

- 19.5** The manner of determining the decision of the Council on a motion shall be a show of hands, except when a recorded vote is requested by any member.

Recorded Vote

- 19.6** If a member present at a meeting at the time of a vote requests immediately before or after the taking of the vote that the vote be recorded, each member present, except a member who is disqualified from voting by any Act, shall announce his or her vote openly and the Clerk shall record each vote. (Ref 246(1))
- 19.7** The Clerk shall call by name the Members present in alphabetical order and then the Presiding Officer and the Clerk shall so record each member's vote, and such vote shall be recorded in the Minutes.

- 19.8** A failure to vote by a member who is present at the meeting at the time of the vote and who is qualified to vote shall be deemed to be a negative vote. (Ref 246(2))
- 19.9** After completion of the recorded vote, the Presiding Officer shall announce the results.
- 19.10** Record Vote For/Against - If there is no request for a recorded vote, a member may request the Clerk to record his/her vote only, either for or against the question, as the case may be. Such vote shall be recorded in the Minutes.
- 19.11** Votes Equal - Any question on which there is a tie vote shall be deemed to be lost, except where otherwise provided by any Act. (Ref 245)

20. Rules of Debate

- 20.1** Every member wishing to speak on any motion or question shall address the Presiding Officer for permission to speak. When two or more members request to speak at the same time, the Presiding Officer shall decide who has the floor.
- 20.2** When a Member is speaking no other Member shall interrupt him/her except to raise a point of order.
- 20.3** Any Member may require the question or motion under discussion to be read at any time during the debate, but not so as to interrupt a Member while speaking.
- 20.4** No Member shall speak more than once to the same question without leave of the Council, except that a reply shall be allowed to be made only by the Member who has presented the motion, but not by any Member who has moved an amendment or a procedural motion.
- 20.5** No Member, shall speak to the same question, or in reply, for longer than five minutes.
- 20.6** A Member may ask a question only for the purpose of obtaining information relating to the matter under discussion.
- 20.7** When the Presiding Officer calls for the vote on a question, each Member shall occupy their seat and shall remain in place until the results of the votes has been declared by the Presiding Officer.
- 20.8** If a Member disagrees with the announcement of the Presiding Officer that a question is carried or lost, he/she may, but only immediately after the declaration by the Presiding Officer, appeal the declaration and request that a recorded vote be taken.
- 20.9** A failure to vote by a member who is present at the meeting at the time of the vote and who is qualified to vote shall be deemed to be a negative vote. (Ref 246(2))
- 20.10** The following matter of motions may be introduced orally without written notice and without leave:
- a) a point of order or personal privilege
 - b) presentation of petitions
 - c) to table the motion
 - d) to postpone to specific time or indefinitely

- e) to move the previous question

20.11 The following motions may be introduced without notice and leave, but shall be in writing and signed:

- a) to refer
- b) to adjourn
- c) to amend
- d) to suspend the rules of procedure

20.12 In all cases not provided for in the proceedings of the Council, the matter shall be decided by the Presiding Officer, subject to an appeal to the Council on a point of order.

21. Points of Order and Privilege

21.1 The Presiding Officer shall preside over the conduct of the meeting, including the preservation of good order and decorum, ruling on points of order and deciding all questions relating to the orderly procedure of the meetings.

21.2 When a member wishes to call attention to what the member believes to be a violation of the rules of procedure, the member shall, when once recognized by the Presiding Officer, raise the point of order. On raising the point of order, a member shall state the point of order with a concise explanation and the Presiding Officer shall rule upon the point of order.

21.3 Unless a member immediately appeals the ruling of the Presiding Officer, the ruling on the point of order shall be final.

21.4 If an appeal is made, the member appealing shall, after announcing the appeal, state the reasons for the appeal and the Presiding Officer may then indicate why the appeal should be rejected or the ruling upheld.

21.5 Without debate, the members by roll call will then vote on the appeal and its decision shall be final.

21.6 If the appeal is upheld, then the Presiding Officer shall change his/her ruling accordingly. If the appeal is rejected, then the Presiding Officer's ruling stands.

22. Amendment or Repeal of By-Law

22.1 Except as otherwise provided, no amendment or repeal of this by-law shall be considered at any meeting unless notice of the proposed amendment or repeal has been given at a previous regular meeting and in accordance with the provisions of the Municipal Act, 2001.

22.2 Notwithstanding Section 22.1, this by-law shall be reviewed at least once during every term of Council.

23. Effective Date

23.1 This by-law shall become effective upon the date of enactment.

23.2 That By-Law No. 2015-32 and 2020-12 are hereby repealed in their entirety.

READ A FIRST AND SECOND TIME ON THIS 12th DAY OF DECEMBER,
2023.

READ A THIRD TIME AND FINALLY PASSED THIS 9th DAY OF
JANUARY, 2024

MAYOR

CLERK

THE CORPORATION OF THE TOWNSHIP OF BONFIELD

BY-LAW NO. 2024-01

Being a By-Law to Authorize Temporary Borrowing from Time to Time to Meet Current Expenditures During the Fiscal Year Ending December 31st, 2024.

WHEREAS the *Municipal Act, 2001*, S.O. 2001, c. 25, Section 407, as amended from time to time, provides authority for a municipality to authorize the Treasurer to borrow from time to time, such sums as the Council considers necessary to meet, until taxes are collected and other revenues are received, the current expenditures of the Municipality for the year;

AND WHEREAS the total amount which may be borrowed from all sources at any one time to meet the current expenditures of the Municipality, except with the approval of the Ontario Land Tribunal, is limited by Section 407 of the *Municipal Act, 2001*;

NOW THEREFORE the Council of the Corporation of the Township of Bonfield enacts as follows:

1. **THAT** the Head of Council and the Treasurer is hereby authorized to borrow from time to time during the 2024 fiscal year (hereinafter referred to as the current year) such sums as may be necessary to meet, until taxes are collected and other revenues are received, the current expenditures of the Municipality for the current year;
2. **THAT** the lender(s) from whom amounts may be borrowed under authority of this by-law shall be **Caisse Alliance** and such other lender(s) as may be determined from time to time by by-law of Council;
3. **THAT** the total amount which may be borrowed at any one time under this by-law plus any outstanding amounts of principal borrowed and accrued interest under Section 407 together with the total of any similar borrowings that have not been repaid, shall not exceed from January 1st to September 30th of the current year, 50 percent of the total estimated revenues of the Municipality as set out in the budget adopted for the current year; and from October 1st to December 31st of the current year, 25 percent of the total of the estimated revenues of the Municipality as set out in the budget adopted for the current year;
4. **THAT** the Treasurer shall, at the time when any amount is borrowed under this by-law, ensure that the lender is or has been furnished with a certified copy of this by-law, if applicable, and a statement showing the nature and amount of the estimated revenues for the current year and also showing the total of any other amounts borrowed from any and all sources under authority of Section 407 of *Municipal Act, 2001* that have not been repaid;
5.
 - a) If the budget for the current year has not been adopted at the time an amount is borrowed under this by-law, the statement furnished under section 4 shall show the nature and amount of the estimated revenues of the Municipality as set forth in the budget adopted for the previous year and the nature and amount of the revenues received for and on account of the current year.
 - b) If the budget for the current year has not been adopted at the time an amount is borrowed under this by-law, the limitation on borrowing set out in section 3 shall be calculated for the time being upon the estimated revenues of the Municipality as set forth in the budget adopted for the previous year less all revenues received for and on account of the current year.
6. **THAT** for purposes of this by-law, the estimated revenues referred to in section 3, 4 and 5 do not include revenues derivable or derived from, a) arrears of taxes, fees or charges; or b) a payment from a reserve fund of the municipality, whether or not the payment is for a capital purpose;

7. **THAT** the Treasurer is hereby authorized and directed to apply in payment of all or any sums borrowed under this by-law, together with interest thereon, all or any of the moneys hereafter collected or received, either on account of or realized in respect of the taxes levied for the current year and previous years or from any other source, that may be lawfully applied for such purpose;
8. **THAT** evidences of indebtedness in respect of borrowings made under section 1 shall be signed by the head of Council and the Treasurer;
9. **THAT** the lender shall not be responsible for establishing the necessity of temporary borrowing under this by-law or the manner in which the borrowing is used; and
10. **THAT** this by-law shall take effect on the final day of passing.

READ A FIRST TIME AND SECOND TIME this 9th day of January, 2024.

READ A THIRD TIME AND BE FINALLY PASSED this 9th day of January, 2024.

MAYOR

CLERK

THE CORPORATION OF THE TOWNSHIP OF BONFIELD

BY-LAW NO. 2024-02

Being A By-Law to Provide For
An Interim Tax Levy for The Year 2024

WHEREAS Section 317 of the *Municipal Act, 2001*, S.O. 2001, c. 25, as amended, provides that a local municipality, before the adoption of the estimates for the year under section 290, may pass a by-law levying amounts on the assessment of property in the local municipality ratable for local municipality purposes;

AND WHEREAS the taxes to be levied shall not exceed 50 percent of the total amount of taxes for municipal and school purposes levied on the property for the previous year;

AND WHEREAS, for the purposes of calculating the total amount of taxes for the previous year, if any taxes for municipal and school purposes were levied on a property for only part of the previous year because assessment was added to the tax roll during the year, an amount shall be added equal to the additional taxes that would have been levied on the property if the taxes for municipal and school purposes had been levied for the entire year;

NOW THEREFORE the Council of the Corporation of the Township of Bonfield ENACTS AS FOLLOWS:

1. An interim tax levy of 50 percent of the total amount of taxes for municipal and school purposes levied on the property for the previous year is hereby imposed and levied on the whole of the assessment according to the tax roll for taxation in the previous year as most recently revised before the by-law is passed;
2. The said interim tax levy shall become due and payable on the 29th, day of March 2024;
3. On all taxes of the interim levy which are in default on the 1st day of April 2024, an interest charge of 1.25 percent shall be added and thereafter an interest charge of 1.25 percent per month will be added on the first day of each and every month the default continues, in accordance with Section 345 of the Act.
4. Interest charges added on all taxes of the interim tax levy in default shall become due and payable and shall be collected forthwith as if the same had originally been imposed and formed part of such unpaid interim tax levy;
5. The Treasurer may mail or cause the same to be mailed to the residence or place of business of such person indicated on the last revised assessment roll, a written or printed notice specifying the amount of taxes payable;
6. That taxes are payable at the Township of Bonfield Municipal Office.

READ A FIRST, SECOND, THIRD TIME AND FINALLY PASSED THIS 9th DAY OF JANUARY 2024.

MAYOR

CLERK

THE CORPORATION OF THE TOWNSHIP OF BONFIELD

BY-LAW NO. 2024-03

**BEING A BY-LAW TO CONSTITUTE AND
APPOINT A COMMITTEE OF ADJUSTMENT**

WHEREAS Section 44, subsection (1) of the Planning Act, R.S.O. 1990, c. P. 13, as amended, (The Act) provides that if a municipality has passed a by-law under section 34, or a predecessor of such section, the Council of the Municipality may by by-law constitute and appoint a committee of adjustment for the municipality;

AND WHEREAS in accordance with Section 44, section (2) of the Act, a certified copy of the by-law shall be sent to the Minister by registered mail by the clerk of the municipality within thirty days of the passing thereof;

AND WHEREAS Section 44, subsection (3) of the Act prescribes that the members of the committee who are not members of a municipal council shall hold office for the term of council that appointed them and the members of the committee who are members of a municipal council shall be appointed annually;

AND WHEREAS the Council of the Corporation of the Township of Bonfield deems it necessary and expedient to appoint a Committee of Adjustment;

NOW THEREFORE the Council of the Corporation of the Township of Bonfield **ENACTS AS FOLLOWS:**

1. THAT the Members of the Municipal Council listed below will hold office until the 31st of December 2024.
2. THAT the following persons shall constitute and be hereby appointed as members of the Committee of Adjustment;
 1. Narry Paquette
 2. Donna Clark
 3. Jason Corbett
 4. Steve Featherstone
 5. Dan MacInnis
3. THAT this by-law shall come into force and take effect upon the passing thereof.

**READ A FIRST, SECOND, THIRD TIME AND FINALLY PASSED THIS 9th DAY OF
JANUARY, 2024.**

MAYOR

CLERK

Breakdown of disbursements to be approved as prepared for January 9, 2024:

| | <u>AP06561</u> |
|---------------------------------------|-------------------------|
| General Government | \$ 84,345.65 |
| Protection to persons & property | \$ 41,225.47 |
| Health & Welfare | \$ 50,038.45 |
| Public Works & Environmental Services | \$ 34,593.02 |
| Parks and Recreation | \$ 2,007.32 |
| Library | \$ 2,824.80 |
| Planning & Development | \$ |
| Economic Development | <u>\$</u> |
| Sub-Total: | <u>\$ 215,034.71</u> |
| Payroll Batch #1343 to #1349 | \$65,898.91 |
| TOTAL DISBURSEMENT: | <u>\$280,933.62</u> |



Premier Ford
Premier of Ontario
premier@ontario.ca

The Honourable Paul Calandra
Minister of Municipal Affairs and Housing
minister.mah@ontario.ca

The Honourable Todd A. Smith
Minister of Energy, Ontario
MinisterEnergy@ontario.ca

SENT VIA EMAIL

December 1st, 2023

Re: Support to Revoke Strong Mayor Powers and Increase in the Leave to Construct Threshold

Dear Premier Ford, Minister Calandra, and Minister Smith,

Please be advised that at the Regular Council Meeting on November 29th 2023, the Town of Plympton-Wyoming Council passed the following motion, supporting the attached resolutions from the Western Ontario Wardens Caucus regarding Support to Revoke Strong Mayor Powers and Increase in the Leave to Construct Threshold.

Motion 14 Moved by Councillor Kristen Rodrigues
Seconded by Councillor John van Klaveren
That Council support item 'S' Strong Mayor Powers & 'T' Leave to Construct Threshold from the Western Ontario Warden's Caucus.

Carried.

If you have any questions regarding the above motion, please do not hesitate to contact me by phone or email at eflynn@plympton-wyoming.ca.

Sincerely,

Ella Flynn
Deputy Clerk
Town of Plympton-Wyoming

cc: Sent via e-mail
Western Ontario Wardens' Caucus
Hon. Rob Flack, Associate Minister of Housing – Rob.Flack@pc.ola.org
Matthew Rae, Parliamentary Assistant to the Minister of Municipal Affairs and Housing – Matthew.Rae@pc.ola.org
All Ontario Municipalities



October 24, 2023

Premier R. Ford
Premier of Ontario
premier@ontario.ca

and

The Honourable Paul Calandra
Minister of Municipal Affairs and Housing
Send electronically via email
minister.mah@ontario.ca

Re: Strong Mayor Powers

Dear Premier Ford and Minister Calandra

Please be advised at the regular meeting of the Western Ontario Wardens' Caucus held on October 13, 2023, the following resolution was passed:

Moved by M. Ryan, seconded by B. Milne:

THAT item of correspondence 7-1(b) be received; and

WHEREAS the Western Ontario Wardens Caucus Inc. (WOWC) is a not-for-profit organization representing 15 upper and single tier municipalities in Southwestern Ontario with more than one and a half million residents;

AND WHEREAS the purpose of WOWC is to enhance the prosperity and overall wellbeing of rural and small urban communities across the region;

AND WHEREAS the Strong Mayors, Building Homes Act, 2022, S.O. 2022, c. 18, for select municipalities, transfers legislative responsibility from the deliberative body of the Council to the Head of Council;

AND WHEREAS the Better Municipal Governance Act, 2022, S.O. 2022, c. 24 provides for provincially appointed facilitators to assess the regional governments to determine the mix of roles and responsibilities between the upper and lower-tier municipalities;

AND WHEREAS the Building Faster Fund arbitrarily ties housing supportive funding to municipalities that establish a housing target based solely on population size;

AND WHEREAS "responsible and accountable governments with respect to matters within their jurisdiction;

AND WHEREAS overcoming the housing and affordability crisis in Ontario requires sustained, strategic, and focused efforts from all levels of government, informed from the expertise of all levels of government.

NOW THEREFORE BE IT RESOLVED THAT WOWC calls on the provincial government to work with municipalities in Ontario, as a responsible and accountable level of government, to focus all efforts on tackling the housing and affordability crisis in Ontario by:

Revoking existing 'strong mayor powers' and not implementing legislation that transfers legislative responsibility from the body of Council to the Head of Council.

Respecting spheres of jurisdiction, recognizing that municipalities are best positioned to determine the mix of roles and responsibilities between upper and lower-tier municipalities and only conduct structural and service delivery reviews of municipalities or regions where a majority of municipalities included within the region, request the same.

Recognizing rural and small urban municipalities are critical to overcoming the housing and affordability crisis in Ontario and not allocating the majority of scarce provincial housing supportive funding to a limited subset of large urban municipalities in Ontario.

AND THAT WOWC calls upon the provincial government to provide all municipalities with the financial resources to tackle the housing and affordability crisis in Ontario that is pricing too many people, especially young families and newcomers, out of home ownership, while amplifying socio-economic disparities and reliance on municipally provided human services;

AND THAT this resolution be forwarded to the Association of Municipalities of Ontario for support so that the future governance of our communities is in the hands of its constituents;

AND THAT this resolution be forwarded to: the Minister of Municipal Affairs and Housing and the Premier of Ontario; WOWC Members; the EOWC, and all WOWC area MPs and MPPs. - **CARRIED**

Please contact Kate Burns Gallagher, Executive Director, Western Ontario Warden' Caucus, kate@wowc.ca should you have any questions regarding this matter.

Sincerely,



Glen McNeil
Chair, Western Ontario Wardens' Caucus



cc.

Hon. Rob Flack, Associate Minister of Housing

Rob.Flack@pc.ola.org

Matthew Rae, Parliamentary Assistant to the Minister of Municipal Affairs and Housing

Matthew.Rae@pc.ola.org

WOWC MPPs

WOWC MPs

Eastern Ontario Wardens' Caucus



October 24, 2023

The Honourable Todd A. Smith,
Minister of Energy, Ontario
Send electronically via email
MinisterEnergy@ontario.ca

Re: Leave to Construct Threshold

Dear Minister Smith,

On October 13, 2023, the WOWC passed a resolution in favour of the Government of Ontario updating the LTC cost threshold from \$2M to \$20M for hydrocarbon lines (by amending Ontario Regulation O.Reg.328/03) while maintaining current requirements and expectations for Indigenous consultation and environmental review for projects greater than \$2M and less than \$10M.

Western Ontario has seen significant growth in the past decade with pressures to build out the gas pipeline network. Many municipalities in our region have lost major investment opportunities because of the delays in getting natural gas to development sites. Any person or company planning to construct hydrocarbon transmission facilities within Ontario, must apply to the OEB for authorization, if the projected cost to build the pipeline is over \$2 million, a threshold that was set in 1998.

Industry proposes updating the LTC cost threshold from \$2M to \$10M for hydrocarbon lines (by amending Ontario Regulation O.Reg.328/03) while maintaining current requirements and expectations for Indigenous consultation and environmental review for projects greater than \$2M and less than \$10M. Increasing the cost threshold to \$10M would closer align Ontario with other Canadian jurisdictions (e.g., in B.C., these thresholds are \$15M for electricity and \$20M for natural gas). The WOWC is recommending a \$20M threshold for our Province to be competitive with other Canadian jurisdictions.

Ontario's outdated regulations are causing the LTC to apply far more broadly than intended when it was established over 20 years ago. Due to increased regulatory and cost pressures, as well as inflation, virtually all gas pipeline projects are now greater than \$2M rendering the threshold meaningless. Roughly 0.5 KM pipe in urban settings now often exceed the \$2M threshold.

Examples of businesses lost in the region due to the regulation include;

- EV Battery Manufacturer, investment of \$1 Billion
- New Distillery
- 2 New Agricultural processing plants - \$140 million total investment
- New Agricultural plant - \$225 million USD investment

Modernizing these outdated regulations would reduce delays and costs for economic development initiatives including new industries seeking to locate in Ontario and create jobs (or existing seeking to expand), transit projects, community expansion projects, housing developments, connections for low carbon fuel blending (e.g. renewable natural gas, hydrogen) as well as residential and business customer connections.

The WOWC supports an increase in the Leave to Construct threshold to \$20M.

Sincerely,

A handwritten signature in black ink that reads "Glen McNeil". The signature is written in a cursive, flowing style.

Glen McNeil
Chair, Western Ontario Wardens' Caucus

cc.

Western Ontario MPPs
WOWC Members
WOWC Local Municipalities

November 17, 2023

Please be advised that during the regular Council meeting of November 14, 2023 the following motion regarding support for the Province to stop the Ministry of the Environment, Conservation and Parks (MECP) proposal to expand the use of the permit-by-rule to waste management systems, storm water management systems, and certain water taking activities was carried:

RESOLUTION NO. 2023-569

DATE: November 14, 2023

MOVED BY: Councillor Maynard

SECONDED BY: Councillor Roberts

WHEREAS the Municipality, in support of the Quinte Conservation Authority, actively supports the Source Water Protection Program, as part of local efforts to implement the Clean Water Act, 2006 and its regulations to protect local municipal drinking water sources;

AND WHEREAS the Ministry of the Environment, Conservation and Parks (MECP) is proposing to expand the use of the permit-by-rule to waste management systems, stormwater management systems, and certain water taking activities;

AND WHEREAS In 2018, Bill 68, the Open for Business Act was passed, whereby it legislated that less complex activities that pose low-risk to the environment should not be required to go through the approval process and instead, should self-register on the Environmental Activity and Sector Registry (EASR);

AND WHEREAS Quinte Conservation Authority has outlined in their October 24, 2023 report to their Board, that the activities proposed to move to the EASR may pose too much risk to drinking water, and can pose threats to human health and the environment;

AND WHEREAS Quinte Conservation Authority noted the source water protection concern generally lies in the fact the Ministry will no longer undertake an up-front detailed review of applications related to the specified activities, thereby potentially weakening regulatory oversight;

AND WHEREAS the specified activities, which have the potential to cause significant adverse impacts to the natural environment and human health will no

longer be subject to public and site-specific scrutiny prior to commencing operation in Ontario;

THEREFORE BE IT RESOLVED THAT the Council of the Corporation of Prince Edward County supports the concerns outlined by Quinte Conservation Authority and urges the Provincial government to stop the Ministry of the Environment, Conservation and Parks (MECP) proposal to expand the use of the permit-by-rule to waste management systems, stormwater management systems, and certain water taking activities; and

THAT this resolution be sent to Premier Doug Ford, Todd Smith, Bay of Quinte M.P.P. and Andrea Khanjin, Minister of the Environment, Conservation and Parks; and

THAT this resolution be shared with all 444 municipalities in Ontario, The Federation of Canadian Municipalities (FCM), The Association of Municipalities Ontario (AMO), The Eastern Ontario Wardens' Caucus (EOWC) and all Ontario Conservation Authorities.

CARRIED

Yours truly,



Catalina Blumenberg, **CLERK**

cc: Mayor Steve Ferguson, Councillor Roberts, Councillor Maynard and Marcia Wallace, CAO



December 1, 2023

SENT VIA EMAIL

Re: Ministry of the Environment, Conservation and Parks (MECP) proposal to expand the use of the permit-by-rule

Please be advised that during the regular Council meeting of Monday, November 27, 2023, Council of Loyalist Township passed the following resolution:

Resolution 2023.21.17

Moved by Deputy Mayor Townend

Seconded by Councillor Proderick

That Council receive and support Prince Edward County's resolution dated November 14, 2023 urging the Province to stop the Ministry of the Environment, Conservation and Parks (MECP) proposal to expand the use of the permit-by-rule to waste management systems, stormwater management systems, and certain water taking activities.

Motion carried.

Sincerely,

A handwritten signature in black ink that reads "Anne Kantharajah".

Anne Kantharajah

Township Clerk

akantharajah@loyalist.ca

613-386-7351 Ext. 121

Att: Prince Edward County resolution, November 14, 2023

cc: Mayor Jim Hegadorn, Deputy Mayor Townend, Councillor Proderick, Rebecca Murphy, CAO



The mission of OPHA is to provide leadership on issues affecting the public's health and to strengthen the impact of people who are active in public and community health throughout Ontario.

Ontario Public Health Association
l'Association pour la santé publique de l'Ontario
Established/Établi 1949

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Minister Peter Bethlenfalvy, Ministry of Finance of Ontario

Minister Sylvia Jones, Minister of Health

Sent by email to: peter.bethlenfalvy@ontario.ca and sylvia.jones@ontario.ca

May 31, 2023

Dear Minister Bethlenfalvy and Minister Jones,

Re: Modernizing alcohol marketplace and product sales

On behalf of the leaders and members of the Ontario Public Health Association (OPHA), we are writing to you to express our serious concerns about the impact that increasing alcohol availability and affordability will have on the health of Ontarians. We are writing to highlight the inevitable consequences of illnesses, deaths and social harms to our citizens that will follow with increased sales and consumption of alcohol in Ontario. We implore the Government of Ontario to not increase access, availability or affordability of alcohol in light of the evidence below.

Research and real world evidence shows that when alcohol becomes more available and cheap, the following increases: street/domestic violence, chronic diseases, sexually transmitted infections, road crashes, youth drinking and injury (1) and suicide. (2,3) Along with increased costs from healthcare, lost productivity, criminal justice and other direct costs also increase. (4)

OPHA recommends that the government implement the following policy measures to mitigate these harms:

1. Reduce retail density, especially in low socio-economic status (SES) neighbourhoods.
2. Maintain or decrease hours of sale, with no exceptions.
3. Strengthen Ontario's alcohol pricing policies including taxation, minimum pricing or other means.
4. Stop further privatization of alcohol sales.
5. Apply a whole of government, health-in-all-policies approach to alcohol modernization.

The final report on Canada's Guidance on Alcohol and Health states that alcohol contributed to 18,000 deaths in Canada in 2017. (5) The evidence overwhelmingly proves that less is better when it comes to drinking alcohol. (5) Alcohol consumption causes 200 health and injury conditions, (6) and is identified by the World Health Organization (WHO) as a class 1 carcinogen in the same class as tobacco smoke and

asbestos. (7) Most Canadians are not aware of this fact, which is concerning given that there are 7,000 cancer deaths due to alcohol consumption each year in Canada. (5) Not only does alcohol cause a high burden of disease, it also has significant social and economic consequences. Furthermore, impairment by alcohol is strongly associated with increased risk of unintentional injuries, violence and other second-hand effects, which impacts not only those consuming alcohol but also persons who have not decided to drink alcohol, including children. (5)

While the cost and harms of tobacco are decreasing for the first time, alcohol costs and harms are increasing. In Canada, the per-person healthcare costs attributable to alcohol rose from [\\$117 to \\$165, increasing by 40.5% between 2007 and 2020](#), compared to tobacco, the per-person [healthcare costs decreased from \\$167 to \\$143](#) during the same time. This fact helps create context to policy decisions being made; while tobacco has had increasing restrictions placed on it, such as increased taxes, product labelling and advertising bans/restrictions, alcohol has no such policies. The current alcohol policies are staying stagnant or being dismantled. (8)

We are asking for the government to strengthen its policy on alcohol. We must implement high standards to protect the people of Ontario from the harms alcohol contributes to and to ensure the businesses that perpetuate these harms do not obtain commercial gains or profits at the expense of Ontarians' health.

1. OPHA recommends reducing retail density, especially in low socio-economic status (SES) neighbourhoods.

Restrict the number and location of alcohol outlets to reduce alcohol related problems, and/or enable municipalities to do so. Proof of strong effectiveness and a large breadth of research exist to support this fact. (1) Changes involving increased access through a greater number of alcohol outlets, such as permitting sales in supermarkets, influence both alcohol consumption and harm. (1) This is concerning, being that Ontario increased access in 2015, where the number of locations authorized to sell beer increased by 450 stores. (9) Since that time, the government has expanded sales of beverage alcohol further to more than 270 new retail outlets across Ontario since 2018, including 191 LCBO convenience outlets and 87 grocery stores. (10)

Research shows that once Ontario started selling alcohol in grocery stores in 2015, there were over 24,000 more alcohol related emergency room visits than in the two years before. (11) Alcohol availability in the province increased by 22% between 2007 and 2017. (12) Changes to rules that made it easier to buy alcohol during the COVID-19 pandemic have become permanent and have increased alcohol availability. (13)

A recent analysis using the Cancer Risk Factors Atlas of Ontario documented that in Toronto, higher alcohol intake was found in areas where residents lived within 500 m of off-premise alcohol retailers, compared with areas with retailers over 1 kilometre away. Regardless of neighbourhood socio-economic status, access to off-premise alcohol retailers was related to excess alcohol consumption in Toronto neighbourhoods. (14) Despite what this analysis found, a health equity lens should be applied in alcohol policy changes as people of lower socio-economic status and other priority groups (e.g., youth) (1,15) are typically disproportionately affected by policies that increase alcohol access in their neighbourhoods. (1,16)

The [CAPE](#) report cards are a research project that provides assessments of provincial, territorial and the federal governments in Canada implementing policies proven to reduce harms due to alcohol. (17) Ontario's report card was recently (December 2022) [downgraded to an F](#) for this alcohol policy area. The [previous](#)

[report](#) cautions against expansion of alcohol availability in corner stores and more grocery outlets. (17) The current report advises the following for alcohol availability:

- Strengthen and reduce existing density limits for off-premise outlets and introduce density limits for on-premise establishments. (17)
- Introduce placement limits for all premises (17)
- Prohibit on-premise alcohol takeout. (17)
- Prohibit alcohol home delivery from all premises. (17)

2. OPHA recommends maintaining or decreasing hours of sale, with no exceptions.

Similar to the Centre for Addiction and Mental Health, OPHA has concerns around increasing hours of sale. (18) Extensions of as little as one to two hours have been observed to result in increased harms. (19) (20) Extended hours of sale attract a younger drinking crowd and result in higher blood alcohol content (BAC) levels for males. (21) Controls on retail hours and days of sale have been shown to be effective in reducing consumption and alcohol-related harms (22) and evidence suggests a potential direct effect of policies that regulate alcohol sales times in the prevention of heavy drinking, injuries, motor vehicle incidents, alcohol-related hospitalizations, assaults, homicides and violent crime. (23,22,24,25)

Furthermore, research for on-premise outlets (e.g., licensed establishments) show that extended hours of alcohol service are associated with increased alcohol consumption and increased alcohol-related harms. (1) (17) Evidence indicates a higher risk of ambulance calls for trauma in areas with highest density of on-premise licensed alcohol establishments (26) with alcohol-related violence most likely occurring between 22:00 and 2:00 hours. (27) It has also been suggested that emergency calls for injury and intoxication may be reduced by limiting the hours of operation of licensed alcohol establishments. (26)

In Germany, banning sale of alcohol between 10 pm and 5 am in retail settings resulted in a significant decrease in alcohol-related hospitalizations among adolescents and young adults, as well as hospitalizations due to violent assault. (28)

The 2023 CAPE report card rated [Ontario with an F](#) for this alcohol policy area and recommended the following:

- Reduce and legislate maximum trading hours allowed per week.
- Implement the following hours of sale: 11 am to 8 pm for off-premise and 11 am to 1 am for on-premise with no extensions. (2)

3. OPHA recommends strengthening Ontario's alcohol pricing policies.

Alcohol pricing policy is a highly cost-effective intervention which is underutilized by governments. Decades of international and Canadian research show that raising the price of alcohol is one of the most cost-effective approaches for reducing consumption and thereby alcohol-related health and social harms. This is done through policy actions such as excise taxes, minimum pricing, and regularly adjusting alcohol prices for inflation. (2) Another innovative action would be to implement a dedicated, earmarked, or surcharged tax on alcohol to help cover the health and social costs. (29)

There have been eight meta-analyses that have systematically reviewed the results of applicable econometric studies. It was consistently reported in all eight reviews that a price increase leads to decreases in consumption. (1) This can also be corroborated by research on tobacco pricing, which has the same

mechanism of action, only for a different substance. (30) Higher prices on alcohol encourages less consumption by drinkers and hinders non-drinkers to start drinking. (1)

The above was demonstrated in British Columbia where a 10 per cent increase in minimum alcohol prices was associated with a 32 per cent drop in alcohol-related deaths. (31) In Saskatchewan, a 10 per cent increase in minimum prices significantly reduced consumption of all types of alcoholic beverages by almost 8.5 per cent, thereby decreasing harms as well. (1,32) A recent major international study found that, on average, a 1 per cent increase in overall alcohol prices was associated with a 0.5 per cent reduction in alcohol use and resulted in increases in both industry profits and government revenues. (33)

Pricing controls have been demonstrated to be particularly effective for susceptible populations, such as young people, and heavy drinkers. (1,15) For young people, a price increase leads to reduced rates of suicide, traffic injuries and sexually transmitted diseases with the opposite effect with price decrease. (1) Alcohol harms that are typically attributed to long term heavy drinking are also found to change in response to tax changes. (1) Generally, research proposes that alcohol taxes have a greater fiscal impact on lower income people than those with higher income. (1)

It has been identified that corporations, such as those involved with Big Alcohol, create narratives to interfere with policy decisions. This practice is referred to as **argument-based discursive strategies**, where corporations, for example, stress the crucial role that the industry plays in the economy, or promote industry-preferred solutions such as education and voluntary initiatives. (34) It is not surprising then that the story created around increasing alcohol prices is that it will have negative impacts on the economy and employment.

This narrative has been challenged with the argument that if people buy less alcohol, they will spend more money on other goods, which will create jobs elsewhere in the economy. (29) It is also wise to be cautious when relying on employment estimates from the alcohol industry research stating how many jobs are involved with alcohol production - similar industries have exaggerated these estimates in the past. Research for the World Bank revealed that numbers reported to be employed by the tobacco industry were three times the actual number of FTEs. (29)

The [2023 CAPE report card rated an F](#) for this alcohol policy area, and recommended improvement through the following:

- Increase minimum prices to a price per standard drink (e.g. 17.05 mL pure alcohol) of at least \$2.04* for alcohol sold at off-premise stores and \$4.07* for alcohol sold at on-premise establishments, after taxes (*2023 price). (17)
- Include on-premise alcohol and beer sold off-premise to automatic indexation. (17)
- Set minimum prices by ethanol content (e.g. \$/L ethanol). (17)
- Tax alcohol at a higher rate than consumer goods, update general alcohol prices yearly to reflect Ontario specific inflation rates, and increase alcohol sales taxes. (17)
- Set off-premise minimum retail markups to be at least 100% of the landed cost across all beverage types and set on-premise markups at or above the off-premise retail price. (17)

The World Health Organization has a [resource tool on alcohol taxation and pricing policies](#) to inform the above actions. (29)

4. OPHA recommends against further privatization of alcohol sales.

Government retail monopolies are an effective way to limit alcohol consumption and harm at the population level. (1,2) Proof of strong effectiveness and a large breadth of research exist to support this fact. (1) In Canadian jurisdictions where government retail monopolies have been dismantled and partial or full privatization have been introduced, increases in alcohol consumption and harms have been observed. (2) With governmental monopolies, the priority can be given to public health and public safety goals rather than a focus on profits and increasing sales. Not only does government monopolies on alcohol support population health it also provides governments with a means of income. (1)

In Sweden, modelling was done to predict the potential impact of privatizing Sweden's alcohol monopoly, along with other policy impacts. Stockwell et al. (2018) estimated that privatization could lead to increases in consumption of between 20% and 31% and in mortality of up to 80%. (1) Evidence from Finland demonstrates that removing even a single beverage from government monopoly control can have dramatic impacts. (1) The positive effects of re-monopolization cannot be ignored as well. Re-monopolization is associated with a decrease in alcohol-related harms including suicides, falls and motor vehicle collisions. (2)

The [2023 CAPE report card rated an F](#) for this alcohol policy area for the province and recommended that Ontario:

- Maintain the present network of government-owned and government-run LCBO retail stores with a mandate to protect health and safety. (17)
- Ensure that new legislation/regulations do not further privatize alcohol sales (e.g. convenience stores, more grocery stores and big box stores). (17)

5. OPHA recommends applying a whole of government, health-in-all-policies approach to alcohol modernization.

Bring all government ministries together when developing new public policy or making changes to existing policies to ensure health and safety implications are considered. Establish baselines, monitor, measure and review the impact of changes to alcohol policy to other government priorities and goals. To illustrate, policing costs were ranked as the second biggest cost caused by alcohol at 11.1% of the total costs of alcohol. (35) The Ontario Government is increasing police funding to deal with violent crime, as quoted by Premier Ford: "As crime continues to rise in communities across Ontario, we're taking action to get more boots on the ground...to address crime and keep people safe." (Twitter) If the Ontario Government is looking to decrease crime, increasing access to alcohol would be in direct opposition to this goal. (36,37) Having better collaboration and understanding among Ministry areas would help with aligning goals and decrease competing priorities.

In summary, the Ontario Public Health Association recommends the following:

1. Reduce retail density, especially in low socio-economic status (SES) neighbourhoods.
2. Maintain or decrease hours of sale, with no exceptions.
3. Strengthen Ontario's alcohol pricing policies including taxation, minimum pricing or other means.
4. Stop further privatization of alcohol sales.
5. Apply a whole of government, health-in-all-policies approach to alcohol modernization.

The people of Ontario deserve communities that support, not undermine their health and well-being. When it comes to alcohol sales, the government must forego the objectives of "expanding choice and convenience for

consumers” in favour of the health of Ontarians. The majority of the public does not yet recognize or know the extent of the harms that alcohol causes (38), and the government has an obligation to protect people. OPHA has previously provided the government with the information needed to make informed and balanced decisions regarding alcohol policy and we trust that the enclosed information and our recommendations will end further “modernization” of the alcohol market.

Government spending to meet the growing costs from alcohol-related harms is not sustainable. Industry interests support greater access and increased consumption. The Government of Ontario’s legacy can be one that puts the health of Ontarians first, and over the interests of industry. We urge the government to work across ministries and in close collaboration with employers, healthcare providers and community stakeholders to strengthen alcohol policies or at least prevent further erosion. We would welcome the opportunity to meet with you and/or your ministries to discuss our recommendations further and the government’s move towards progressive alcohol control policies.

Sincerely,



John Atkinson
Executive Director

Cc: Dr. Kieran Moore, Chief Medical Officer of Health
Fausto Iannallice, Director, Alcohol Policy and Strategic Initiatives Branch
Dr. Eileen DeVilla, Chair, Council of Medical Officers of Health (COMOH)

More about the Ontario Public Health Association

OPHA has established a strong record of success as the voice of public health in Ontario. We are a member-based, not-for-profit association that has been advancing the public health agenda since 1949. OPHA provides leadership on issues affecting the public’s health and strengthens the impact of those who are active in public and community health throughout Ontario. OPHA does this through a variety of means including advocacy, capacity building, research and knowledge exchange. Our membership represents many disciplines from across multiple sectors.

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On December 19th 2023, Council passed the following resolution at its regular meeting:

RESOLUTION 2023-0247

Moved by Councillor Arnold

Seconded by Councillor Halvorsen

WHEREAS duly elected Officials of a Municipality, or a Township are expected to be above reproach and to conduct themselves with integrity, truth, justice, honesty, transparency and courtesy.

AND WHEREAS there are people of dubious character who have a Criminal Record, having been convicted of a Federal Offence of any of the Federal Statutes of Canada, but not limited to the Criminal Code or Narcotic Control Act, who are currently on Council of a Municipality or have let their name stand for election for Mayor, Reeve or Councillor as a municipal candidate.

NOT WITHSTANDING the provisions of the Ontario Human Rights Code

THEREFORE BE IT RESOLVED that the Township of Conmee lobby the Provincial Government to amend The Municipal Act and Municipal Elections Act, as may be, so that people with a criminal record who have not had their record pardoned from the RCMP Data Base by order of the Governor General of Canada, be prohibited from becoming a candidate in municipal elections or holding office in municipal council

AND THAT an elected local government official be disqualified from office upon conviction of a criminal offense and must resign

AND THAT Council of the Township of Conmee direct the Clerk to send a copy of this resolution to the Ontario Premier Doug Ford, Attorney General Doug Downey, Solicitor General Michael Kerzner, Minister of Municipal Affairs Paul Calandra, MPP Kevin Holland, MPP and Leader of the Official Opposition Marit Stiles, MPP and Critic of the Attorney General Kristyn Wong-Tam, MPP and Critic of Solicitor General John Vanthof, MPP and Critic of Municipal Affairs Jeff Burch, Association of Municipalities of Ontario, Rural Ontario



19 Holland Rd W. RR.#1
Kakabeka Falls, ON POT 1W0

www.conmee.com

Municipal Association, Northern Ontario Municipal Association, Thunder Bay District
Municipal League, and all Ontario municipalities

CARRIED



December 22, 2023

Sent via E-mail
david.piccinico@pc.ola.org

David Piccini, MPP
Northumberland-Peterborough South
117 Peter St
Port Hope, ON L1A 1C5

Re: Rising Municipal Insurance Costs

Dear MPP Piccini,

At its regular meeting held December 12, 2023, the Council of the Township of Asphodel-Norwood considered the above-noted matter and passed the following resolution:

WHEREAS Ontario Municipalities are experiencing higher insurance rates at each renewal with limited access to insurance providers willing to quote on municipal insurance needs;

AND WHEREAS the Township of Asphodel-Norwood's annual insurance premiums have increased from \$150,280 to \$299,729 from 2020 to 2024, representing an accumulated increase of 99.5% over this period;


AND WHEREAS these annual increases are unsustainable and divert funds from critical municipal services as one of the most significant constraints in limiting yearly tax levy increases;

NOW THEREFORE BE IT RESOLVED that the Council of the Township of Asphodel-Norwood directs staff to send a letter to the MPP for Northumberland-Peterborough South calling for action to reduce insurance costs;

AND FURTHER BE IT RESOLVED that this Resolution be forwarded to the Association of Municipalities of Ontario (AMO), the Minister of Finance, the Minister of Municipal Affairs and Housing, and all Ontario Municipalities for support.

Trusting you will find the foregoing satisfactory, but please do not hesitate to reach out with any questions or concerns.

Sincerely,



Melanie Hudson, Acting Clerk
Township of Asphodel-Norwood

Cc: Hon. Peter Bethlenfalvy, Minister of Finance
Hon. Steve Clark, Minister of Municipal Affairs and Housing
Association of Municipalities of Ontario (AMO)
All Ontario Municipalities

December 12, 2023

Sent Via Email

Municipalities of Ontario

Re: Amendment to the Occupational Health and Safety Act to Clarify the Definition of “Employer”

The following resolution was passed by Council of the City of Greater Sudbury on December 5, 2023:

CC2023-303: WHEREAS in 2015 the City of Greater Sudbury (the “City”) entered into a contract with a contractor experienced in road construction projects to complete a project on Elgin Street in the City’s downtown core;

AND WHEREAS the contract provided that the contractor would be the constructor for the project as that term is defined in the Occupational Health and Safety Act (the “Act”);

AND WHEREAS an employee of the constructor operating a grader on the project struck and killed a pedestrian;

AND WHEREAS the City was charged with offences under the Act as the constructor and the employer;

AND WHEREAS after being acquitted at trial and on appeal, the Ontario Court of Appeal, in a decision issued on April 23, 2021, found the City to be liable for contraventions of the Construction Regulations as an employer as it employed quality control inspectors to monitor the quality of work on the project from time-to-time;

AND WHEREAS the Supreme Court of Canada, in a decision issued on November 10, 2023, was evenly divided 4-4 on the issue resulting in dismissal of the City’s appeal;

AND WHEREAS the consequence of this decision is that municipalities in Ontario, as well as all other owners of property in the province, who wish to undertake construction, are subject to being charged and convicted as an employer for offences in relation to project sites for which they have no control and have, in accordance with the Act, contracted with an entity to assume plenary oversight and authority over the work on such site as the constructor; AND WHEREAS the potential of an owner being charged as an employer as that term is defined in the Act in circumstances where it has engaged a constructor disregards and renders meaningless the owner-constructor provisions contained in the Act and presents an unacceptable level of increased risk and confusion for owners and contractors throughout the province;

PO BOX 5000 STN A
200 BRADY STREET
SUDBURY ON P3A 5P3

CP 5000 SUCC A
200, RUE BRADY
SUDBURY ON P3A 5P3

705.671.2489

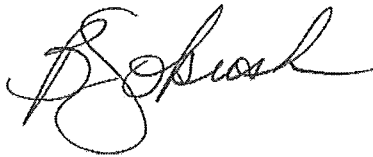
www.greatersudbury.ca
www.grandsudbury.ca

AND WHEREAS the City believes that the safety of workers is paramount however the safety of workers on construction projects in Ontario is not increased by placing liability on parties that do not have control of and are not responsible for the conduct of the work on such sites;

NOW THEREFORE BE IT RESOLVED THAT the Council for the City of Greater Sudbury requests that the province amend the Occupational Health and Safety Act to clarify the definition of "employer" to exclude owners that have contracted with a constructor for a project;

AND BE IT FURTHER RESOLVED THAT this motion be provided to the Honourable Doug Ford, Premier of Ontario, the Honourable David Piccini, Minister of Labour, Immigration, Training and Skills Development, the Honourable Paul Calandra, Minister of Municipal Affairs and Housing, France Gelin, MPP for Nickel Belt, Jamie West, MPP for Sudbury, the Association of Municipalities of Ontario, the Federation of Northern Ontario Municipalities, Ontario's Big City Mayors, Mayors and Regional Chairs of Ontario, Northern Ontario Large Urban Mayors, the Council of Ontario Construction Associations, the Ontario Chamber of Commerce and all Ontario municipalities.

Yours truly,

A handwritten signature in black ink, appearing to read 'Brigitte Sobush', written in a cursive style.

Brigitte Sobush
Manager of Clerk's Services/Deputy City Clerk

- c. Members of City Council
Eric Labelle, City Solicitor and Clerk

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Supreme Court of Canada Ruling Implications for Municipalities

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December 12, 2023

Municipalities are facing several challenges and pressures impacting operations, administration, and financial health. Of those, liability is a significant one. Increasing municipal liability could result in increased municipal insurance rates and make it more difficult for municipalities to get coverage. Now, a recent decision from the Supreme Court of Canada may result in increased liability for municipalities undertaking important infrastructure and construction projects.

Ruling

In ***Corporation of the City of Greater Sudbury v. Ministry of the Attorney General (Ministry of Labour, Training and Skills Development), 2021 CanLII 126368 (SCC)***, the Supreme Court of Canada, in a decision that split the justices, ruled that the municipality is both an owner and an employer under the ***Occupational Health and Safety Act, 1990*** and therefore must fulfill obligations in both

City may have undertaken and ordered this back to the lower courts to determine.

Impact

Ultimately, it is still to be determined whether the City exercised appropriate due diligence in this case. The ruling will likely mean that at a time when municipalities are having to build, maintain, and upgrade their assets, and ensure that their communities have the necessary infrastructure to support economic growth and development, municipalities will also need to reconsider how construction projects (including those undertaken by third parties) are managed. How this may impact municipal insurance premiums is still to be determined.

We will continue to monitor developments on this and other similar cases. In the meantime, we encourage members to consult with their municipality's legal services to understand how this case may impact local projects.

Case Background

Back in 2016, the Ministry of Labour issued charges under the *Act* against the City of Greater Sudbury both as an owner of a construction project and as an employer. The case made its way through the courts where the City argued that it was not an employer in this instance. While the lower courts found that the City was not an employer under the *Act*, upon appeal to the Ontario Court of Appeal (ONCA), this overturned the decision of the lower court ruling that the City was both the “owner” of a construction project and an employer with legal duties and obligations as an employer. The ONCA did not address whether the City satisfied due diligence obligations under the *Act* and ordered the case be sent back to the Superior Court of Justice to consider.

The City appealed to the Supreme Court of Canada where it was decided in December 2021 that it would hear the case. There were

Related Links


[!\[\]\(d263118e0bfd47dc6bc704167d936b83_img.jpg\) Corporation of the City of Greater Sudbury v. Ministry of the Attorney General ...](#)

[!\[\]\(34b4f260a8587d2e97eeaee361cc357b_img.jpg\) Occupational Health & Safety Act](#)

[!\[\]\(3d8c13c92b853674f749aac6fa869926_img.jpg\) Issue at a Glance: Municipal Insurance \(May 2022\)](#)

[!\[\]\(6605b201d6f14d9b3bcb8ab5f274d107_img.jpg\) Issue at a Glance: Municipal Financial Sustainability \(May 2022\)](#)

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Township of Bonfield Integrity Commissioner – David C. King
Citation: Salman & Amy Kazi v. Councillor, Steve Featherstone
Date: January 2, 2024

REPORT ON COMPLAINT

Notice: Municipal Integrity Commissioners provide investigation reports to their respective municipal council and in most cases, make recommendations for the imposition of a penalty or other remedial action to the municipal council.

Reference should be made to the minutes of the Township of Bonfield Council meeting held on January 9th, 2024, to obtain information about their consideration of this report.

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Process Followed
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Position of the Complainants
Position of the Respondents
Findings of Fact
Analysis and Findings
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THE COMPLAINT

1. This complaint centers around an incident in July of 2022, when the Complainants (Salman & Amy Kazi) children attended a Reptile Adventure Camp owned and operated by the Respondent (Steve Featherstone). The Complainants allege that their children were forced to participate in an activity at the Camp, which left the children traumatized and the Complainants upset with the Respondent at what had occurred.
2. Because of this incident, the Complainants feel the Respondent should have recused himself from discussions pertaining to their property during Council meetings held on April 11, June 13, and July 25, 2023, because the Respondent, had a conflict of interest and is biased against the Complainants.
3. The Complainants further allege that the Respondent contravened Township By-law 2019-04, Code of Conduct, Item #10.

SUMMARY

4. After carefully reviewing the submission of the parties and the evidence obtained during the course of my investigation, I find the following:
5. The Respondent did not have a pecuniary (financial) interest in this matter.
6. There is no clear evidence that the Respondent was biased in his decision making regarding the Complainant's property.
7. The Respondent did not contravene Section 10 of the Township of Bonfield Code of Conduct.

BACKGROUND

8. The incident involving the Complainants children at the Respondents Reptile Adventure Camp occurred July 18-22, 2022.
9. The Respondent was subsequently elected to the Township of Bonfield Council in October of 2022.
10. The Township of Bonfield has a five person Council consisting of a Mayor and four members of Council.
11. The Complainants company, 2807633 Ontario Inc., owns Lots 21 & 22 Concession 12 and Lots 22 & 23, Concession 13, Township of Bonfield, District of Nipissing. They are attempting to secure legal road access to their property via "George's Road."
12. On April 11, 2023, the Complainants along with Ontario Land Surveyor, Paul Goodridge appeared as a delegation before the Township of Bonfield Council, to provide background information and a proposed memorandum of understanding to resolve the issue.
13. It should be noted that prior to the presentation by the delegates, Mayor Narry Paquette declared a pecuniary interest in this matter and left the meeting. Mayor Paquette also declared a pecuniary interest in this same matter during subsequent Council meetings held on June 13th and July 25th, 2023.
14. After the presentation by the delegates, Council passed the following resolution:

No. 4 : Moved by Councillor MacInnis; Seconded by Councillor Featherstone

" WHEREAS Council receives the presentation and corresponding documents from Paul Goodridge, Amy Kazi and Salman Kazi regarding Georges Road proposal; and Further that Council refers the matter to staff to provide a report."

Carried

15. On June 13, 2023, Mr. Goodridge and Mr. Kazi again appeared as a delegation before Council to request the Township's participation in resolving the situation. Council also considered the report from their planner and based on the staff recommendation passed the following resolution:

No. 12 : Moved by Councillor Featherstone; Seconded by Councillor Clark

"WHEREAS Council acknowledges the property owners first brought a proposal in 2021 and there has not been a resolution with neighbouring property owners to date; AND WHEREAS Council does not desire the Township to be perceived as mediators between private property owners;
AND WHEREAS Council has received and considered a further proposal from Mr. and Mrs. Kazi regarding access to their property, Lot 21/22 Con 12 and Lots 22/23 Con 13, in April 2023;
NOW THEREFORE Council concludes planning fees will not be waived;
AND FURTHER THAT Council concludes the concession road allowance between Concessions 12 and 13 will not be considered for closure;
AND FURTHER THAT Council may consider an application with a proposal to develop the road allowance between Concessions 12 and 13 and/or issue a permit license for the use of the unmaintained road allowance;
AND FURTHER THAT Council may consider a Zoning By-law Amendment application to permit development on the property as a water access only lot."

Carried

16. As part of their regular Council meeting held on July 25, 2023, the Township of Bonfield Council considered correspondence from Beth and Don Scott and Jamie Hone regarding the closure of George's Road. The Scott's and Mr. Hone own property in the vicinity of the Complainants property.

17. In response to the correspondence, Council passed the following resolution:

No. 12 Moved by Councillor Featherstone; Seconded by Councillor MacInnis

WHEREAS a request has been submitted by Beth & Don Scott and Jamie Hone regarding the closure of a trail through their property once referred to as Georges Rd;
AND Whereas the Township is not the owner of the land.
THEREFORE, the Council of the Township of Bonfield requests that Staff research the steps needed to proceed with the closure of the trail.

Carried

18. On October 31, 2023, I received an application from the Complainants, alleging the Respondent violated Section 10 of the Township's Code of Conduct when he participated and voted on agenda items pertaining to their property during the Council Meetings held on April 11, June 13, and July 25, 2023.

19. The Complainants further alleged the Respondent should have recused himself from discussion and voting on all matters related to their property and Georges Rd. because of a previous "negative altercation" between the Complainants and Respondent in July of 2022, when their children were allegedly traumatized by an "activity" held at the Reptile Adventure Camp, owned and operated by the Respondent.

PROCESS FOLLOWED

20. To ensure fairness to both the Complainants and the Respondent, the following is the process I followed:

- i) I contacted and spoke with the Complainants to obtain clarity regarding their allegations.
- ii) The Respondent received notice of the complaint and was given an opportunity to respond.
- iii) I shared the response of the Respondent with the Complainants and offered them the opportunity to comment.
- iv) I reviewed the minutes of the Township of Bonfield Council meetings held on April 11th, June 13th, and July 25th, 2023, as well as viewed the video recordings of these meetings as found at:

April 11, 2023: <https://www.youtube.com/watch?v=SQbVfA5EevQ>

June 13, 2023: <https://www.youtube.com/watch?v=iIXc0ZZkarc>

July 25, 2023: <https://www.youtube.com/watch?v=5Z0dq2G9VLE>
- v) I reviewed previous Municipal Integrity Commissioner Reports and other relevant information.

POSITION OF THE COMPLAINANTS AND RESPONDENTS

21. As part of their position statements, both the Complainants and the Respondent provided detailed and different versions of what took place at the Reptile Adventure Camp in July of 2022. The following is a summary of their submissions.

POSITION OF THE COMPLAINANTS

22. The Complainants allege that the Township of Bonfield Code of Conduct was violated when the Respondent did not recuse himself in matters related to George's Road presented to Council during meetings held on April 11th, June 13th, and July 25, 2023.

23. Because of the "previous negative altercation" between the Complainants and Respondent in July of 2022, the Complainants believe the Respondent's "opinion is biased in our matter and he will not be just and objective."

POSITION OF THE RESPONDENT

24. In response to the allegations of the Complainants, the Respondent indicated that he did not excuse himself from the Council meetings they attended and presented at, as "I have no ill will or really any substantial history with them."

25. "Besides the few times they have been in the Council chambers I believe I have only met them three times for very brief interactions (while they were dropping kids off or picking them up)."

26. "I definitely did not try to persuade Council one way or another on this agenda topic. If you rewatch the council meetings for those agenda items I'm pretty quiet on the entire topic. I have no relationship with these individuals, have had zero contact with them and doubt I would even recognize them in a crowd."

27. "The same goes for James Hone and Don and Beth Scott. I would not recognize them if I casually passed them at an event. I have never spoken to them or met them outside of any times where they have attended Council meetings. I have no relationship, contact or feelings towards any of these community members."

FINDINGS OF FACT

28. **Section 10** of the Township of Bonfield Council Code of Conduct reads as follows:

IMPROPER USE OF INFLUENCE

"No member of Council shall use the influence of her or his office for any purpose other than for the exercise of her or his official duties. Examples of prohibited conduct are the use of one's status to improperly influence the decision of another person to the private advantage of oneself, or one's parents, children or spouse, staff members, friends, or associates, business or otherwise. Also prohibited is the prospect or promise of future advantage through a member's supposed influence within Council in return for actions or inaction. For the purposes of this provision, "private advantage" does not include a matter: (a) that is of general application; (b) that affects a member of Council, his or her parents,

children or spouse, staff members, friends, or associates, business or otherwise as one of a broad class of persons; or (c) that concerns the remuneration or benefits of a member of Council.”

ANALYSIS AND FINDINGS

29. I considered the following questions arising from the Complainants allegations:

30. Did the Respondent have a pecuniary interest under the Municipal Conflict of Interest Act in regard to the requests made by the Complainants to Council regarding their property and Georges Road?

31. No. During the course of my investigation, I provided the Complainants with an explanation that the Courts have come to a consensus that the Municipal Conflict of Interest Act (MCIA) <https://www.ontario.ca/laws/statute/90m50> is restricted to a financial, monetary, or economic interest.

32. In an email response dated 12/12/2023, the Complainants confirmed that they were no longer asserting the Respondent had any pecuniary interest in their matter but rather a “ non-pecuniary bias and at the very least, a reasonable apprehension of bias towards us and is not able to make an impartial decision.”

33. Was the Respondent biased¹ in his decision making regarding the Complainant’s property during Council meetings held on April 11th, June 13th , and July 25th, 2023?

34. The YouTube videos of the Council Meetings referenced in paragraph (20) above shows that the Respondent did not ask questions or attempt to influence the decision of his fellow members of Council during the meetings.

35. There is no evidence that the Respondent tried to influence the wording of the Council resolutions regarding the Complainant’s property and Georges Road. The Resolutions passed at the meetings of April 11th and July 25th were to receive the information presented and to request staff reports. The resolution passed by Council on June 13th was based on the recommendation in the staff report to Council.

36. The Respondent’ submission asserts in (paragraphs 24 & 26 above) that he has no ill will or any substantial history with the Complainants and did not try to persuade his fellow Council members regarding the Complainant’s property and Georges Road.

37. There are no rules provided in either the Municipal Conflict of Interest Act or the Township of Bonfield Code of Conduct that indicates a Councillor should reclude themselves from a meeting if it is believed they have a non-pecuniary bias in a matter.

¹ The Cambridge Dictionary defines bias as:

“the action of supporting or opposing a particular person or thing in an unfair way, because of allowing personal opinions to influence your judgment”

38. As a result, I find that the Respondent did not demonstrate he was biased in his decision making regarding the Complainant's property and Georges Road.

39. Did the Respondent contravene Section 10 of the Township of Bonfield Code of Conduct when participating in the Township of Bonfield Council meetings held on April 11th, June 13th , and July 25th, 2023?

40. No. As referenced above in paragraph 28, Section 10 refers to use of one's status to improperly influence the decision of another person to the private advantage of oneself, or one's parents, children or spouse, staff members, friends, or associates, business or otherwise.

41. The Complainants were unable to provide me with any evidence and I found no evidence that the Respondent used his status as a member of Council to influence any decisions regarding the Complainant's property and "Georges Road".

42. To summarize, I find the Respondent did not have a pecuniary interest in this matter; there is no clear evidence that the Respondent was biased in his decision making and he did not contravene Section 10 of the Township of Bonfield Code of Conduct.

RECOMMENDATION

43. My only recommendation is that the findings of this report be received by Council for information.

CONTENT

44. Subsection 223.6(2) of the Municipal Act states that I may disclose in this report such matters as in my opinion are necessary for the purposes of the report. All the content of this report is, in my opinion, necessary.

Respectfully submitted,

David King

Integrity Commissioner

January 2, 2024



2023 Municipal Insurance Program

CORPORATION OF THE TOWNSHIP OF BONFIELD

Renewal Report for the Policy Term December 31, 2023 to December 31, 2024

In Partnership with:
Jessica Stone, R.I.B.O
BROKERLINK
591 Main Street East
Suite 203
North Bay, ON P1B 1B7

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

Prepared by:

Jason Gervais, CRM, C.Tech, R.I.B. (Ont.)
Regional Manager

Ref 07025/mm 6 November 2023





How to Report a Claim

In the event you need to report a claim, please call your insurance broker during regular business hours, or alternatively **call Intact Public Entities at 1-800-265-4000** where you will be given options based on the type of claim you are reporting. After hours claim reporting is available through that number. You can also email IPE during business hours: **mail.claims@intactpublicentities.ca**



About Intact Public Entities

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

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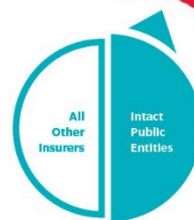
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Risk Management Services

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.

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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.

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Asset Valuation and Risk Inspections

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

Roads & Sidewalks

Road Risk Assessment

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

Sidewalk Services

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

Driver Trainer

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

Fleet Management Evaluation

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

MMS Compliance

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

Municipal Education

Education & Seminars

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

Institute of Municipal Risk Management

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

Reviews & Analysis

Contract Reviews

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

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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 to complete and submit the Expression on 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> | 25,000 | 15,000,000 Per Claim No Aggregate |
| Voluntary Medical Payments | Nil | 50,000 Per Person 50,000 Per Accident |
| Voluntary Property Damage | Nil | 50,000 Per Occurrence 50,000 Annual Aggregate |
| Voluntary Compensation - Employees | Nil | 50,000 Each Person 250,000 Annual Aggregate |
| Sewer Backup | 25,000 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 | 25,000 | 2,000,000 Per Claim 2,000,000 Aggregate |
| Abuse Liability Retroactive date: December 31, 2022 | | |
| Errors & Omissions Liability (Claims Made Form) | 25,000 | 15,000,000 Per Claim No Aggregate |
| Non-Owned Automobile Liability | | 15,000,000 |
| Legal Liability for Damage to Hired Automobiles | 500 | 250,000 |
| Environmental Liability (Claims Made Form) | 500 | 3,000,000 Per Claim 5,000,000 Aggregate |

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

Follow Form – Excess Liability Coverage Description

(\$) Limit of Insurance

| | |
|------------------------------|------------------------------|
| Excess Limit | 10,000,000 |
| Underlying Policy | (\$) Underlying Limit |
| General Liability | 15,000,000 |
| Abuse Exclusion Applies | |
| Errors & Omissions Liability | 15,000,000 |
| Non-Owned Automobile | 15,000,000 |
| Owned Automobile | 15,000,000 |

Total Limit of Liability (\$) 25,000,000

Schedule of Coverage

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

Crime

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

Accident

| Coverage Description | (\$) Deductibles | (\$) Limit of Insurance |
|--|---------------------|----------------------------|
| Board Members: Persons Insured Five (5) Council Members | | |
| Board Members Accidental Death & Dismemberment | | 250,000 |
| Paralysis | | 500,000 |
| Weekly Income – Total Disability | | 500 |
| Weekly Income – Partial Disability | | 300 |
| Accidental Death of a Spouse while Travelling on Business | | Included |
| 24 Hour Coverage Endorsement | | Included |
| Volunteers Accidental Death & Dismemberment | | 50,000 |
| Paralysis | | 100,000 |
| Weekly Income – Total Disability | | 500 |
| Weekly Income – Partial Disability | | 250 |

Conflict of Interest

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

Legal Expense (Claims Made)

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

Schedule of Coverage

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

Property

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

| Coverage Description | (\$) Deductibles | Basis | (\$) Limit of Insurance |
|---|---------------------|-------|----------------------------|
| Property of Every Description - Blanket | 5,000 | RC | 10,326,032 |
| Scheduled Items | 5,000 | | 991,966 |
| Coverage, Deductible and Basis of Settlement as per 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 | 2,500 | | Included |
| Electronic Computer Systems Breakdown | 2,500 | | 27,500 |
| Electronic Computer Systems – Extra Expense | 2,500 | | 2,500 |
| 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 |
| Municipal & Public Administration Extension Endorsement | | |
| (In Addition to the Total Sum Insured unless specifically scheduled in the wording) | | |
| Accounts Receivable | 5,000 | 500,000 |
| Bridges and Culverts | 5,000 | 50,000 |
| Buildings Owned due to Non Payment of Municipal Taxes | 5,000 | 100,000 |
| Buildings in the Course of Construction Reporting Extension | 5,000 | 1,000,000 |
| By Laws – Governing Acts | 5,000 | 25,000 |
| Consequential Loss Caused by Interruption of Services | | |
| On Premises | 5,000 | Included |
| Off Premises | 5,000 | 1,000,000 |
| Cost to Attract Volunteers Following a Loss | 5,000 | 10,000 |
| Docks, Wharves and Piers | 5,000 | 250,000 |
| Errors and Omissions | 5,000 | Included |
| Exterior Paved Surfaces | 5,000 | 50,000 |
| Extra Expense | 5,000 | 500,000 |
| Fine Arts | | |
| At Insured's Own Premises | 2,500 | 25,000 |
| On Exhibition | 2,500 | 100,000 |
| Fundraising Expenses | 5,000 | 10,000 |
| Green Extension | 5,000 | 50,000 |
| Growing Plants | | |
| Any One Item | 5,000 | 1,000 |
| Per Occurrence | 5,000 | 100,000 |
| Ingress and Egress | 5,000 | Included |
| Leasehold Interest | 5,000 | 25,000 |
| Master Key | 5,000 | 25,000 |
| Peak Season Increase | 5,000 | 25,000 |
| Personal Effects | 5,000 | 25,000 |
| Property of Others | 5,000 | 25,000 |
| Rewards: Arson, Burglary Robbery and Vandalism | 5,000 | 25,000 |
| Signs | 5,000 | Included |
| Vacant Property | 5,000 | 1,000,000 |
| Valuable Papers | 5,000 | 500,000 |

Business Interruption

| | | |
|----------------------|-------|---------|
| Rent or Rental Value | 5,000 | 500,000 |
| Profits | 5,000 | 300,000 |

Additional Endorsements

Virus and Bacteria Exclusion

Earthquake Coverage

| | | |
|---------------------|-------------------------|----------|
| Earthquake Coverage | 3% Minimum \$100,000 | Included |
|---------------------|-------------------------|----------|

Notes Applicable to Earthquake Coverage

1. Earthquake coverage applies to: all property insured unless it is specifically excluded. Specifically excluded property will be shown under **Changes to Your Insurance Program – Property** in this Report.
2. Deductible is applicable to each premises.

Earthquake Aggregate – Applicable to All Provinces

"Total Sum Insured" and "all coverages" as declared to the Insurer at the time of the "earthquake".

Flood Coverage

| | | |
|----------------|-----------|----------|
| Flood Coverage | \$ 25,000 | Included |
|----------------|-----------|----------|

Notes Applicable to Flood Coverage

1. Flood coverage applies to: all property insured unless it is specifically excluded. Specifically excluded property will be shown under **Changes to Your Insurance Program – Property** 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".

| | |
|---------------------------------------|-------------------|
| (\$) Total Amount of Insurance | 14,440,498 |
|---------------------------------------|-------------------|

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 | 5,000 | 50,000,000 Per Accident |
| Extra Expense | 24 Hours | 500,000 |
| Consequential Damage | 1,000 | 100,000 |
| 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 |
| Loss of Profits | 24 Hours | 300,000 |
| Gross Rents | 24 Hours | 500,000 |

Schedule of Coverage

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

Owned Automobile

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

Direct Compensation – Property Damage

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

Loss or Damage**

| | | |
|---|-------|----------|
| Specified Perils (excluding Collision or Upset) | | |
| Comprehensive (excluding Collision or Upset) | | |
| Collision or Upset | | |
| All Perils | 5,000 | Included |

Endorsements

| | | |
|--|--|-----------|
| Fire Department Vehicles | | Included |
| Notice of Cancellation | | 90 Days |
| Replacement Cost | | Included |
| #5 - Permission to Rent or Lease Automobiles and Extending Coverage to Specified Lessee(s) | | Included |
| #20 - Coverage for Transportation Endorsement | | 900/Occ |
| #31 - Non - Owned Equipment | | 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 | <i>Total Annual Premium (Excluding Taxes Payable)</i> | \$ 146,660 | Total Annual Premium (Excluding Taxes Payable) | \$ 161,240 |
|------------|---|------------|---|-------------------|

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

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

Cost Analysis

| | Expiring Program Term | Renewal Program Term |
|--------------------------------|--------------------------|-------------------------|
| | _____ | _____ |
| Casualty | | |
| General Liability | \$ 97,391 | \$ 104,878 |
| Errors and Omissions Liability | 3,191 | 3,542 |
| Non-Owned Automobile Liability | 105 | 110 |
| Environmental Liability | 2,977 | 3,304 |
| Crime | 1,394 | 1,464 |
| Board Members Accident | 1,166 | 1,224 |
| Volunteers' Accident | 158 | 166 |
| Conflict of Interest | 1,071 | 1,125 |
| Legal Expense | 973 | 1,022 |
| Property | | |
| Property | 22,884 | 27,074 |
| Equipment Breakdown | 774 | 813 |
| Automobile | | |
| Owned Automobile | 12,132 | 13,952 |
| Excess | | |
| Follow Form | 2,444 | 2,566 |
| Total Annual Premium | \$ 146,660 | \$ 161,240 |
| (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:

Property Policy

Equipment 5-15 years or older or without a year built included in description has been amended to Scheduled Actual Cash Value at renewal.

Building Values Increased

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

Building Bylaws and Newly Acquired Property Update

- Please be advised, we will no longer be showing “Included” for these coverages. A specific limit will now be shown.
- Newly Acquired Property will no longer be included in the Total Insured Value.

Building By-Laws

The Building By-Laws limit has been amended to \$5,000,000 at renewal.

Newly Acquired Property

The Newly Acquired Property limit has been amended to \$1,000,000 at renewal.

Equipment Breakdown

- Your **Equipment Breakdown Advantage Policy** is now provided by Intact Insurance Company as the Insurer. For additional information please refer to the document within this report entitled: Notice to Insureds Changes to your Equipment Breakdown Advantage Policy.

Form GNGX408 – Lloyd’s Additional Conditions

- As per regulations, this new form has been amended to include a Service of Suit clause outlining the process for bringing suit against Underwriters and contains updated Lloyd's contact information. In addition, minor updates to the wording have been made however intent remains the same. Please review your wordings for full details.

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.

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.



Description of Coverage

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

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

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

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

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

Coverage

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

Common Endorsements

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

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

Coverage is Provided for Unique Exposures

- Products and Completed Operations Aggregate Limit may come into play for exposures such as road maintenance, snow removal, garbage collection / waste disposal, street cleaning or other duties that the Insured Municipality has to perform on behalf of third parties.
- Assault and battery coverage is imperative when there are security exposures (e.g. police).
- Products exposures such as utilities (e.g. water) are covered.
- Full Malpractice including Medical Malpractice as well as professional exposures are covered.
- Professional exposures include those such as medical, engineering, design errors or building inspection operations.

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Municipal & Public Administration Errors and Omissions Liability Coverage Highlights

Municipal & Public Administration Errors and Omissions Insurance

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

Features

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

Coverage Is Provided For Unique Exposures

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

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Non-Owned Automobile Coverage Highlights

Overview

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

Features

SEF No. 96 Contractual Liability:

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

SEF No. 99 Long Term Lease Exclusion:

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

Territory:

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

Termination Clause:

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

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

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

Additional Information

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

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Environmental Coverage Highlights

Overview

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

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

Features

Defence Costs

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

Storage Tanks

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

Territory

- Worldwide territory.

Limits of Insurance

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

Additional Information

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

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

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Crime Coverage Highlights

Overview

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

Optional Crime Coverage Includes:

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

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

Features of Our Standard Crime Coverage

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

Employee Dishonesty – Form A Commercial Blanket Bond

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

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

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

Money Orders and Counterfeit Paper Currency

Covers Loss

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

Forgery and Alteration

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

Audit Expense

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

Computer and Transfer Fraud (Including Voice Computer Toll Fraud)

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

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

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

| Weekly Indemnity | Option 1 | Option 2 |
|-------------------------|-----------------|-----------------|
| Total Loss of Time | \$300 | \$500 |
| Partial Loss of Time | \$150 | \$300 |

Accident Reimbursement - \$15,000

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

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

Dental Expenses

| | |
|-----------------|---------|
| Dental Expenses | \$5,000 |
|-----------------|---------|

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 |
|--|----------|

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 |
|---|----------|

Seatbelt Dividend

| | |
|----------------------|----------|
| 10% of Principal Sum | \$25,000 |
|----------------------|----------|

Funeral Expense

| | |
|--------------------------|----------|
| Benefit for loss of life | \$10,000 |
|--------------------------|----------|

Identification Benefit

| | |
|--------------------------|---------|
| Benefit for loss of life | \$5,000 |
|--------------------------|---------|

Eyeglasses, Contact Lenses and Hearing Aids

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

Convalescence Benefit – Per Day

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

Workplace Modification Benefits

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

Elective Benefits

Complete Fractures

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

Aggregate Limit

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

Coverage Extensions

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

Additional Information

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

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Volunteers' Accidental Death and Dismemberment Coverage Highlights

AD&D and Paralysis Limits

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

Weekly Indemnity

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

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

Accident Reimbursement - \$15,000

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

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

Dental Expenses

| | |
|-----------------|---------|
| Dental Expenses | \$5,000 |
|-----------------|---------|

Occupational Retraining – Rehabilitation

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

Repatriation

| | |
|--|----------|
| Repatriation Benefit (expenses to prepare and transport body home) | \$15,000 |
|--|----------|

Dependent Children – Per Child

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

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

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

Home Alteration and Vehicle Modification

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

Seatbelt Dividend

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

Funeral Expense

| | |
|---------------------------|----------|
| Benefit for loss of life. | \$10,000 |
|---------------------------|----------|

Identification Benefit

| | |
|---|---------|
| Transportation and accommodation costs for family member to identify Insured's remains. | \$5,000 |
|---|---------|

Eyeglass, Contact Lenses and Hearing Aids

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

Convalescence Benefit – Per Day

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

Workplace Modification Benefits

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

Aggregate Limit

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

Additional Information

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

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Conflict of Interest Coverage Highlights

Overview

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

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

Features

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

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

Coverage Description

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

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

Additional Information

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

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

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Legal Expense Coverage Highlights

Coverage Features

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

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

Broad Core Coverage

The core coverage provides Legal Defence Costs for:

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

Optional Coverage

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

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

Limits and Deductibles

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

Exclusions

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

Telephone Legal Advice and Specialized Legal Representation

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

Client Material and Wallet Card

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

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Property Coverage Highlights

Overview

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

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

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

Features and Benefits

Features and Benefits include:

- Coverage is typically written on an all-risk basis including replacement cost.
- Our standard practice is to write property on a Property of Every Description (POED) or blanket basis, however, coverage can be scheduled separately if required.
- We have two Deductible Clauses: A standard Deductible Clause and a Dual Policy Deductible Clause. The Dual Policy Deductible clause states how a deductible will be applied when there is both an automobile policy and a property policy involved in the same loss (when both policies are written with Intact Public Entities)
- Worldwide Coverage
- Unlicensed Equipment (e.g. Contractors Equipment): Automatically includes Replacement Cost as the basis of settlement regardless of age. This can be amended to an Actual Cash Value (ACV) or Valued basis if required (applicable only if the Insured owns the unlicensed equipment)
- Flood and Earthquake coverage are available

Supplemental Coverage Under the Base Property Wording

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

- Building Bylaws
- 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

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

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

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

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Equipment Breakdown 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

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:

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

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

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

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Owned Automobile Coverage Highlights

Overview

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

Features

Third-Party Liability Coverage:

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

Standard Statutory Accident Benefits Coverage:

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

Optional Statutory Accident Benefits Coverage - Available upon request

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

Direct Compensation Property Damage:

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

Physical Damage Coverage:

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

Additional Information

Blanket Fleet Endorsement:

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

Single Loss:

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

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

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Commercial Follow Form Excess Liability Coverage Highlights

Overview

Excess liability coverage provides an additional limit of insurance coverage over and above the limits of insurance afforded under the applicable underlying insurance. An excess policy offers you additional insurance protection over and above the limits of your underlying policy. Example if your underlying policy has an occurrence limit, an excess policy can provide additional protection in event of a catastrophic loss. It can provide added protection if an aggregate limit on an underlying policy has been exhausted.

The follow form excess policy typically “follows” the insuring agreements, exclusions, and conditions of the underlying policy. This means that we not only provide additional limits of liability over the primary liability policy, but such coverage matches the underlying policy (except in instances where an endorsement has been attached amending coverage).

We offer a layered structure when writing excess coverage. We provide **primary** insurance policies to a maximum limit of \$15,000,000 on the casualty policies (Liability, E&O, Miscellaneous Professional Including Bodily Injury or Claims Made Malpractice coverage (depending on your policy), Non Owned Automobile and Owned Automobile including garage coverage).

We have the ability to provide excess coverage over all classes of business where the primary policy is written by Intact Public Entities. We also have the capacity to provide you with exceptionally high excess limits to meet your needs.

Coverage Specifics

- Coverage will attach in the event of exhaustion of underlying insurance (unless specifically shown in your policy documents).
- This coverage is subject to the same terms, definitions, conditions, exclusions and limitations of the applicable underlying insurance (except as otherwise stated in your policy). This feature provides the flexibility to provide excess limits over a number of different types of policies.
- Our Declaration Pages/Schedules of Coverage clearly identify underlying coverages that the excess coverage is written over.
- Underlying insurance is required to be maintained in full force and effect for excess coverage to apply.
- Prior and Pending Litigation is expressly excluded from coverage.
- Incident is a defined term and means an occurrence, accident, offence, act, or other event, to which the underlying insurance applies.
- S.P.F. 7, Standard Excess Automobile policy or the applicable form applies for any automobile coverage
- Where an aggregate limit is stated in the Declarations pages, it will apply separately to each consecutive annual period and to any remaining period of less than twelve (12) months.
- Coverage can be tailored to your individual circumstances by way of endorsements

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Program Options Highlights of Coverage

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

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

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

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Crime Coverage Options

Extortion Coverage (Threats to Persons and Threats to Property)

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

Threats to Person:

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

Threats to Property:

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

Pension or Employee Benefit Plan Coverage

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

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

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

Credit Card Coverage

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

Client Coverage (Third Party Bond)

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

Fraudulently Induced Transfer Coverage

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

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Fraudulently Induced Transfer Endorsement Coverage Highlights (Social Engineering)

Overview

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

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

Example 1

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

Example 2

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

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

Fraudulently Induced Transfer Losses, Cyber Losses and Current Crime Policies

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

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

Fraudulently Induced Transfer Endorsement Features

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

Limits and Deductible

The Fraudulently Induced Transfer Endorsement is subject to:

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

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Remotely Piloted Aircraft Systems (UAV) Coverage Highlights

Overview

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

Property Coverage

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

Liability Coverage

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

Important Information

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

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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 | | | |
| | 2016-2017 | 3 | \$ 53,143 |
| | 2017-2018 | 3 | 15,677 |
| | 2018-2019 | 0 | 0 |
| | 2019-2020 | 1 | 0 |
| | 2020-2021 | 0 | 0 |
| | 2021-2022 | 0 | 0 |
| | 2022-2023 | 0 | 0 |
| | TOTAL | 7 | \$ 68,820 |
| 2. Automobile | | | |
| | 2016-2017 | 0 | \$ 0 |
| | 2017-2018 | 1 | 3,846 |
| | 2018-2019 | 0 | 0 |
| | 2019-2020 | 1 | 0 |
| | 2020-2021 | 0 | 0 |
| | 2021-2022 | 0 | 0 |
| | 2022-2023 | 0 | 0 |
| | TOTAL | 2 | \$ 3,846 |
| 3. Property Buildings/Contents | | | |
| | 2016-2017 | 0 | \$ 0 |
| | 2017-2018 | 1 | 0 |
| | 2018-2019 | 0 | 0 |
| | 2019-2020 | 1 | 15,873 |
| | 2020-2021 | 0 | 0 |
| | 2021-2022 | 0 | 0 |
| | 2022-2023 | 0 | 0 |
| | TOTAL | 2 | \$ 15,873 |

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

EXHIBIT “A”

Estimate of Values

The information contained herein is confidential, commercial, financial, scientific and/or technical information that is proprietary to Intact Public Entities Inc. and cannot be disclosed to others. Any such disclosure could reasonably be expected to result in significant prejudice to the competitive position of Intact Public Entities Inc., significant interference with its competitive position and/or cause it undue loss. TM & © 2023 Intact Public Entities Inc. and/or its affiliates. All Rights Reserved.

Council meeting agenda item

Steve Featherstone <sfeatherstone@bonfieldtownship.com>

Sun 12/31/2023 11:14 PM

To:Nicky Kunkel <cao.clerk@bonfieldtownship.com>;Andrée Gagné <deputyclerk@bonfieldtownship.com>

Cc:Narry Paquette <npaquette@bonfieldtownship.com>

Hey Nicky and Andree

Can you please add a motion/agenda item to bring back the 3rd employee at the landfill. It's more feasible to pay a 3rd person to police and educate, than it is to sort all the bins and garbage after if we are not staffed properly.

Steve

Sent from my Bell Samsung device over Canada's largest network.

THE CORPORATION OF THE TOWNSHIP OF BONFIELD

BY-LAW NO. 2024-04

BEING A BY-LAW TO CONFIRM THE PROCEEDINGS OF COUNCIL

WHEREAS it is the desire of Council to confirm all Proceedings and By-Laws:

NOW THEREFORE the Council of the Corporation of the Township of Bonfield
ENACTS AS FOLLOWS:

1. THAT the Confirmatory Period of this By-Law shall be for all Regular Council and Special Meetings from December 12, 2023 to January 9, 2024 inclusive.
2. THAT all By-Laws passed by the Council of the Township of Bonfield during the period mentioned in Section 1 are hereby ratified and confirmed.
3. THAT all resolutions passed by the Council of the Township of Bonfield during the period mentioned in Section 1 are hereby ratified and confirmed.
4. THAT all other proceedings, decisions and directions of the Council of the Township of Bonfield during the period mentioned in Section 1 are hereby ratified and confirmed.

**READ A FIRST, SECOND, AND THIRD TIME AND FINALLY PASSED THIS
9th DAY OF JANUARY 2024.**

MAYOR

CLERK