



TOWNSHIP OF MELANCTHON

A G E N D A

Thursday, September 1, 2016 - 5:00 p.m.

1. **Call to Order**
2. **Announcements**
3. **Additions/Deletions/Approval of Agenda**
4. **Declaration of Pecuniary Interest and the General Nature Thereof**
5. **Approval of Draft Minutes - August 11, 2016**
6. **Business Arising from Minutes**
7. **Point of Privilege or Personal Privilege**
8. **Public Question Period** (Please visit our website under Agendas and Minutes for information on Public Question Period)
9. **Road Business**
 1. Accounts
 2. Speed limit decrease for 3rd Line OS between Highway 10 and County Road 17? Request from resident of 3rd Line OS
 3. Written Clearance - Weigel Drainage - 4th Line OS and 15 Sideroad
 4. Financing of the New Pick up Truck**Unfinished Business**
 1. Aaron Bauman Drainage Request
 2. Speed limit signs - Roads Sub-committee - Recommendation # 3
10. **Planning Matters**
11. **Police Services Board Matters**
 1. Copy of a recommendation from Melancthon Police Services Board to Melancthon Council dated August 23, 2016, Re - Placement of Traffic Counters
12. **Committee Reports**
13. **Correspondence**

***Board & Committee Minutes**

*** Items for Information Purposes**

1. Letter from Terry Horner, CAO/Clerk, Township of Mulmur dated August 5, 2016, Re - Library Funding Formula
2. Copy of a motion passed by the Shelburne Library Board dated June 21, 2016, Re - Funding Formula Resolutions
3. Municipalities Discuss Niagara Escarpment Plan Changes
4. Letter to Minister McMeekin and Minister Mauro from the Griffin Island owners dated August 10, 2016, Re - NEC Proposals
5. Email from Randy Scherzer, Director of Planning, Grey County dated August 11, 2016, Re - Draft Motion and Background Document - Niagara Escarpment Proposed Changes and Proposed Expansion
6. Notice Of A Complete Application And A Public Meeting Of The Committee Of Adjustment, Township of Mulmur, Wednesday August 24, 2016 at Township of Mulmur Municipal Offices
7. Dufferin County - Public Notice - Notice of Public Meeting - Proposed Amendment to the Dufferin County Official Plan, September 8, 2016 at 7:00 p.m. - 51 Zina Street,

Orangeville

8. Letter from Bill Mauro, Minister of Municipal Affairs and Kathryn McGarry, Minister of Natural Resources dated August 10, 2016, Re - Proposed changes to the Growth Plan for the Greater Golden Horseshoe, the Greenbelt Plan, the Oak Ridges Moraine Conservation Plan and the Niagara Escarpment Plan
 9. Copy of a resolution passed by the Town of Lakeshore dated July 12, 2016, Re - Support of Resolution - Debt Incurred From the 2015 Pan Am and Parapan Am Games
 10. Letter to Honourable Steven Del Duca, Minister of Transportation from The Corporation of the Township of Carlow/Mayo dated August 17, 2016, Re - Support regarding Bill 171, Highway Traffic Amendment Act (Waste Collection Vehicles and Snow Plow), 2016
 11. Copy of a resolution passed by the Township of Amaranth dated August 17, 2016, Re - Resolution regarding Rural Schools Funding Formula
- 14. General Business**
1. Accounts
 2. Applications to Permit
 3. New/Other Business/Additions to Agenda
 4. Unfinished Business
 1. Minimum Maintenance Standards - Five Year Review - deadline for any comments is September 2, 2016
 2. Ontario 150 Funding Program - Re: Information on registering with the Ontario Trillium Foundation
- 15. Delegations**
1. 5:30 p.m. - Steve Smith, Frank Cowan and Company and Heather Hill, Noble Insurance - regarding the 2016/2017 Insurance Program
 2. 5:45 p.m. - Jerry Jorden, Township Planning Consultant regarding Possible Settlement of Issues pertaining to Schedule G to the Official Plan
- 16. Closed Session**
- 17. Third Reading of By-laws (if required)**
- 18. Notice of Motion**
- 19. Confirmation By-law**
- 20. Adjournment and Date of Next Meeting - Thursday, September 15, 2016 - 5:00 p.m.**
- 21. On Sites**
- 22. Correspondence on File at the Clerk's Office**



TOWNSHIP OF MELANCTHON

POLICE SERVICES BOARD

157101 Highway 10, Melancthan, Ontario, L9V 2E6

August 24, 2016

Corporation of the Township of Melancthon
157101 Highway 10
Melancthon, Ontario
L9V 2E6

Attention: Mayor White and Members of Council

Dear Sirs/Madame:

At the Police Services Board meeting held on August 23, 2016, the following motion was introduced and passed:

Moved by Besley ~ Seconded by Malloy

Be it resolved that: "The Police Services Board recommends that Melancthon Council implement a coordinated plan to place traffic counters in such a fashion to identify key locations and times where more traffic enforcement should be targeted." **Carried.**

Thank you.

Yours truly,

Denise B. Holmes, AMCT
Interim Secretary

PSB1 -

SEP - 1 2016



CORPORATION OF THE

township of mulmur

758070 2nd Line East

Mulmur ON L9V 0G8

TELEPHONE: 705-466-3341 • FAX: 705-466-2922

August 5, 2016

Mr. Geoff Dunlop, Chair
Shelburne Public Library Board
201 Owen Sound Street,
Shelburne, Ontario. L9V 3L2

Dear Mr. Dunlop:

Re: Library Funding Formula

Council directed me to respond back to you on the Shelburne Public Library Board resolutions, (one on the funding formula and one on a non-resident fee). As you are aware, at the joint meeting on June 8th, the understanding was for the Mayor's and CAO's who were representing their respective municipalities, were to gather information and to discuss possible funding formula changes. These representatives were then to take this information back to their respective Councils for review and recommendations and then report back to the Library Board. There was no mention at that joint meeting that there would be consideration of this formula prior to hearing back from the participating municipalities, as these representatives had no decision making authority. Also at this joint meeting no mention was ever made of requiring capital contributions as part of the agreement.

Approximately two weeks later, on June 21st, the Library Board passed two motions, one approving the funding formula and one setting non-resident user fees without receiving recommendations or comments from all participating Municipal Councils and without full representation at the Library Board from all Municipalities.

Council reviewed the funding formula at their first meeting following the June 8th joint meeting which was at their meeting on July 6th, not realizing that the Library Board had already finalized the funding formula. Our Council was not made aware of these resolutions and only received them on July 12th, in response to an e-mail from me requesting Mulmur library user names. Resolutions that impact the participating municipalities should be forwarded poste haste.

Mulmur Council is disappointed that the Library Board passed the resolutions without due process and without input from all Municipal Councils.

Prior to considering this matter further, as previously stated, Mulmur Council respectfully requests the list of current users. Should you have any questions, please do not hesitate to contact me.

Yours truly,

Terry Horner, AMCT
CAO/Clerk

c. Participating Municipalities

Info 1

SEP - 1 2016

Denise Holmes

From: Rose Dotten <rdotten@gmail.com>
Sent: Wednesday, August 10, 2016 11:52 AM
To: Susan Stone; Denise Holmes, AMCT
Subject: Funding Formula Resolutions
Attachments: June Funding Motions.pdf

Hi Susan and Denise

I am attaching the motions passed by the Board so you have the precise information. I apologize with not sending them out sooner but since we did not have meetings over the summer, the minutes would not be passed until September. However, the motions were passed and I hope that this is helpful.

Again my apologies.
Rose

Rose Dotten, CEO
Shelburne Public Library
201 Owen Sound Street
Shelburne, ON L9V 3L2
Tel: 519-925-2168 Fax: 519-925-6555
rdotten@shelburnelibrary.ca

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Motions passed at the Shelburne Public Library Board meeting on June 21, 2016

Motion 29-16

WHEREAS on June 8, 2016, a meeting was held with the Mayors, Municipal Clerks and Council Representatives of the Town of Shelburne and the four contracting Municipalities of Amaranth, Melancthon, Mono and Mulmur, together with Geoff Dunlop, Board Chair, Rose Dotten, CEO/Head Librarian, and Gord Gallagher, Treasurer;

AND WHEREAS it was determined that the funding formula for the Shelburne Public Library should be revised to reflect the change in the number of households with patrons in all five municipalities;

Therefore, be it resolved that beginning in January, 2017, the levy required to balance the Shelburne Public Library operating budget will be allocated based on a 3-year average of active library household cardholders, determined by the Library operating system, as of September 30 in the year preceding the budget year, for each municipality;

Be it further resolved that in addition to the foregoing, any capital projects for the Library requiring additional municipal funding will be allocated based on the same formula;

Be it further resolved that the Municipal partners may use the MPAC assessment totals as of September 30 each year as a verification tool for any substantial shifts in household user numbers.

Carried

Motion 30-16

WHEREAS the non-resident fee of \$65.00 per household has not been reviewed or changed since 1994;

AND WHEREAS a modest fee increase reflects a 2% increase for each budget year;

Be it resolved that the non-resident fee going forward as of October 1, 2016, be raised to \$100 per household, which represents a 2% per year increase since 1994.

Carried

Many area municipalities are concerned with proposed changes to the *Niagara Escarpment Plan* and want to see the commenting period extended.

Elected officials, planners and other municipal employees from around Grey, Bruce, Dufferin and Simcoe counties gathered at the Grey County Administration Building on August 4 to discuss the proposed changes. The Niagara Escarpment Commission recommends adding an additional 45,000 hectares to the plan and changing existing land use designations in some areas.



Affected municipalities are very concerned with the proposals and don't believe the public has received enough information.

"We're very worried that landowners and residents aren't getting all the information they need to understand the changes and properly comment," said Grey County Warden Alan Barfoot. "Map details are still changing today and the only public meeting for this area happened weeks ago."

Representatives from the NEC were on hand to answer questions and provide more information. More maps were displayed; however, they are not considered final versions.

Other stakeholders who attended the meeting agreed the commenting period, ending September 30, 2016, needs to be extended to give residents and municipalities enough time to provide feedback. Attendees also suggested more public education and consultation is needed.

"Many of the affected land owners don't even realize their zoning could be changing," added Barfoot.

The municipalities gathered will work together to express their concerns to the Province with a unified voice.

"We stand a better chance of having our voices heard by the Province when we work together," said Warden Barfoot. "Staff from the affected municipalities will collaborate and create a draft motion to be shared with all respective councils."

In addition to extending the commenting period, municipalities hope to be more involved in with the NEC decisions in the future.

"We believe municipalities should be partners in decisions that affect land uses within our borders," said Randy Scherzer, Director of Planning and Development with Grey County. "A lot can be gained by working together. Municipalities need to be partners in this process instead of just a commenting agency."

For more information contact Rob Hatten, Communications Officer,
atrobert.hatten@grey.ca or 519-372-0219 ext. 1235.

Background

Ontario is reviewing four Provincial Plans including the *Niagara Escarpment Plan*. As part of this review, the Niagara Escarpment Commission has proposed changes to the plan. Changes include expanding the area of the NEC, changing land use designations, altering recreation areas and making changes to forest management policies.

Proposed Additions

- 45,677 hectares of new land are being proposed in the plan for a total of 84,114 acres of land.
- 32,559 hectares of the new land is within Grey County.
- Two-thirds of this land is located in the Municipality of Meaford (21,323 hectares). There are also significant portions in Georgian Bluffs (4,279 hectares), Town of the Blue Mountains (4,464 hectares) and Grey Highlands (2,358 hectares).

Changes to land uses can significantly impact how property owners can or cannot develop their land. Local municipalities have no decision making control for development in areas under the jurisdiction of the Niagara Escarpment Plan.

Changes to land use designations may also impact property assessment. The total financial impact of the proposed changes has not been calculated.

More information about the Niagara Escarpment Commission and their proposed changes to the *Niagara Escarpment Plan* can be found on <http://www.escarpment.org/>.

Denise Holmes

From: Blake Wallace <bwallace@murray.ca>
Sent: Wednesday, August 10, 2016 10:48 AM
To: 'tmcmeekin.mpp@liberal.ola.org'; 'bmauro.mpp.co@liberal.ola.org'
Cc: 'mayorjanicejackson@gmail.com'; 'sbpen@bmts.com'; 'mmciver@amtelecom.net';
'billjones.nbp@eastlink.ca'; 'mayormcqueen@greyhighlands.ca';
'bestd@greyhighlands.ca'; 'mayor@thebluemountains.ca'; 'cao@thebluemountains.ca';
'bclumpus@meaford.ca'; 'dmorrissey@meaford.ca'; 'abarfoot@georgianbluffs.on.ca';
'hmorrison@georgianbluffs.on.ca'; 'cvanderkruys@clearview.ca'; 'ssage@clearview.ca';
'mayor@townofmono.com'; 'clerksoffice@townofmono.com';
'pmills@dufferincounty.ca'; 'thorner@mulmur.ca'; 'dwhite@melancthontownship.ca';
'dholmes@melancthontownship.ca'; 'warden@brucecounty.on.ca';
'kcoulter@brucecounty.on.ca'; 'alan.barfoot@grey.ca'; 'kim.wingrove@grey.ca';
'gerry.marshall@simcoe.ca'; 'mark.aitken@simcoe.ca'; 'lryan@dufferincounty.ca';
'cao@dufferincounty.ca'; 'j.cottrill@greysauble.on.ca';
'charbonneau@saugeenshores.ca'; 'w.brohman@svca.on.ca'; 'd.lougheed@innisfil.ca';
'gwood@nvca.on.ca'; 'nando.iannicca@mississauga.ca'; 'cvc@creditvalleyca.ca';
'bill.walker@pc.ola.org'; 'larry.miller.c1@parl.gc.ca'; 'annemarie.bochenek@ontario.ca'
Subject: NEC Proposals

Blake Wallace
1405 – 175 Cumberland St.
Toronto, ON M5R 3M9

August 10th, 2016

Hon. Minister McMeekin
Ministry of Municipal Affairs and Housing
Via email tmcmeekin.mpp@liberal.ola.org

Hon. Minister Mauro,
Ministry of Natural Resources and Forestry
Via email bmauro.mpp.co@liberal.ola.org

**RE: Coordinated Review; Niagara Escarpment Plan, Oak Ridges
Moraine Conservation Plan, Greenbelt Plan and Greater Golden
Horseshoe Plan**

Dear Minister McMeekin and Minister Mauro:

This letter comes to you on behalf of the Griffith Island owners located in the Township of Georgian Bluffs, County of Grey.

We are strongly opposed to the NEC's proposed new additions of land to their plan and in particular Griffith, Hay, and White Cloud Islands. We feel that the Niagara Escarpment Commission's desire to expand their jurisdiction is nothing more than empire building. As land owners we feel well represented by our local Municipal Council, County and Conservation Authority who looks at our municipal and watershed needs with a responsible well balanced approach to human, economic and environmental needs. Expanding the NEC's jurisdiction is unnecessary and unwelcomed.

We realize that the NEC's Plan is one of four plans currently being reviewed. We will only be commenting on the inappropriateness of the NEC's proposed plan and their weak justification for inclusion of Griffith Island.

The NEC's proposed Plan has identified Griffith Island as meeting the following criteria for inclusion:

Lands are not within the original NE Planning Area: We view the current NEP area as a puzzle. The NEC's role is to provide for the maintenance of the Niagara Escarpment within the puzzle's fixed outside edge. Griffith Island was previously omitted from the NEP Area and reasonable justification to include it now has not been demonstrated. In fact there is jurisprudence (NEPA 99/N/93) that says the Escarpment is limited to the "brow and the toe" and does not include outliers and certainly not outliers three miles away.

Island wrongly classified as an Escarpment outlier: The NEC has deemed that they feel Griffith Island is an escarpment outlier (again there is jurisprudence on limiting expansion within “brow to toe” not outliers). We are of the view that Georgian Bay itself, disconnects the mainland from Griffith Island eliminating any link of relatively undisturbed forest or other natural habitat. We do not feel that escarpment outliers hold the same significance as the escarpment itself. Escarpment outliers that are privately owned, such as Griffith Island, create no recreational value for non-owners.

Cobble, pebble, shingle beaches: To include Griffith Island in the NEP expanded area due to our beach, is preposterous. Cobble beaches are common in this area and should not be used as an excuse for inclusion into the NEP. Griffith Island's beach is already protected and under the jurisdiction of Oceans and Fisheries, the Conservation Authority and MNR. Approvals and permits are required from these agencies prior to any work being completed along the shoreline.

Scenic ranking of “very attractive”: While the scenic ranking of the interior of the island is no doubt beautiful, non-land owners (the public) would find it difficult to access due to the lack of finished road right of ways and the fact that the Island is privately owned except for the small lighthouse site on the north tip. Due to the beach protection and approval authority already being governed by the previously mentioned agencies, further approvals by the NEC would be in our view, needless duplication.

We feel that the justification given by the NEC to include Griffith Island in the NEP is unfounded and request that you do not support the inclusion of the Island into the NEP. In fact, at a time where municipalities and governments are looking for financial savings

and efficiencies, an argument could be made that the current NEP area could be better served under the authority of the Municipalities, Counties and Conservation Authorities in which they are located and dissolution of the NEC could occur (with great savings).

We would expect and appreciate that as land owners we will be consulted moving forward with this review and have the opportunity to provide further input prior to any decision being made. We would welcome the opportunity to meet with your Ministries. To date we have been very challenged to get proper notice of meetings even after having requested to be on circulation lists.

Sincerely,



Blake Wallace
President of Griffith Island Club

cc: Municipal Mayors and CAOs

- Town of South Bruce Peninsula Mayor Janice Jackson
mayorjanicejackson@gmail.com
- Clerk Angie Cathrae sbpen@bmts.com
- Municipality of Northern Bruce Peninsula Mayor McIver
mmciver@amtelecom.net
- CAO Bill Jones billjones.nbp@eastlink.ca
- Municipality of Grey Highlands Mayor McQueen
mayormcqueen@greyhighlands.ca
- CAO Dan Best bestd@greyhighlands.ca
- The Town of Blue Mountains Mayor McKean
mayor@thebluemountains.ca
- CAO at The Blue Mountains cao@thebluemountains.ca
- Municipality of Meaford Mayor Barb Clumpus
bclumpus@meaford.ca
- CAO Denyse Morrissey dmorrissey@meaford.ca
- Township of Georgian Bluffs Mayor Alan Barfoot
abarfoot@georgianbluffs.on.ca
- CAO/Clerk Holly Morrisson hmorrisson@georgianbluffs.on.ca
- Clearview Township Mayor Chris Vanderkruys
cvanderkruys@clearview.ca
- CAO Steve Sage ssage@clearview.ca
- Town of Mono Mayor Ryan mayoroftownofmono.com
- CAO Keith McNenly clerksoffice@townofmono.com
- Mulmur Township Mayor Paul Mills pmills@dufferincounty.ca
- CAO/Clerk Terry Horner thorner@mulmur.ca
- Township of Melancthon Mayor Darren White
dwhite@melancthontownship.ca

-CAO/Clerk Denise B. Holmes dholmes@melancthontownship.ca

cc: County Wardens and CAO's

-The County of Bruce Warden Mitch Twolan warden@brucecounty.on.ca
-CAO Kelley Coulter kcoulter@brucecounty.on.ca
-The County of Grey Warden Alan Barfoot alan.barfoot@grey.ca
-CAO Kim Wingrove kim.wingrove@grey.ca
-The County of Simcoe Warden Gerry Marshall gerry.marshall@simcoe.ca
-CAO Mark Aitken mark.aitken@simcoe.ca
-Dufferin County Warden Laura Ryan lryan@dufferincounty.ca
-CAO Sonya Pritchard cao@dufferincounty.ca

cc: Conservation Authority Chairs and CAO's

-Grey Sauble Conservation Authority Chair Dick Hibma
-Dick Hibma c/o John Cottrill
-CAO John Cottrill j.cottrill@greysauble.on.ca
-Saugeen Valley Conservation Authority Chair Luke Charbonneau
charbonneau@saugeenshores.ca
-GM/Sec. Treasurer Wayne Brohman w.brohman@svca.on.ca
-Nottawasaga Valley Conservation Authority Chair Doug Lougheed
d.lougheed@innisfil.ca
-CAO Gayle Wood gwood@nvca.on.ca
-Credit Valley Conservation Authority Chair Nando Iannicca
nando.iannicca@mississauga.ca
-Mgr. Corp. Com/CAO Office Maureen Pogue cvc@creditvalleyca.ca

cc: MPP Bill Walker, Bruce, Grey, Owen Sound
bill.walker@pc.ola.org

cc: MP Larry Miller, Bruce, Grey, Owen Sound
larry.miller.c1@parl.gc.ca

cc: Niagara Escarpment Commission Chair Mr. Don Scott
annemarie.bochenek@ontario.ca

cc: Griffith Island Ratepayer Association Membership

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Denise Holmes

From: Scherzer, Randy <Randy.Scherzer@grey.ca>
Sent: Thursday, August 11, 2016 9:58 PM
To: warden@brucecounty.on.ca; Kelly Coulter; claforest@brucecounty.on.ca; mmciver@amtelecom.net; deputymayor.nbp@eastlink.ca; billjones.nbp@eastlink.ca; jvandorp@brucecounty.on.ca; northernbrucepen@amtelecom.net; mayorjanicejackson@gmail.com; South Bruce Peninsula Administration; admin@southbrucepeninsula.com; Barfoot, Alan; Burley, Dwight; Wingrove, Kim; Holly Morrison; joh@georgianbluffs.on.ca; boddy@owensound.ca; awright@owensound.ca; Ritchie, Wayne; mpotter@owensound.ca; cityadmin@owensound.ca; bclumpus@meaford.ca; Harley Greenfield; Denyse Morrissey; Rob Armstrong; Ellen Anderson (TOBM); Gail Ardiel (Town of Blue Mountains); cao@thebluemountains.ca; Michael Benner; info@thebluemountains.ca; mayormcqueen@greyhighlands.ca; deputymayorhalliday@greyhighlands.ca; Dan Best (CAO); planning@greyhighlands.ca; info@greyhighlands.ca; Pringle, Bob; Mackey, Scott; Gamble, Norm; planning@chatsworth.ca; RON DAVIDSON (ronalddavidson@rogers.com); Town: Chatsworth, Township; warden@simcoe.ca; cao@simcoe.ca; david.parks@simcoe.ca; Westendorp, Nathan; info@simcoe.ca; cvanderkruys@clearview.ca; bburton@clearview.ca; Steve Sage; mburton@clearview.ca; warden@dufferincounty.ca; cao@dufferincounty.ca; planner@dufferincounty.ca; info@dufferincounty.ca; pmills@mulmur.ca; hhayes@mulmur.ca; thorne@mulmur.ca; tatkinson@mulmur.ca; info@mulmur.ca; Mayor@townofmono.com; ken.mcghee@townofmono.com; ClerksOffice@townofmono.com; Planning@townofmono.com; info@townofmono.com; dwhite@melancthontownship.ca; jelliott@melancthontownship.ca; Denise Holmes; planner@melancthontownship.ca; info@melancthontownship.ca; sdavidson@clearview.ca; jhorner@mulmurtownship.ca; Group: Local Municipal Clerks; n.bifolchi@wasagabeach.com; Wright, Arlene; Ardiel, Gail; Sue Paterson; Fosbrooke, Anna-Marie; Eccles, Kevin; Clumpus, Barb; McQueen, Paul
Cc: Group: Senior Management Team; Vokes, Sharon; Weppler, Kevin; Scribner, Monica; Taylor, Scott
Subject: Draft Motion and Background Document - Niagara Escarpment Proposed Changes and Proposed Expansion
Attachments: Draft Motion and Background - NEP Proposed Changes and Proposed Expansion.docx; NEP Pres Owen Sound Aug 4 nn.pptx

Good evening,

The affected municipalities from Bruce, Grey, Simcoe and Dufferin met on August 4th to discuss the proposed changes and the proposed expansion to the Niagara Escarpment Plan and to learn more about these matters. A presentation was provided by Ministry of Natural Resources and Forestry staff and Niagara Escarpment Commission staff providing an overview of the proposed changes and proposed expansion (attached).

Two of the main areas of concern expressed at the meeting are the proposed changes to land use designations as well as the proposed expansion of the Niagara Escarpment Plan Area. The municipalities in attendance for the meeting agreed that there should be a unified voice when expressing concerns with the proposed changes and expansion to the province and to the NEC. As such it was agreed that a draft motion would be prepared which councils can consider approving and sending to the province and the NEC.

Please find attached a document which includes the draft motion for your council's consideration as well as a background document summarizing the comments made at the August 4th meeting.

If you have any questions, please do not hesitate to contact me.

Best regards,
Randy

Randy Scherzer

Director of Planning

Grey County

595 9th Avenue East

Owen Sound, ON N4K 3E3

Phone: +1 519-372-0219 ext. 1237

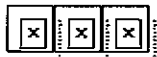
Fax: +1 519-376-7970

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WHEREAS the province has put forward proposed changes to the Niagara Escarpment Plan (NEP) as part of the overall Coordinated Land Use Plan Review, including proposed changes to the designations as well as proposed additions to the Niagara Escarpment Plan Area;

AND WHEREAS the consultation process to date has not provided enough information for municipalities and landowners to comment on the proposed changes and to fully understand the potential impacts that could result from the proposed changes;

AND WHEREAS the proposed changes and the proposed expansion to the Niagara Escarpment Plan will have a negative economic impact to municipalities;

AND WHEREAS municipalities are important partners in the implementation of land use planning and provincial policies;

AND WHEREAS municipalities already have official plans and zoning by-laws that are consistent with the Provincial Policy Statement which will ensure that the lands proposed to be added to the Niagara Escarpment Plan will be developed in an appropriate and sustainable manner;

NOW THEREFORE BE IT RESOLVED THAT the MUNICIPALITY/COUNTY does not support the proposed changes or expansion to the Niagara Escarpment Plan until a collaborative consultation process has been completed, including more detailed mapping being provided to allow municipalities and landowners to better understand the proposed changes;

AND THAT the MUNICIPLAITY/COUNTY requests an extension to the comment deadline of September 30th, 2016 until such time as a collaborative consultation process has been completed;

AND THAT the MUNICIPALITY/COUNTY is willing to work with the province and the Niagara Escarpment Commission on developing a more collaborative consultation process whereby municipalities are considered partners in the process;

AND THAT this motion be forwarded to the province and the Niagara Escarpment Commission as the MUNICIPALITY/COUNTY's initial comments regarding the proposed changes and the proposed expansion to the Niagara Escarpment Plan.

Background

The affected municipalities from Bruce, Grey, Simcoe and Dufferin met on August 4th, 2016 to discuss the proposed changes and the proposed expansion to the Niagara Escarpment Plan and to learn more about these matters. Two of the main areas of concern are the proposed changes to the land uses designations as well as the proposed expansion of the Niagara Escarpment Plan Area. The following matters were raised at the meeting:

- Municipalities should be considered as partners in this process as opposed to commenting agencies. Municipalities expressed that they would be willing to work with the province and Niagara Escarpment Commission to develop a more collaborative consultation process; whereby municipalities are partners in the process as opposed to commenting agencies
- The consultation process to date has not provided enough information for municipalities and landowners to comment on the proposed changes or the proposed expansion and to fully understand the potential impacts that could result if these were approved.
- The mapping provided at the open houses and on the website does not provide enough detail to determine the properties potentially affected by the proposed changes or the proposed expansion. The mapping provided also lacks detail in order to properly analyze and provide comments to the province. Municipalities indicated that more detailed mapping needs to be provided in order for the municipalities and landowners to comment on the proposed changes and the proposed expansion.
- Some municipalities have done some analysis based on the information provided to date and indicated that the proposed changes will result in a tax revenue loss as more properties will be eligible for the Conservation Land Tax Incentive Program.
- Municipalities already have official plans and zoning by-laws that are consistent with the Provincial Policy Statement. These existing planning documents already ensure that the lands proposed to be added to the Niagara Escarpment Plan will be developed in an appropriate and sustainable manner.
- Municipalities voiced strong opposition to the proposed Niagara Escarpment Plan expansion areas. Some municipalities have stated they do not see the need to expand the Niagara Escarpment Commission boundaries and that this process should be discontinued.
- Concerns were raised with respect to existing service delivery by the Niagara Escarpment Commission including delays in the approval of development permits. If the proposed changes were to be approved, and lands were to be added, this could result in further erosion of service delivery. If changes to

service delivery and resource requirements have been identified to support the proposed Niagara Escarpment Plan changes or expansion these have not been communicated to the affected municipalities or property owners.

- Some municipalities expressed concerns regarding enforcement within the Niagara Escarpment Plan area whereby enforcement is often left to local municipalities. Should the proposed changes or the proposed expansion be approved, this could cause further enforcement issues and put further pressures on local municipalities to provide resources that will need to be budgeted for.
- There appears to be discrepancies between the proposed land use designation criteria and the proposed land use designation mapping which needs to be addressed.
- Municipalities and landowners are being asked to comment on the principle of the proposed expansion to the Niagara Escarpment Plan without having details as to what the properties will be designated as. Commenting at this stage is difficult for municipalities and landowners, when the land use designations remain unknown.
- The proposed changes provide no exploration of the economic, social or tourism impacts that could result from the proposed changes.
- Municipalities suggested that the comment deadline of September 30th, 2016 (which has now been extended to October 31st, 2016) should be extended until such time as a collaborative consultation process has been completed. It was noted that expansions to the Oak Ridges Moraine Plan have been 'put off' until 2018.



Niagara Escarpment Plan Review

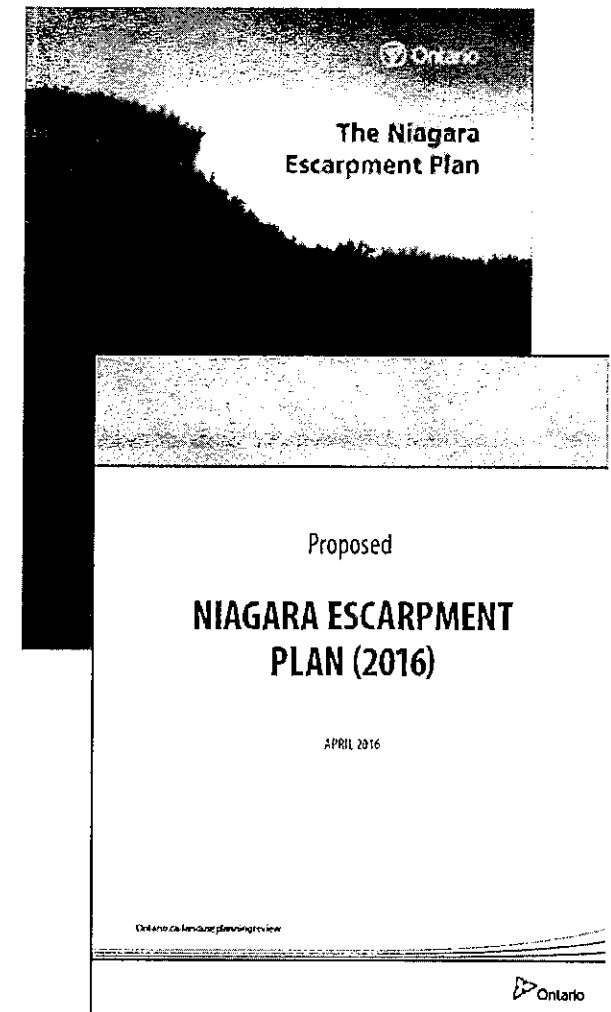
August 4th , 2016

Disclaimer:

This presentation was developed by the Ministry of Natural Resources and Forestry to assist individuals in understanding the proposed changes to the Niagara Escarpment Plan. Please refer to the proposed revised Plan for the exact wording of the proposed policies. The information in this presentation should not be relied on in place of legal or professional advice regarding a particular matter.

The Niagara Escarpment Plan

- The Niagara Escarpment Plan is one of 4 provincial land use plans that is part of the coordinated review.
- The Niagara Escarpment Plan is given force and effect through the *Niagara Escarpment Planning and Development Act (NEPDA)* and has been in effect since 1985.
- The NEPDA established a system of Development Control for the Niagara Escarpment Plan Area, and delegated the authority to the Niagara Escarpment Commission (NEC) to implement Development Control.
- A Development Permit is required for any development in the Development Control Area.
- Development is defined in the Act and includes a change in the use of any land, building or structure.
- The Niagara Escarpment Plan is part of the Greenbelt Plan area but the policies of the Niagara Escarpment Plan apply in the Niagara Escarpment Plan area.

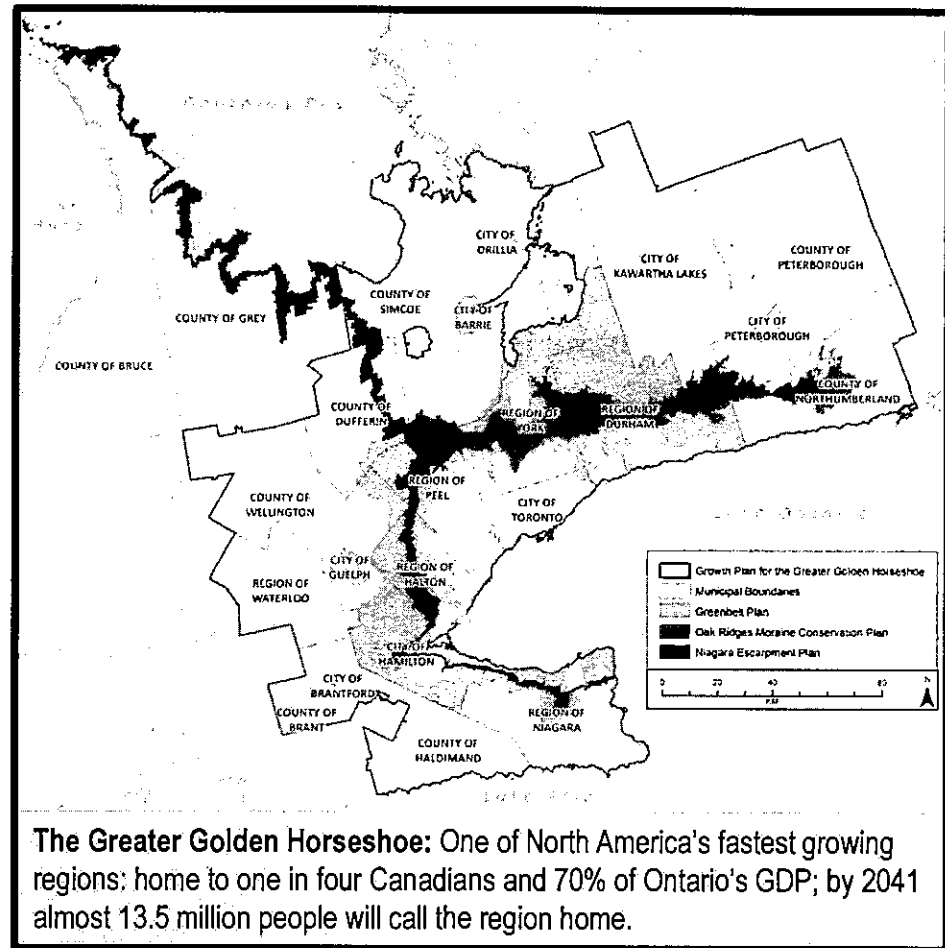


Provincial Plans in the Greater Golden Horseshoe

Protecting Agricultural Land and the Environment



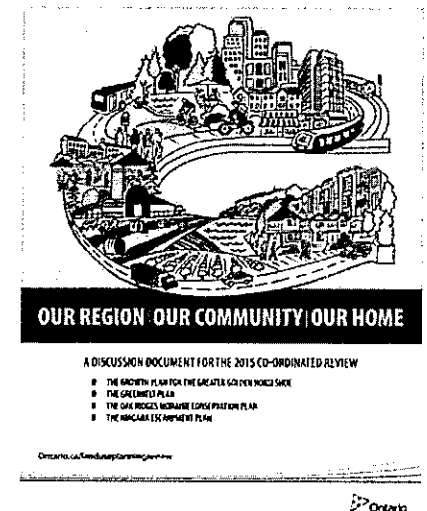
Growth Management



The Greater Golden Horseshoe: One of North America's fastest growing regions; home to one in four Canadians and 70% of Ontario's GDP; by 2041 almost 13.5 million people will call the region home.

Public Consultation

- The Coordinated Review has two rounds of consultation with stakeholders, municipalities and the public.
- The consultation document “Our Region, Our Community, Our Home” informed and guided the first round of consultation.
(90 Days: Feb 27th – May 28th 2015)
- The second round is on proposed amendments to the plans.
(143 Days: May 10 – Sept 30th 2016)
- The first round of consultation featured a series of Workshops across the Plan areas, including presentations on the current plans and facilitated discussion tables to seek feedback on the existing plans. Comments were also received by mail, on-line and through the EBR. Roughly 19,000 submissions were received.
- The second (current) round of consultations is on the proposed changes to the plans and a series of Open Houses and technical briefings took place in May-July across the plan areas to present the proposed changes to the plans and enable stakeholders to engage provincial staff.



The Niagara Escarpment Plan

- **Purpose of the Act and Plan**
- **To provide for the maintenance of the Niagara Escarpment and land in its vicinity substantially as a continuous natural environment, and to ensure only such development occurs as is compatible with that natural environment.**
- **Objectives**
 1. **To protect unique ecologic and historic areas;**
 2. **To maintain and enhance the quality and character of natural streams and water supplies;**
 3. **To provide adequate opportunities for outdoor recreation;**
 4. **To maintain and enhance the open landscape character of the Niagara Escarpment in so far as possible, by such means as compatible farming or forestry and by preserving the natural scenery;**
 5. **To ensure that all new development is compatible with the purpose of the Plan;**
 6. **To provide for adequate public access to the Niagara Escarpment; and**
 7. **To support municipalities within the Niagara Escarpment Plan Area in their exercise of the planning functions conferred upon them by the *Planning Act*.**

The Niagara Escarpment Plan

Context for Change

- **The NEP has not been comprehensively reviewed since 1999.**
- **Ontario's Land Use Planning Framework has changed significantly.**
- **Need to modernize and align similar policies with other plans where appropriate.**
- **Policy objectives for the NEP are significantly different from the other Plans.**



Overview of Proposed Plan Amendments

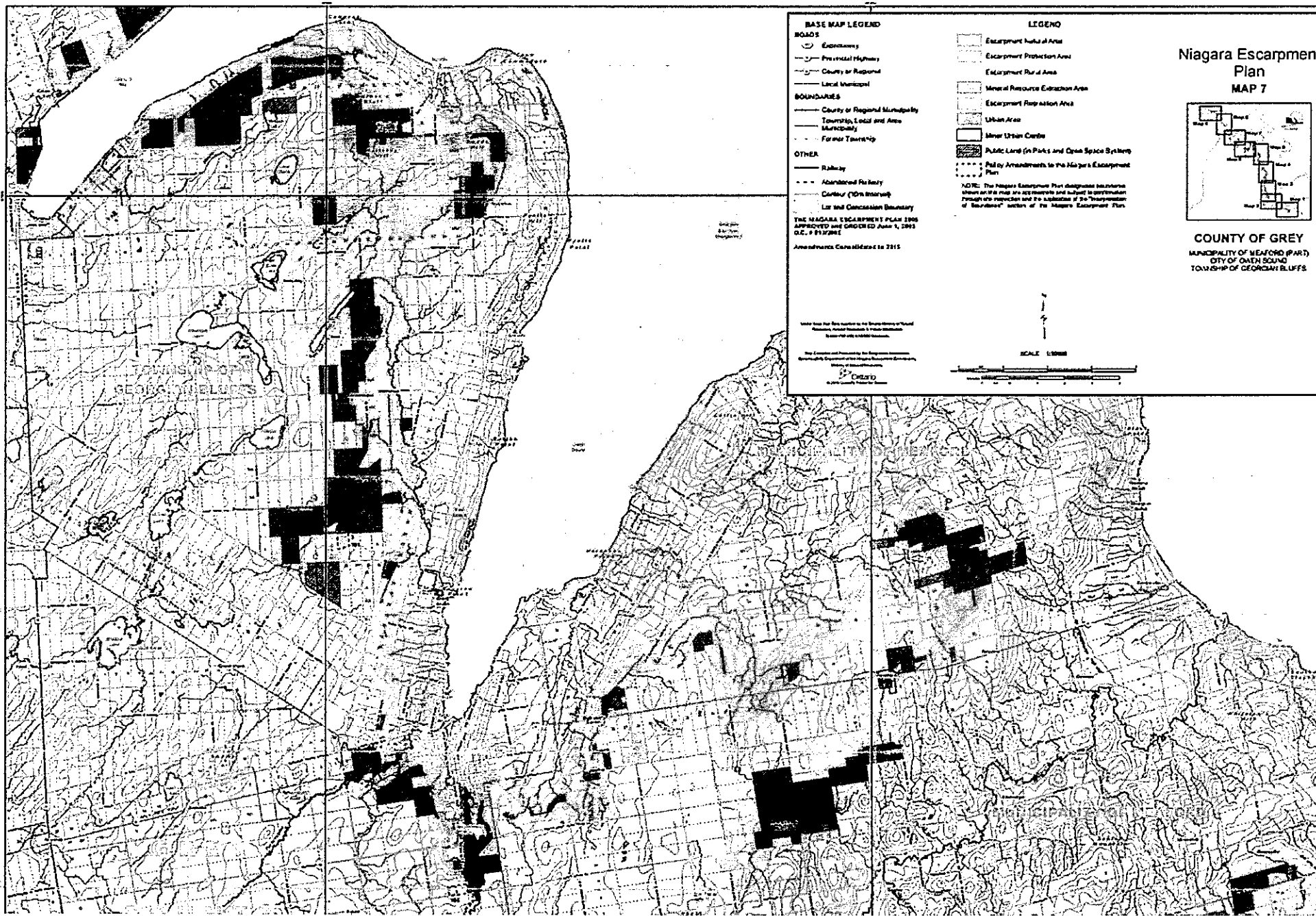
- **New policy areas to reflect provincial priorities, including**
 - Aligning with a landscape approach and natural/water system approach and promoting consistency of systems across all four plans
 - Clarifying infrastructure policies
 - Enhancing agricultural flexibility e.g. permitting diverse on-farm uses
- **Harmonizing the Plans with each other and with the Provincial Policy Statement (PPS), and clarifying linkages to other policy areas, including**
 - Aligning terminology, definitions and policy approaches to ensure consistent interpretation and application (e.g. agricultural areas, aggregates).
- **Strengthening the plan, clarifying policy intent, including**
 - Updated mapping for land use designations within the NEP
 - Ensure policies contribute to plan purpose
- **Address implementation issues, including**
 - Evaluating terms and policy direction that have been problematic for interpretation
 - Focusing less on permitted uses and more on impacts to the Escarpment environment

Proposed Niagara Escarpment Plan Other Amendments

- **In addition to the policies of the Plan itself a number of additional NEP amendments are being proposed. These include:**
 - **NEP Land Use Designation Mapping Updates**
 - **NEP Additions**

NEP Land Use Designation Mapping Updates

- The NEP Land Use Designations are part of the Plan.
- The seven Land Use Designations explain how land shall be used throughout the area of the NEP.
- Much of the existing Land Use Designation mapping dates back to the original NEP approved in 1985.
- The Land Use Designation Maps have been updated by applying the latest data, studies, Geographic Information System (GIS) data and imagery.
- Changes over time on the landscape (e.g. natural succession), and updates to boundaries of significant features and areas (e.g. ANSIs and wetlands), has resulted in changes to the extent of the current Land Use Designations.



BASE MAP LEGEND

ROADS

- Expressway
 - Provincial Highway
 - County or Regional
 - Local Municipal
- BOUNDARIES**
- County or Regional Municipality
 - Township, Local and Area Municipality
 - Former Township

OTHER

- Railway
- Abandoned Railway
- Contour (10m Interval)
- Lot and Concession Boundary

THE NIAGARA ESCARPMENT PLAN 2005
APPROVED AND ORDERED June 1, 2005
O.E. # 01372005

Amendments Came into Effect in 2015

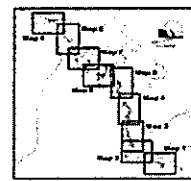
LEGEND

- Escarpment Buffer Area
- Escarpment Protection Area
- Endowment Plan Area
- Mineral Resource Extraction Area
- Escarpment Restoration Area
- Urban Area
- Minor Urban Centre
- Public Land (in Parks and Open Space Systems)
- Policy Amendment to the Niagara Escarpment Plan

NOTE: The Niagara Escarpment Plan designates boundaries shown on this map are approximate and subject to confirmation through the inspection and the validation of the "Inventory of Boundaries" section of the Niagara Escarpment Plan.



Niagara Escarpment Plan MAP 7



COUNTY OF GREY
MUNICIPALITY OF WENFORD (PART)
CITY OF OATH SOUND
TOWNSHIP OF GEORGIAN BLUFFS

Niagara Escarpment Commission Proposed NEP Additions

- **The Niagara Escarpment Commission assessed over 80,000ha and proposed over 45,000ha of additions to the NEP Area, based on a set of criteria related to the purpose and objectives of the plan.**
- **The proposed additions to the NEP are very preliminary and no decisions have been made to add any lands to the area of Development Control under the NEP, additional consultation would be required to amend the Regulation under the Niagara Escarpment Planning and Development Act.**
- **Land Use Designations have not been applied to the proposed additions.**

Proposed Additions to the NEP

Map showing the Escarpment region with various locations labeled, including Owen Sound, Collingwood, and Orillia. The map highlights areas recommended for addition to the NEP, categorized by type: Escarpment Natural Area, Escarpment Protection Area, Escarpment Rural Area, Escarpment Recreation Area, Mineral Resource Extraction Area, and Escarpment Urban Area. An inset map in the top right corner shows the location of the study area within the Great Lakes region.

THANK YOU

Provide Your feedback

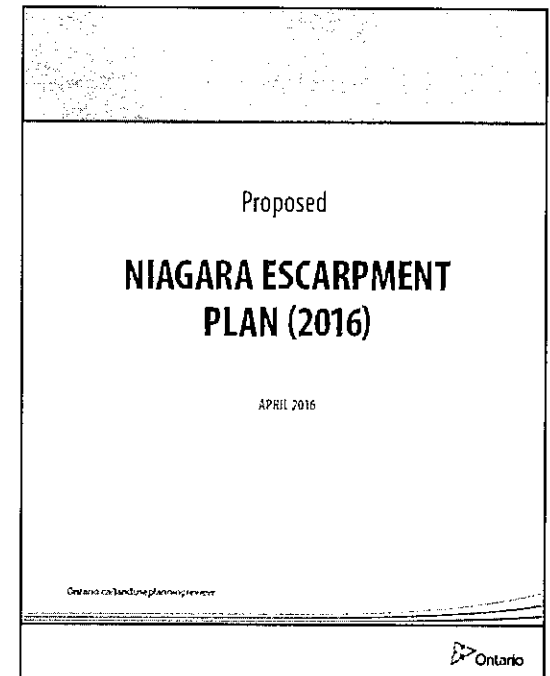
We want to hear your comments and feedback

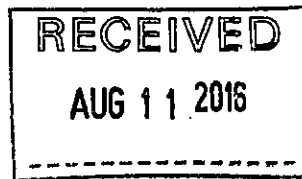
on the proposed changes to the plans. Please visit www.ontario.ca/landuseplanningreview to:

- Submit or upload your feedback and comments by September 30, 2016
- You may also submit your comments on the proposed changes to the Niagara Escarpment Plan to:
web: www.escarpment.org/planreview
email: planreview@escarpment.org
mail: Niagara Escarpment Plan Review
Niagara Escarpment Commission
232 Guelph Street, (3rd floor)
Georgetown, Ontario
L7G 4B1

Other Ways to Submit Feedback

- Environmental Bill of Rights Registry at Ontario.ca/ebr
- Proposed Niagara Escarpment Plan Environmental Registry # 012-7228





TOWNSHIP OF MULMUR
758070 2ND LINE EAST
MULMUR, ONTARIO
L9V 0G8
Telephone: (705)-466-3341
From (519) only: 1-866-472-0417
Fax (705)-466-2922

NOTICE OF A COMPLETE APPLICATION AND A PUBLIC MEETING
OF THE COMMITTEE OF ADJUSTMENT

Township of Mulmur Committee of Adjustment will hold a public meeting under section 53 (5) of the *Planning Act, R.S.O.1990 c.P.13, as amended*, in the Township of Mulmur municipal building, which is located at 758070 2nd Line East, Terra Nova. The meeting is being held to consider an application for Consent which has been submitted. The following are the particulars:

APPLICATION NUMBER:	B04A 2016 & B04B 2016 BONNEFIELD
OWNER/APPLICANT:	BONNEFIELD FARMLAND ONTARIO 111 INC / SAME
LOCATION:	CON 3 WHS LOTS 18, 19, 20
AREA TO BE MERGED	290.96 ACRES
COMMITTEE MEETING DATE AND TIME:	WEDNESDAY AUGUST 24 2016 at 6:45PM
PURPOSE OF APPLICATION:	RECREATE 100 ACRE LOTS ALONG ORIGINAL LOT LINES

Additional information is available for public inspection at the municipal office. If you require additional information on this application, it may also be obtained by contacting the Planner or Committee of Adjustment Secretary at the above address during regular office hours. Planner, Tracey Atkinson, is generally in the office on Wednesdays.

NOTE: If a person or public body that files an appeal of a decision of the Township of Mulmur Committee of Adjustment in respect of the proposed consent does not make written submissions to the Committee of Adjustment before it gives or refuses to give a provisional consent, the Ontario Municipal Board may dismiss the appeal. If you wish to be notified of the decision of the Committee of Adjustment in respect of the proposed consent, you must make a written request to the Committee of Adjustment.

Key map is provided on the reverse. This is not a plan of survey



TOWNSHIP OF MULMUR

758070 2ND LINE EAST

MULMUR, ONTARIO

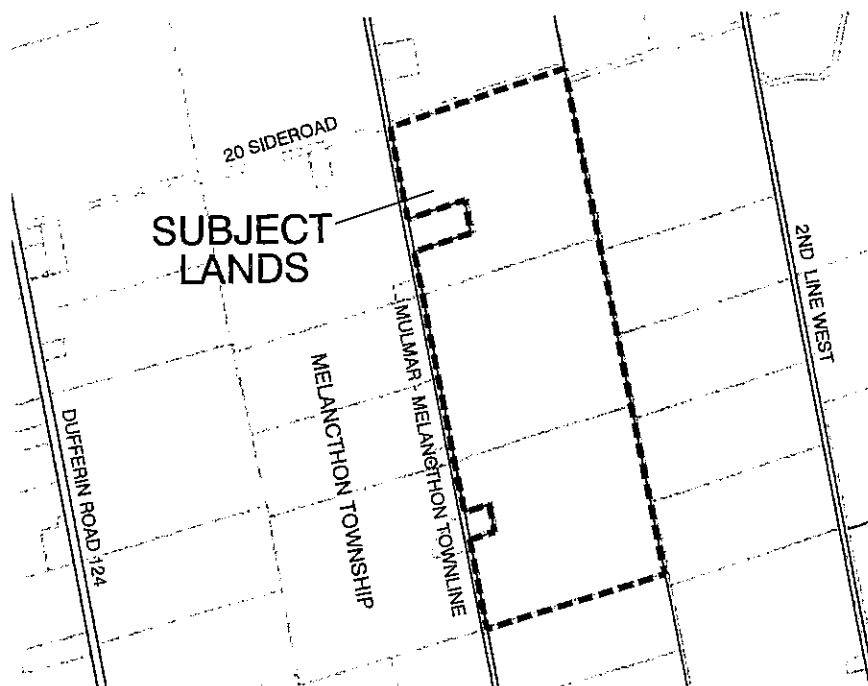
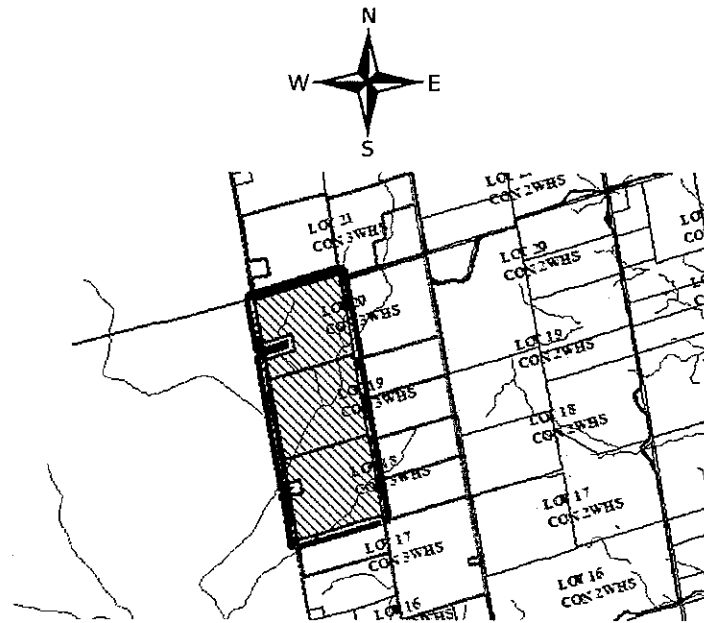
L9V 0G8

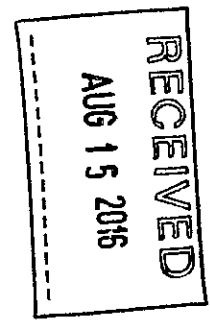
Telephone: (705)-466-3341

From (519) only: 1-866-472-0417

Fax (705)-466-2922

For illustration purposes only. This is not a plan of survey





Public Notice

Notice of Public Meeting Proposed Amendment to the Dufferin County Official Plan

Notice is hereby given that the Council of the Corporation of the County of Dufferin will hold a public meeting, pursuant to Section 17(15) of the *Planning Act*, R.S.O. 1990, as amended, to consider a proposed amendment to the Dufferin County Official Plan on:

Thursday, September 8, 2016, at 7:00 p.m.
Council Chambers, 51 Zina Street, Orangeville ON L9W 1E5
(east front entrance)

The purpose of the Proposed Amendment is to:

Establish revised population forecasts and allocations and revised employment forecasts and allocations to the Town of Shelburne to the year 2031 and 2036. This Amendment represents a general policy amendment to the Dufferin County Official Plan that applies to the Town of Shelburne.

The effect of the Proposed Amendment is to:

Amend the following sections and tables to the County Official Plan:

- Table 3.2a – Population Forecasts and Allocations to Local Municipalities to revise the Population Forecast to 2031 and 2036 for Shelburne from 8,400 to 10,000 persons, and the Future Reserved Allocation to 2031 and 2036 from 2,332 to 732 persons;
- Table 3.2b – Employment Forecasts and Allocations to Local Municipalities to revise the Employment Forecast to 2031 and 2036 for Shelburne from 3,560 to 3,760 jobs; and the Future Reserved Allocation to 2031 and 2036 from 2,000 to 1,800; and
- Section 3.5.1.2 to revise the Shelburne Urban Settlement Expansion policies to reflect these changes.

For Additional Information:

The proposed amendment to the County of Dufferin Official Plan submitted by the County of Dufferin is currently available for public review. To obtain a copy of the proposed amendment, along with background materials, please visit the County of Dufferin Clerks Department located at 55 Zina Street, Orangeville ON, L9W 1E5, or on the County's website at: www.dufferincounty.ca/planning

If you wish to
official plan

Pam
Cour

Pam Hillock, County Clerk/Director of Corporate Services
County of Dufferin, 55 Zina Street, Orangeville, ON, L9W 1E5
Email: phillock@dufferincounty.ca
Fax: 519.941.4565

If a person or public body does not make oral submissions at a public meeting or make written submissions to the County of Dufferin before the proposed official plan amendment is adopted, the person or public body is not entitled to appeal the decision of the Minister of Municipal Affairs to the Ontario Municipal Board.

If a person or public body does not make oral submissions at a public meeting or make written submissions to the County of Dufferin before the proposed official plan amendment is adopted, the person or public body may not be added as a party to the hearing of an appeal before the Ontario Municipal Board unless, in the opinion of the Board, there are reasonable grounds to add the person or public body as a party.

For more information about this matter, including information about preserving your appeal rights, contact Pam Hillock, County Clerk/Director of Corporate Services, County of Dufferin at Phone: 519-941-2816 Ext. 2503.

Pam Hillock
County Clerk/Director of Corporate Services
County of Dufferin
55 Zina Street
Orangeville, ON L9W 1B8
Email: phillock@dufferincounty.ca

Dated and posted this 10th day of August, 2016.

Information will be collected in accordance with the *Freedom of Information and Protection of Privacy Act*. With the exception of personal information, all comments will become part of the public record.

**Ministry of
Municipal Affairs**

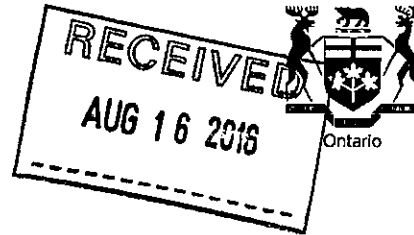
Office of the Minister

777 Bay Street, 17th Floor
Toronto ON M5G 2E5
Tel. 416-585-7000
Fax 416-585-6470

**Ministère des
Affaires municipales**

Bureau du ministre

777, rue Bay, 17^e étage
Toronto ON M5G 2E5
Tél. 416-585-7000
Téléc. 416-585-6470



**Ministry of Natural
Resources and Forestry**

Office of the Minister

Room 6630, Whitney Block
99 Wellesley Street West
Toronto ON M7A 1W3
Tel: 416-314-2301
Fax: 416-314-2216

**Ministère des Richesses
naturelles et des Forêts**

Bureau du ministre

Édifice Whitney, bureau 6630
99, rue Wellesley Ouest
Toronto (Ontario) M7A 1W3
Tél.: 416-314-2301
Téléc.: 416-314-2216

16-070563

August 10, 2016

Mayor Darren White
Mayor
Township of Melancthon
157101 Highway 10
Melancthon ON L9V 2E6

Dear Mayor White:

On May 10, 2016, Ontario released proposed changes to the Growth Plan for the Greater Golden Horseshoe, the Greenbelt Plan, the Oak Ridges Moraine Conservation Plan and the Niagara Escarpment Plan.

Due to high interest in the review and in response to requests made by several municipalities and stakeholder organizations, we are extending the deadline for comments on the four proposed revised plans to be submitted.

The deadline to provide input on the four proposed revised plans has been extended to October 31, 2016.

We invite you to provide input on the proposed changes. They were informed by the feedback we received from Indigenous communities, the public, municipalities, stakeholders and the Advisory Panel appointed to provide recommendations on how to make the plans better.

.../2

Info 8.

SEP - 1 2016

Please visit the Co-ordinated Land Use Planning Review website at www.ontario.ca/landuseplanningreview to find "Shaping Land Use in the Greater Golden Horseshoe," a guide to proposed changes to the land use plans, and the four proposed revised plans. Comments and feedback can also be submitted through our website.

The province remains committed to making revisions to the land use plans.

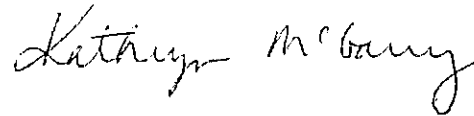
We would like to sincerely thank all those who participated in the review so far. We look forward to receiving further input on how to further improve the plans and continue to strengthen and support communities across the Greater Golden Horseshoe and Greenbelt.

Sincerely,



Bill Mauro,
Minister of Municipal Affairs

Best,



Kathryn McGarry,
Minister of Natural Resources and Forestry



TOWN OF LAKESHORE

419 Notre Dame St.
Belle River, ON N0R 1A0

July 12, 2016

Via Email

To: All Municipalities in the Province of Ontario

**RE: SUPPORT OF RESOLUTION – DEBT INCURRED FROM THE 2015 PAN
AM AND PARAPAN AM GAMES**

At their meeting of June 14, 2016 the Council of the Town of Lakeshore duly passed the following resolution.

That:

A letter requesting support be forwarded to all Ontario municipalities to suggest that the \$342 million additional costs incurred for the Pan Am and Parapan Am Games should be funded by the City of Toronto.

Motion Carried Unanimously

Should you require any further information regarding the above, please contact the undersigned.

Yours truly,

Mary Masse
Clerk

/cl



THE CORPORATION OF THE TOWNSHIP OF CARLOW/MAYO

3987 Boulter Road, General Delivery
Boulter, Ontario K0L 1G0
Tel: (613) 332-1760 Fax: (613) 332-2175
Monday to Thursday 9:00 a.m. to 5:00 p.m.

Arlene Cox – Clerk-Administrator/Deputy Treasurer
Email – clerk@carlowmayo.ca

Jenny Snider – Treasurer /Deputy Clerk
Email – treasurer@carlowmayo.ca

Ed Whitmore – Chief Building Official
Direct Line – (613) 332-8207
Email – cbo@carlowmayo.ca

2016 08 17

The Honourable Steven Del Duca
Minister of Transportation
Unit 3 5100 Rutherford Road
Woodbridge, Ontario
L4H 2J2

Dear Minister Del Duca:

I am writing today to urgently request your support regarding Bill 171, Highway Traffic Amendment Act (Waste Collection Vehicles and Snow Plows), 2016.

The Council of the Township of Carlow/Mayo considers this Bill to be an important initiative that will save lives and ensure that workers whose jobs take place in roadways are made safer.

The following quotation from the Milestones Magazine highlights the concerns in our municipality:

“For many of these workers, their workplace is a vehicle and the edge of the road where there is increased risk from careless and distracted drivers and rear end collisions. The increased risk, resultant injuries and fatalities that are associated with this kind of work are a problem across North America. This Bill would bring Ontario in line with other jurisdictions that have already protected similar workers.” OGRA MILESTONES Spring/Summer 2016

We strongly agree with the above quoted statement as our operators have been involved in motor vehicle accidents due to the inattention and distraction of the public.

Our operators should be treated the same as the O.P.P., EMS and Fire because we also provide essential service to the public.

Yours truly,

Bonnie Adams
Reeve of the Township of Carlow/Mayo

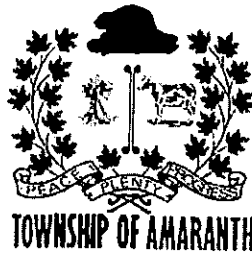
Copy – All Ontario Municipalities



Info

SEP - 1 2016

BEN RYZEBOL, Director of Public Works
PUBLIC WORKS - TELEPHONE: (519) 941-1065
FAX: (519) 941-1802
email: bryzebol@amaranth.ca



374028 6TH LINE, AMARANTH, ONTARIO
L9W 0M6

SUSAN M. STONE, C.A.O./Clerk-Treasurer
TELEPHONE: (519) 941-1007
FAX: (519) 941-1802
email: suestone@amaranth-eastgary.ca

August 22, 2016

Robert Tremblay CMO, Dipl.M.A., B.Soc.Sc.
Clerk/Director of Legislative & Protective Services
Municipality of Meaford
21 Trowbridge Street West
Meaford ON N4L 1A1

Dear Mr. Tremblay:

Re: Resolution regarding Rural Schools Funding Formula

At the regular meeting of Council held August 17, 2016, the following resolution was set forth:

Moved by J. Aultman – Seconded by H. Foster

Resolved Council of the Township of Amaranth does hereby support the resolution passed by the Municipality of Meaford calling on the Provincial Government to address the current funding formula for schools and the lack of funding for rural schools; and further

That the Council of the Township of Amaranth requests:

1. That a fair and equitable funding solution should be sought to eliminate the disadvantage faced by rural schools;
2. That the Provincial Government works to ensure that a full range of educational programming is available in rural areas;
3. That this resolution be provided to the Minister of Education, the Chair of the Upper Grand District School Board, Sylvia Jones MPP, and the municipalities in Dufferin County.

Yours truly,

Susan M. Stone, A.M.C.T.
CAO/Clerk-Treasurer
Township of Amaranth

SMS/kp

cc: Hon. Mitzi Hunter, Minister of Education
Mark Bailey, Chairperson, Upper Grand District School Board
Sylvia Jones, MPP Dufferin-Caledon
Dufferin County Municipalities

Info 11

SEP - 1 2016

August 5, 2016

Township of Melancthon
157101 Highway 10
Melancthon, ON
L9V 2E6

Att: Ms. Denise Holmes – CAO
RE: Municipal Insurance Program 2016-2017

Dear Ms. Holmes,

We have recently mailed out the documents for the 2016 Municipal Insurance Program. I wanted however, to highlight some Program Options that are being offered.

1 – Board Members' Accident

2 – Liability Limits – to increase the present limit of liability from \$20,000,000 to \$25,000,000, with respect to the Municipal Liability, Errors and Omissions, Non-owned Automobile and Owned Automobile policies would require an additional annual premium of \$1,500.

3 – Earthquake and Flood Extension to Building Property Insurance – Although the Township's current property policy is on an All Risk form and is very broad in scope of protection, Earthquake and Flood Damage to buildings is excluded.

- Earthquake Coverage, subject to a 3% or Minimum \$100,000 deductible – Additional Annual cost - \$250
- Floor Coverage, subject to a \$25,000 deductible – Additional Annual Cost - \$250

4 – Equipment Breakdown – If you have any boilers, pressure vessels (fired and unfired), air conditioning units or any miscellaneous electrical apparatus at any of the insured location I suggest we consider getting a quote to add this coverage.

5 – Facility User Solution – For facilities that can be rented to the public an important Risk Management step is to ensure Third Parties renting or leasing the facility have their own insurance when they are renting or leasing your facilities. The Facility User Solution automatically proves this insurance. The product is designed for short or long term rental agreements. Attached is a highlight sheet for you to have a look.

Since 1945

These optional coverages are always included in your Program information but can sometimes get lost in all the paper. If you wish to know more or would like us to discuss something in particular when we meet please let me know.

We would thank you for your continued trust in Howard Noble Insurance Limited

Sincerely yours,

A handwritten signature in black ink, appearing to read 'H. Hill', with a stylized flourish at the end.

Heather Hill BA FCIP CRM CAIB AIPC
hhill@nobleins.on.ca

August 5, 2016

Township of Melancthon
157101 Highway 10
Melancthon, ON
L9V 2E6

Att: Ms. Denise Holmes – CAO
RE: Municipal Insurance Program 2016-2017

Dear Ms. Holmes,

The current insurance program is due for renewal September 5, 2016
Enclosed are the following documents:

- 2016 Insurance Reports (7 copies)
- Our Invoices
- Property – Additional Interests
- Property – Asset Schedule (with values)
- Automobile – Fleet Schedule
- Liability – Additional Insured
- Automobile Liability Certificates for the licensed vehicles

Please refer to page 11 of the Insurance report for changes that have been made to your insurance program.

PLEASE NOTE: that your Auto policy now provides liability limits up to \$15,000,000.
As a result your policy will be issued without the need for an Excess Automobile Policy –
Policy# EL94290.

Please provide an updated Vehicle Identification Number (VIN) for Vehicle 6 –
2011 GMC Sierra 1500 as the number on file is invalid.



The Ontario government has implemented changes effective June 1, 2016 to the auto insurance product offered in our province, including lower accident benefit limits and new options to increase coverage. If you are injured in a car accident these limits of coverage may not be enough to protect your standard of living. You may need to purchase additional limits under the accident benefit section of your policy.

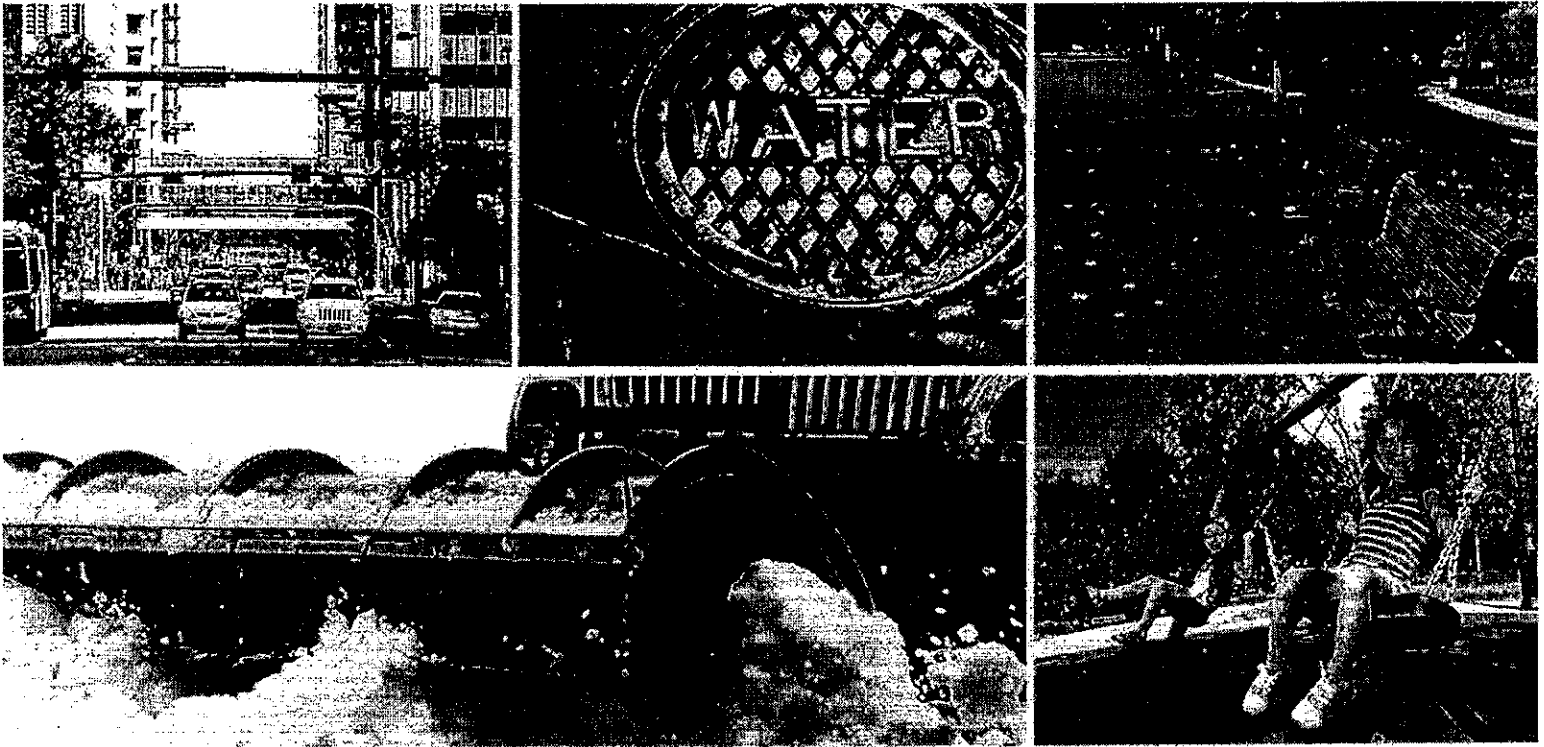
To review on line go to <http://bit.ly/NobleInsurance> to obtain more detailed information. We also attach a brochure, Ontario Auto Insurance Customized, to help you understand the new reform changes.

This letter serves to confirm that the Insurance Program is bound and covered, effective renewal date as set out in our Insurance Report. Please advise any changes as soon as possible as policies will be issued and follow shortly.

We would thank you for your continued trust in Howard Noble Insurance Limited

Sincerely yours,


Heather Hill BA FCIP CRM CAIB AIPC
hhill@nobleins.on.ca



2016 Municipal Insurance Program

CORPORATION OF THE TOWNSHIP OF MELANCTHON

Renewal Report for the Policy Term September 5, 2016 to September 5, 2017

In Partnership with:
Ms. Heather Hill
Howard Noble Insurance Limited
24 Victoria Street West
Alliston, ON L9R 1S8

Prepared by:
Steve Smith, CIP, R.F., R.I.B. (Ont.)
Regional Manager

Ref 48100/ja

29 June 2016

Frank Cowan Company Limited
75 Main Street North
Princeton, ON N0J 1V0

MIP 06-2016-v1

Built with integrity, leading through innovation.

About Frank Cowan Company

Frank Cowan Company is a leader in providing specialized insurance programs, including risk management and claims services to municipalities, healthcare, education, community, children's and social service organizations across Canada. Proven industry knowledge, gained through eight decades of partnering with insurance companies and independent brokers, gives Frank Cowan Company the ability to effectively manage the necessary risk, advisory and claims services for both standard and complex issues.

Frank Cowan Company Limited is affiliated with Cowan Insurance Group Ltd., The Guarantee Company of North America and Millennium Credit Risk Management Limited through common ownership under Princeton Holdings Limited.

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

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

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

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

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

CLAIMS MANAGEMENT SERVICES Our in-house team of experts have 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 who 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.

Best in Class Value-Added Services

Frank Cowan Company offers more than just an insurance policy. As an MGA, we provide Canadian municipalities with a complete insurance program. What is the difference? A vested interest in helping you reduce your cost of claims. Every one of our best in class value added services helps to mitigate risk, which can translate into fewer claims.

RISK MANAGEMENT

Contract Reviews

Valuable feedback and insight on the suitability and effectiveness of liability provisions and insurance clauses in contracts and agreements.

Road Risk Reviews

MVA's and road liability greatly impact your municipality's cost of risk. Access a qualified professional to analyze your roads and improve areas with a high frequency of claims.

MMS Compliance

MMS compliance can help when defending a claim. A review of your operations, policies and procedures can assess your current state of compliance and uncover areas for improvement.

Asset Valuation and Risk Inspections

Inspections review properties and operations for potential liabilities and provide extensive detail and documentation.

Educational Seminars

Seminars and training that focus on methods to reduce risk and recurring incidents.

Fleet Risk Solutions

An onsite risk evaluation of your municipal fleet will evaluate compliance, safety and risk management practices and provide tools to address risk issues.

Policy and Procedural Reviews

Audit systems and processes to reduce potential losses by focusing on documentation, reporting and consistency with accepted standards and practices.

Municipal GPS & Weather Monitoring

Municipalities with readily accessible information are better able to make smart decisions that help reduce redundancies and promote efficiency. Trusted information tied to GPS and weather can also help with assessing and defending a road related claim.

Cyber Risk Preparedness

Cyber is a new and developing risk that many municipalities aren't prepared for. Cyber education and the implementation of specific policies and procedures can assist greatly with preparedness and mitigation. Network security assessment tools and Cyber Risk Insurance are also available.

Risk Management Centre of Excellence

Online resource library dedicated to sharing information and tools to help manage risk. excellence.frankcowan.com

Excellence in Municipal Risk Management Award

An annual \$10,000 award recognizing the advancement of the practice of risk management within the municipal sector.

Claims History Analysis

Identify the cause of claims and focus on trends and patterns to help eliminate risk sources.

CLAIMS

Claims Management Best Practices Framework

View the status of your open claims and claims history. Experience increased efficiency and see trends in claims data. Couple this with strong claims and risk management and your organization will be better prepared to help mitigate and manage future incidents.

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 technically proficient claims team has hundreds of years of combined experience specifically in the municipal area. We have maintained a long-term commitment to understanding municipal issues so that we can better service your unique claims requirements.



***Excellence* in Municipal Risk Management Award**

Frank Cowan Company is pleased to announce the launch of the *Excellence* in Municipal Risk Management Award to recognize the advancement of the practice of risk management within the municipal sector.

The award will be presented annually to a Canadian municipality that has recognized a risk within their municipality's operations and has developed and successfully implemented a solution that will prevent harm or injury to its assets or to a third party. This risk management solution must also have the potential to be adopted by other municipalities.

Eligibility

The award is open to all Canadian municipalities

The solution:

- Must have the potential to be adopted by other municipalities
- Is cost-effective to implement
- Addresses a risk within the municipal sector

The municipality agrees to the documentation and sharing of the winning solution along with the use of the \$10,000 prize through the Frank Cowan Company Risk Management Centre of Excellence, social media posts, a press release as well as an awards presentation.

Award

An award in the amount of \$10,000 will be presented by Frank Cowan Company to the municipality that is awarded the annual *Excellence* in Municipal Risk Management Award. The award monies must be used to continue to fund the current or a future risk management initiative. The recipient will be asked to provide details regarding the use of the funds. The use of the funds will be publicly disclosed as referenced in the "Eligibility" section.

A plaque recognizing the municipality's advancement of the practice of risk management will be presented to Municipal Council by representatives of Frank Cowan Company.

Visit <http://www.frankcowan.com/news/article/new-10000-excellence-in-municipal-risk-management-award-unveiled-for-canadi> for full award details and to download application.

Your Insurance Coverage

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>	7,500	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	7,500 Per Claimant	
Wrongful Dismissal (Legal Expense)	5,000	250,000 Per Claim 250,000 Aggregate
Forest Fire Expense	Nil	1,000,000 1,000,000 Aggregate
Errors & Omissions Liability (Claims Made Form)	5,000	15,000,000 Per Claim No Aggregate
Non-Owned Automobile Liability		15,000,000
Legal Liability for Damage to Hired Automobiles	500	250,000
Environmental Liability (Claims Made Form)	5,000	3,000,000 Per Claim 4,000,000 Aggregate

Follow Form - Excess Liability

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

Total Limit of Liability (\$) 20,000,000

Schedule of Coverage

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

Crime

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

Schedule of Coverage

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

Accident

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Board Members : Persons Insured: Mayor, Deputy-Mayor and Three Councillors		
Board Members Accidental Death & Dismemberment		250,000
Paralysis		500,000
Weekly Income – Total Disability		500
Weekly Income – Partial Disability		300
Accidental Death of a Spouse while Travelling on Business		Included
Volunteers Accidental Death & Dismemberment		50,000
Paralysis		100,000
Weekly Income – Total Disability		500
Weekly Income – Partial Disability		250

Conflict of Interest

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

Legal Expense

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 Description	(\$) Deductibles	Basis	(\$) Limit of Insurance
Property of Every Description - Blanket	5,000	RC	3,561,100
Valuable Papers			500,000
Accounts Receivable			500,000
Extra Expense			500,000
Rent or Rental Value			500,000
Master Key	5,000		25,000
Personal Effects	5,000		5,000 per person 25,000 per occurrence
Data Processing	5,000		
System & Equipment			14,000
Media			15,000
Extra Expense			10,000
Fine Arts Form	5,000		1,200
(\$) Total Amount of Insurance			5,651,300
RC = Replacement Cost ACV = Actual Cash Value VAL = Valued			

Schedule of Coverage

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

Owned Automobile

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Liability		
Bodily Injury		15,000,000
Property Damage		Included
Accident Benefits		As stated in Section 4 of the Policy
Uninsured Automobile		As stated in Section 5 of the Policy
Direct Compensation – Property Damage		
*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation-property damage.		
Loss or Damage**		
Specified Perils (excluding Collision or Upset)		
Comprehensive (excluding Collision or Upset)		
Collision or Upset		
All Perils	VRS	
Endorsements		
GCNA #8 - Replacement Cost		Included
#21B - Blanket Fleet Coverage		Pro Rata
** This policy contains a partial payment of loss clause. A deductible applies for each claim except as stated in your policy.		

Prior Term Total Annual Premium
(Excluding Taxes Payable) \$ 73,432

Total Annual Premium
(Excluding Taxes Payable) \$ 73,520

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	\$ 30,832	\$ 30,832
Errors and Omissions Liability	12,844	12,844
Non-Owned Automobile Liability	200	200
Environmental Liability	3,923	3,923
Crime	750	750
Board Members Accident	310	310
Volunteers' Accident	750	750
Conflict of Interest	300	300
Legal Expense	900	900
Property		
Property / Data Processing	9,311	9,390
Automobile		
Owned Automobile	10,822	11,147
Excess		
Excess Automobile	316	NR
Follow Form-	2,174	2,174
<u>Total Annual Premium</u>	\$ 73,432	\$ 73,520
(Excluding Taxes Payable)		

Changes to Your Insurance Program

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

Please note the change of Insurer(s), participation percentage and/or policy number(s).

Casualty - Voluntary Medical Payments

- Coverage pays reasonable medical expenses after an accident where somebody is accidentally injured on the Insured's property. The Insured does not have to be legally liable for coverage to apply. There are specific exclusions applicable to the endorsement.
- Coverage will automatically be provided for \$50,000 per Person and \$50,000 per Accident at no additional cost.

Casualty - Voluntary Property Damage

- Coverage insures direct damage the Insured causes to property when the property is under the control and management of the Insured. The Insured does not have to be legally liable for coverage to apply.
- Coverage will automatically be provided for \$50,000 Each Occurrence and \$50,000 Annual Aggregate at no additional premium.

Casualty – Voluntary Compensation – Employees

- Voluntary Compensation is similar to an accident form in that specific benefits are paid to an employee when they become injured while performing work for the Named Insured.
- Benefits payable are calculated based on a set of 'weekly indemnity limits' payable for a maximum number of weeks. For each benefit payable, the 'weekly indemnity limit' and the 'number of weeks' payable are specifically shown in this endorsement.
- Coverage will automatically be provided for a weekly indemnity limit of \$500 for \$50,000 per person and \$250,000 annual aggregate at no additional cost.

Casualty – Sewer Back Up Per Claimant Deductible

- The Sewer Back Up Per Claimant Deductible Endorsement has been revised. We have reformatted and clarified our intent under this endorsement.

Legal Expense

- The Legal Expense wording has changed. For a brief description in the changes to coverage please refer to Legal Expense Coverage Change information attached.
- The Legal Expense Important Information document has been updated to include a wallet card that can be copied and distributed to Insured's covered under the policy (e.g. employees, managers etc.)
- We have automatically increased the Legal Expense limits to a \$100,000 occurrence and \$500,000 aggregate limit for no additional premium.

Accident - Accidental Death of a Spouse While Travelling on Business

- Coverage 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. This coverage has been added at no additional premium.

Changes to Your Insurance Program

Property Policy

- Property values have been increased in order to reflect inflationary trends.
- Master Key Coverage includes costs for the necessary replacement of locks and keys and the increased cost of security, following burglary, robbery, or mysterious disappearance of master keys. Coverage is in addition to the property blanket limit and has been added for no additional premium.
- Personal Effects Coverage is provided for the personal effects of Councillors, Board Members, Officers or Employees when the property is on the Insured's premises and the loss is caused by an insured peril. Coverage is in addition to the property blanket limit and has been added for no additional premium.

Automobile Policy

- Your policy now provides for primary automobile limits up to 15 million. As a result your policy will be issued without the need for an excess Automobile policy (SPF 7). Your primary auto limit is as shown on your "Schedule of Coverage".
- As of June 1, 2016, new auto reforms in Ontario will be in effect, including lower accident benefit limits, new options to increase coverage.

The Financial Services Commission of Ontario (FSCO) has produced a publication entitled *"Important Changes to your Policy"* which is available at www.fSCO.gov.on.ca and provides consumers with information regarding the auto insurance reforms. The publication explains changes to the standard auto insurance policy and the new choices available. A copy of this will also be provided with your Insurance renewal documents.

Please contact your Insurance Representative if you have any questions regarding the Auto Reforms.

Legal Expense Coverage Changes

Legal Expense

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

Overview of Changes

The following document outlines the changes to our wording.

- **'Permissions' Clause:** we have removed the clause that stated: *Any "Insured" claiming under this policy must have permission of the "Named Insured"*.
It is important to note that the definition of 'Insured' includes a wide range of people e.g. employees, volunteers, managers, council and committee members; and coverage is applicable to duties relating to the Named Insured's business.
- The term 'Insurer' has been changed to 'Insurer's Claims Administrator'
- The term 'date of claim' has been removed and replaced by the term 'claim'. The term 'claim' has been defined and spells out what constitutes a "claim" under each Insuring Agreement.

Insuring Agreements

- We have added a clause stating we will not cover legal costs related to an investigation that is conducted by the Named Insured (e.g. an internal investigation).
- Insuring Agreement II Contract Disputes and Debt Recovery
 - o Coverage was previously excluded for disputes relating to the terms of a lease of land or building, we now only exclude coverage when the Named Insured is the landlord; and
 - o We have deleted the exclusion relating to disputes over hardware, software or sales/services of computers.

Limits of Insurance Section

- We have clarified that all offences stemming from the same originating cause are considered to be one claim and apply to each legal proceeding.
- The 'Each Claim Limit' shown on the declarations will still apply to each Insured.
- Coverage is still subject to an Each Claim Limit and an Aggregate Limit.

General Conditions

The General Condition 'Choice of Appointed Representative' has been amended to 'Conduct and Control of a Claim'. It is requested that Insureds select a law firm from the DAS panel of lawyers. The Insured must cooperate with legal counsel handling an Insured's case.

Client Material Available – Wallet Cards

- 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. foster parents, employees, etc.).
-

The information in this notice is intended for informational purposes 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.

Program Options

Frank Cowan Company offers a comprehensive insurance program. Outlined below are the program options, followed by your current coverage highlights.

1. Board Members' Accident

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

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

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

2. Liability Limits

To increase the present limit of liability from \$ 20,000,000. to \$ 25,000,000. with respect to the Municipal Liability, Errors & Omissions, Non-Owned Automobile and Owned Automobile policies would require an additional annual premium of \$ 1,500

3. Earthquake And Flood Extension To Building Property Insurance

Although the Insured's Property policy is on an "All Risk" form and very broad in scope of protection, Earthquake and Flood Damage to Buildings is Excluded. This form of protection is available to the Insured by special extension.

We set out below the additional annual cost to incorporate these coverages, subject to the applicable Deductibles:

Earthquake Coverage, subject to a 3% or Minimum \$ 100,000. Deductible - Additional Annual Cost - \$ 250

Flood Coverage, subject to a \$ 25,000. Deductible - Additional Annual Cost - \$ 250.

4. Equipment Breakdown

If the Insured has any boilers, pressure vessels (fired and unfired), air conditioning units or any miscellaneous electrical apparatus at any of their insured locations, please advise in order that we may provide a quotation

5. Facility User Solution

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

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

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

Description of Coverages

Frank Cowan Company offers a Comprehensive Insurance Program to meet your needs.

"Your Insurance Coverage" provides a summary of current 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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Liability Coverage Highlights

Overview

The Frank Cowan Company are specialists at insuring Public Entities. 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. An Aggregate limit may apply for limits in excess of \$25,000,000.
- 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 products exposure
- Professional/Malpractice Liability including for bodily injury or property damage from professional exposures
- Abuse Liability for the entity insured
- Employers Liability providing coverage for liability to employees for work-related bodily injury or disease, other than liability imposed on the Insured by a workers compensation law
- Sewer backup Liability
- Watercraft Liability - full coverage with no restrictions
- Tenants legal liability
- Cross Liability
- Broad Definition of Insured

Common Endorsements

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

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

Coverage is Provided for Unique Exposures

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

The information in this notice is intended for informational purposes 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.

Public Entity Errors and Omissions Liability Coverage Highlights

Public Entity Errors and Omissions Insurance

Public Entity 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 policy which would provide higher limits than the environmental policy.

The information in this notice is intended for informational purposes 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.

Crime Coverage Highlights

Overview

Our Crime Coverage is flexible in that the Insured may elect to purchase any or all of the crime coverage we have available.

Features

Below is a brief description of each coverage:

Employee Dishonesty – Form A Commercial Blanket Bond

- Covers loss of money, securities or other property from fraudulent or dishonest acts of the Insured's Employees.

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

- Loss of Money and Securities caused by destruction, disappearance or wrongful abstraction.

Money Orders and Counterfeit Paper Currency

- Covers acceptance of false money orders or counterfeit Canadian or U.S. currency.

Forgery and Alteration

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

Credit Card Forgery

- Coverage protects the Insured (a corporate entity) from losses arising from its employees being defrauded on their corporate credit cards.

Computer and Transfer Fraud (Including Voice Computer Toll Fraud)

- Theft of money, securities or property when a computer is used to transfer money from an Insured to another person or place is provided.
- Voice computer toll fraud – the cost of long distance calls is covered if caused by the fraudulent use of an account code or a system password.

Extortion (Threats to Persons and Threats to Property)

- Threats to Person: Provides coverage 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: Provides coverage when a threat is communicated to the Insured to do damage to the premises or to property of the Insured located in Canada or the U.S.A.

Pension or Employee Benefit Plan Coverage

- Loss from a pension or employee benefit plan resulting directly from a dishonest or fraudulent act committed by a fiduciary.

Loss Sustained by a Client (Third Party Bond Coverage)

- Coverage is extended to a third party or client of an Insured for the loss of money, securities or other property caused by fraudulent or dishonest acts of an employee.

Audit Expense

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

The information in this notice is intended for informational purposes 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.

Board Members' (Including Councillors')

Accidental Death and Dismemberment Coverage Highlights

AD&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 [‡]		
<small>†Maximum \$1,000 per accident. ‡If prescribed by physician.</small>			
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
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Identification Benefit

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

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

Insured Coverage	\$100
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Workplace Modification Benefits

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

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

Aggregate Limit

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

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

Additional Information

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

The information in this notice is intended for informational purposes 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.

Volunteers' Accidental Death and Dismemberment Coverage Highlights

AD&D and Paralysis Limits

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

Weekly Indemnity

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

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

Accident Reimbursement - \$15,000

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

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

Dental Expenses

Dental Expenses.	\$5,000
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Occupational Retraining – Rehabilitation

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

Repatriation

Repatriation Benefit (Expenses to prepare and transport body home).	\$15,000
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Dependent Children – per child

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

Transportation/Accommodation (When treatment is over 100km from residence.)

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

Home Alteration and Vehicle Modification

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

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

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

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

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

Confined to hospital.	\$100
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Out patient.	\$ 50
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Workplace Modification Benefits

Specialized equipment for the workplace.	\$5,000
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Aggregate Limit

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

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

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Conflict of Interest Coverage Highlights

Overview

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

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

Features

Coverage is offered as a stand-alone 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.

- 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 Core Coverage

The core coverage provides Legal Defence Costs for:

- Provincial statute or regulation;
- 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.

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Property Coverage Highlights

Overview

We recognize Public Entities have a wide variety of property (buildings, equipment and supplies). Our wording is exceptionally broad and can cover property without it being specifically listed. Equipment and Supplies that may be unique to Public Entities may include: sewer maintenance equipment, unlicensed mobile equipment and other maintenance equipment, emergency equipment (e.g. fire fighting equipment), generators, computers. Other contents and supplies are also automatically covered under our property wording without being specifically listed such as road salts, herbicides/pesticides, fuels or office contents.

Coverage can be tailored for particular risks or unique exposures e.g. coverage for police dogs, watercraft coverage for rescue operations, buildings in course of construction or property of others may require coverage.

Features

Coverage is typically written:

- On an all risk basis including replacement cost.
- As Property of Every Description – coverage can be scheduled separately if required.
- With no coinsurance, no statement of values, no margins clause or same site restriction.

Additional Coverage Features

- Land/water (pollution) clean-up: provided up to the limit of insurance if caused by an insured peril to insured property, no sublimit.
- Property in Transit is automatically covered and need not be scheduled separately (all property in transit is covered including that which is typically covered under ocean marine policy).
- Unlicensed Equipment (e.g. contractors equipment): Automatically includes replacement cost as the basis of settlement regardless of age (can be ACV or Valued if client requires) this is applicable if insured owns the unlicensed equipment.
- Standard Extensions of Coverage are included (e.g. accounts receivable or valuable papers).
- Water Towers, Standpipes and Water Reservoirs can be specifically insured.
- Coverage for docks and wharves is available.
- Sewer Back up – automatically covered.
- By-laws coverage –for insured losses.
- Flood and Earthquake – available.
- Worldwide territory.
- Newly acquired.

Business Interruption Coverage

Business Interruption Coverage

- Extra Expense – automatically covered
- Other business interruption forms available upon request including:
Profits, Gross Revenue, Gross Earnings, Rental Value, Gross Rents forms

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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
 - Replacement Cost – No deduction for depreciation for repairs or replacement
 - Available for specified vehicles (up to 25 years of age).
 - Total Loss: the Insured has the option of purchasing a new vehicle, or accepting a cash settlement for the amount it would cost to purchase a new vehicle.
 - Partial Loss: repair estimates are calculated by using all new parts to repair damage.

Valued Basis

- Can be provided on specified vehicles, usually those that are obsolete, would not be replaced, or would be replaced with a used vehicle.

Actual Cash Value

- Actual Cash Value (ACV) coverage is automatically provided for specified vehicles.

Additional Information

Blanket Fleet Endorsement

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

Single Loss

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

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

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Program Options – Highlights of Coverage

Frank Cowan Company offers a Comprehensive Insurance Program to meet your needs.

In addition to "Your Insurance Coverage", enhancements to your coverage are available as outlined under the Program Options page.

Highlights of coverage follow providing a brief description of these options.

The information in this notice is intended for informational purposes 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.

Critical Illness Coverage Highlights

Features

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

Critical Illnesses Covered

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

Exclusions typical to Critical Illness Policies

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

Policy Limitations

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

Additional Information

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

Applicant Approval

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

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Equipment Breakdown Coverage Highlights

Overview

Equipment Breakdown Insurance is a form of property insurance. The purpose of equipment breakdown coverage is to insure against losses such as property damage and business interruption losses resulting from defined 'accidents' to specified kinds of mechanical, electrical and pressure equipment (called "objects" in the policy). The equipment breakdown policy covers exposures that are normally excluded under property policies. In essence the equipment breakdown policy eliminates potential coverage gaps.

Features

Protection for critical equipment including:

- Boilers and pressure vessels – boilers, air tanks pressure piping, heat exchangers, sterilizers;
- Air Conditioning and Refrigeration – fans, thermostats, wiring;
- Mechanical – engines, fans, pumps;
- Electrical – panels, cables, transformers, generators, electric motors;
- Computer and Communications – computer networks, telephone, point of sale, security systems;
- Renewable and Alternative Energy – solar, wind, geothermal, biofuel systems;
- Production Systems – CNC, robotics, machining tools, food processing;

In addition to the standard coverage extensions include:

Expediting Expenses

- Reasonable extra cost to make repairs or expedite permanent replacement.

Service Interruption

- Coverage for insured property (spoilage) and extra expense if caused by a breakdown to your equipment or that supplying power to your location (if within 1000 metres of the location).

By-laws

- Pays increase in costs to repair or replace the equipment due to a by-law and the increased costs of extra expense if additional time is required to repair or replace the equipment.

Hazardous Substances

- Pays the increased costs to repair, replace, clean up or dispose of Insured property (including increased extra expense coverage) if a hazardous substance is released due to a breakdown loss.

Professional Fees

- Necessary and reasonable fees for Auditors, Accountants, Lawyers, Architects, Engineers or other professionals, for producing and certifying the amount of the loss.

Denial of Access

- If due to a breakdown loss to your premises or a neighbouring premise a civil authority prevents access to your premises we will pay the increased extra expenses/business interruption coverage.

Newly Acquired Locations

- Automatic coverage for newly acquired locations (in Canada).

Data

- If due to a breakdown data is lost coverage is provided for the cost of repairing or replacing the data and the extra expense/business interruption resulting from the loss.

Additional Information

Inspection Services: we automatically provide inspections of boilers and pressure vessels to satisfy the provincial inspection requirements.

The information in this notice is intended for informational purposes 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.

Facility User Solution Coverage Highlights

Overview

The Frank Cowan Company Facility User Solution provides you (the facility owner) with the knowledge that the person(s) renting or leasing your facilities have insurance for events they are hosting.

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

Features

We provide coverage on one master policy with:

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

Activities or Events Insured

Approved Activities include the following Non Sporting and Sporting Events:

Non Sporting Events

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

Sporting Events

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

Excluded Activities

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

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

The information in this notice is intended for informational purposes 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.

Claims Exhibit

IMPORTANT: This claims report is prepared by Frank Cowan Company for the sole and exclusive use of Frank Cowan Company, 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 Frank Cowan Company 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 Frank Cowan Company. Frank Cowan Company is not responsible for any changes or alterations to this report from its original form or content. Please be advised that deductibles indicated for sewer backup claims are on a per claimant basis. Therefore, if there are sewer backup claims in this report, you could be responsible for multiple deductibles for those claims, up to the number of claimants. 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				
		2006-2007	0	\$	0
		2007-2008	1		0
		2008-2009	0		0
		2009-2010	0		0
		2010-2011	1		0
		2011-2012	0		0
		2012-2013	1		16,437
		2013-2014	0		0
		2014-2015	0		0
		2015-2016	0		0
		TOTAL	3	\$	16,437
2.	Automobile				
		2006-2007	1	\$	312
		2007-2008	1		125
		2008-2009	0		0
		2009-2010	0		0
		2010-2011	0		0
		2011-2012	0		0
		2012-2013	1		31,880
		2013-2014	0		0
		2014-2015	0		0
		2015-2016	0		0
		TOTAL	3	\$	32,317

* 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 Frank Cowan Company and cannot be disclosed to others. Any such disclosure could reasonably be expected to result in significant prejudice to the competitive position of Frank Cowan Company, significant interference with its competitive position and/or cause it undue loss.

Liability Additional Insured(s)

1. HYDRO ONE NETWORKS INC., but only with respect to their Agreement with the Named Insured.
2. HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO AS REPRESENTED BY THE MINISTER OF AGRICULTURE, FOOD & RURAL AFFAIRS, but only with respect to their Funding Agreement with the Named Insured under the Canada-Ontario Municipal Rural Infrastructure Fund Initiative - Project #'s 13898, 15241 and 18241.
3. THE ASSOCIATION OF MUNICIPALITIES OF ONTARIO & HER MAJESTY THE QUEEN IN RIGHT OF CANADA AS REPRESENTED BY THE MINISTER OF STATE (INFRASTRUCTURE & COMMUNITIES), but only with respect to their Municipal Funding Agreement with the Named Insured for the Transfer of Federal Gas Tax Revenues.
4. HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO AS REPRESENTED BY THE MINISTER OF MUNICIPAL AFFAIRS, but only with respect to liability arising out of the risk of the Named Insured and in respect of "Letter of Agreement" - OSTAR Infrastructure Initiative.
5. HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO AS REPRESENTED BY THE MINISTER OF THE ENVIRONMENT, but only with respect to their Agreement with the Named Insured for the Source Protection Municipal Implementation Fund - Grant Funding Agreement

CORPORATION OF THE TOWNSHIP OF MELANCTHON

EXHIBIT "A"

BUILDINGS AND STRUCTURES

05/09/2016

ESTIMATE OF VALUES

COMMUNITY CENTRE

4	HORNINGS MILLS COMMUNITY CENTRE, 14 MILL STREET, HORNINGS MILLS, SHELBURNE, L0N 1J0	567,800
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GENERAL

1	MUNICIPAL OFFICE, 157101 HIGHWAY 10 NORTH, RR 6, SHELBURNE, L0N 1S9	710,900
17	RENTAL INCOME - ALL PROPERTIES	500,000 LIM
18	EXTRA EXPENSE	500,000 LIM
21	MASTER KEY	25,000 LIM

PARKS & REC

6	HORNINGS MILLS PARK PAVILION, MAIN STREET, HORNINGS MILLS, L0N 1J0	92,900
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ROADS

7	EQUIPMENT DEPOT, 157101 HIGHWAY 10 NORTH, RR 6, SHELBURNE, L0N 1S9	656,800
8	SAND STORAGE SHED, 157101 HIGHWAY 10 NORTH, RR 6, SHELBURNE, L0N 1S9	341,200

TOTALS:

<u>BLANKET</u>	<u>SPECIFIED</u>
2,369,600	1,025,000

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

REF:48100

02/06/2016

Property Additional Interest(s)

LOSS PAYEE(S):

CATERPILLAR FINANCIAL SERVICES LIMITED

Certificate

700 Dorval Drive

Suite 705

Oakville, ON L9K 3V3

With respect to the Leased 2005 Caterpillar Grader, Serial No. CAT0160HACC900258

PITNEY BOWES LEASING

Certificate

2695 North Sheridan Way

Suite 200

Promontory One

Mississauga, ON L5K 2N7

With respect to Leased Equipment, Contract No. T039278

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

POLICY EFF: 05/09/2016

RISK NO: 48100

MODIFIED: 02/06/2016

QUOTE: 231724

CORPORATION OF THE TOWNSHIP OF MELANCTHON

EXHIBIT "A"

CONTENTS AND EQUIPMENT

05/09/2016

ESTIMATE OF VALUES

COMMUNITY CENTRE

5	CONTENTS - HORNING'S MILLS COMMUNITY CENTRE, 14 MILL STREET, HORNING'S MILLS, SHELBURNE, L0N 1J0	62,600
24	FINE ARTS FLOATER - HORNING'S MILLS COMMUNITY CENTRE , 14 MILL STREET, HORNING'S MILLS, SHELBURNE, L0N 1J0	1,200 LIM VAL

GENERAL

2	CONTENTS - MUNICIPAL OFFICE, 157101 HIGHWAY 10 NORTH, RR 6, SHELBURNE, L0N 1S9	80,000
3	LEASED PITNEY BOWES EQUIPMENT, CONTRACT NO. T039278, 157101 HIGHWAY 10 NORTH, RR 6, SHELBURNE, L0N 1S9	2,900
19	VALUABLE PAPERS	500,000 LIM
20	ACCOUNTS RECEIVABLE	500,000 LIM
22	PERSONAL EFFECTS \$ 5,000 ANY ONE PERSON	25,000 LIM
23	DATA PROCESSING	39,000 LIM REP

ROADS

9	LEASED 2005 CATERPILLAR GRADER INCLUDING ATTACHMENTS, SERIAL NO. P00258, 157101 HIGHWAY 10 NORTH, RR 6, SHELBURNE, L0N 1S9	340,000
10	1986 CATERPILLAR LDR, MODEL NO. 936, SERIAL NO. 33202181, 157101 HIGHWAY 10 NORTH, RR 6, SHELBURNE, L0N 1S9	200,000
11	COMMUNICATION RECEIVING AND TRANSMITTING EQUIPMENT, 157101 HIGHWAY 10 NORTH, RR 6, SHELBURNE, L0N 1S9	18,000
12	MISCELLANEOUS TOOLS, EQUIPMENT, MATERIALS AND SUPPLIES, 157101 HIGHWAY 10 NORTH, RR 6, SHELBURNE, L0N 1S9	30,000
13	1999 JCB BACKHOE, SERIAL NO. 0474017, 157101 HIGHWAY 10 NORTH, RR 6, SHELBURNE, L0N 1S9	100,000
14	1994 CHAMPION GRADER, MODEL NO. 140, SERIAL NO. 24429, 157101 HIGHWAY 10 NORTH, RR 6, SHELBURNE, L0N 1S9	340,000
15	2006 JOHN DEERE ROAD-SIDE MOWER, MODEL NO. 265, SERIAL NO. E00265Z3I0430, 157101 HIGHWAY 10 NORTH, RR 6, SHELBURNE, L0N 1S9	12,000

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REF:48100

02/06/2016

QUOTE ID: 231724

CORPORATION OF THE TOWNSHIP OF MELANCTHON

EXHIBIT "A"
CONTENTS AND EQUIPMENT
05/09/2016

ESTIMATE OF VALUES

16	2007 JOHN DEERE LAWN MOWER, SERIAL NO. M0X340A011830, 157101 HIGHWAY 10 NORTH, RR 6, SHELBURNE, L0N 1S9	6,000
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TOTALS:	<u>BLANKET</u>	<u>SPECIFIED</u>
	1,191,500	1,065,200

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REF:48100

02/06/2016

EXHIBIT "B"

AUTOMOBILE FLEET SCHEDULE

1	WESTERN STAR DUMP/PLOW	964187	REPL
2	07 VOLVO DUMP/PLOW	485152	REPL
3	04 WESTERN STAR 4900 DUMP/PLOW	M34953	REPL
4	06 GMC SIERRA YUKON	258747	REPL
5	10 VOLVO DUMP/PLOW	291726	REPL
6	11 GMC SIERRA 1500	424150	REPL
7	14 INTERNATIONAL 7600	761709	REPL

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

August 23, 2016

VIA EMAIL

Mayor and Council
Township of Melancthon
Melancthon, Ont.
L9V 2E6

Mayor White and Council Members:

**Possible Settlement of Issues,
Schedule G to Official Plan**

In the period since the Township appealed aspects of the approval of the Official Plan by the Ministry of Municipal Affairs and Housing, efforts to resolve the issues in dispute have been ongoing. Notwithstanding these efforts, the concerns regarding Schedule G, Aquifer Vulnerability and Wellhead Protection Areas, remain unresolved.

The Ministry has now proposed an approach to addressing these issues that merits Council's consideration. It would combine the aquifer vulnerability mapping from the approved Source Protection Plans' Assessment Reports with elements of the mapping prepared for the Township by Harden Environmental Services Ltd.

This combination of mapping would be shown on a revised edition of Schedule G to be identified as Schedule G1. In addition, a new map of significant groundwater recharge areas would be included in the Plan and would be referenced as Schedule G2. This mapping is also taken from the approved Assessment Reports.

The Ministry's proposed mapping, as prepared by the Ministry of Environment and Climate Change, is shown in the first two attachments to this letter. The current Schedule G to the Official Plan, with the colour codes corrected, is also attached.

The principal component of the settlement proposal would be the new Schedule G1, as shown on the first attachment. It would include three areas of highly vulnerable aquifers:

1. areas that are common to both the approved Assessment Reports and the Harden report (shown in blue);

2. areas identified in only the Assessment Reports (shown in yellow); and,
3. areas identified in only the Harden report (shown in green).

In implementing this approach in the Official Plan, it would be preferable to identify all three areas separately, as shown on the Ministry's map, rather than combining them into one designation. That approach would identify the mapping source in any specific area for those referencing this Schedule of the Official Plan.

Council would also have to determine if it wished to retain the mapping of areas of medium vulnerability aquifers as currently shown on Schedule G. That category is referenced in the text of the Plan. The mapping of those areas would have to be amended where necessary to avoid the new areas identified as having highly vulnerable aquifers.

It should also be noted that the delineation of the Wellhead Protection Areas (WHPAs) in the area west of Shelburne would be revised in accordance with the proposed Schedule G1. The principal change is the addition of the WHPAs associated with Shelburne's new well in the Township and the deletion of those associated with a decommissioned municipal well within the Town.

The effect of applying both sets of highly vulnerable aquifer mapping would be to increase the amount of land identified as having such aquifers. Conversely, the updated WHPA mapping would result in a slight decrease in the size of the affected areas and a change in their configuration.

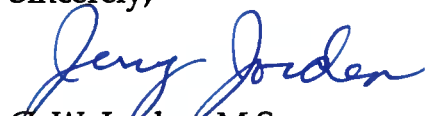
Proposed Schedule G2 is taken directly from the approved Assessment Reports and identifies large portions of the Township as being Significant Groundwater Recharge Areas. While that term is not specifically used in the text of the Official Plan, there are a number of policies relating to the importance of the Township's groundwater resources and the need to protect them. The Plan also includes policies designed to achieve that objective.

In summary, Council should now consider at least the following matters relating to the possible settlement of the Schedule G aspects of its appeal of the Official Plan:

1. Is the Ministry's proposal to retain the Harden mapping while adding the approved Assessment Report mapping an acceptable approach?
2. If the Ministry's approach is acceptable, should the mapping show the three separate areas of highly vulnerable aquifers or should they be combined into one designation covering all three areas?
3. If the Ministry's approach is acceptable, should the medium vulnerability category be retained where it does not conflict with the revised highly vulnerability aquifer classification?
4. Is the Ministry's approach to the revised delineation of the WHPAs associated with the Shelburne wells acceptable?
5. If the Ministry's proposal is not acceptable either in whole or in part, is there another settlement option that should be pursued?

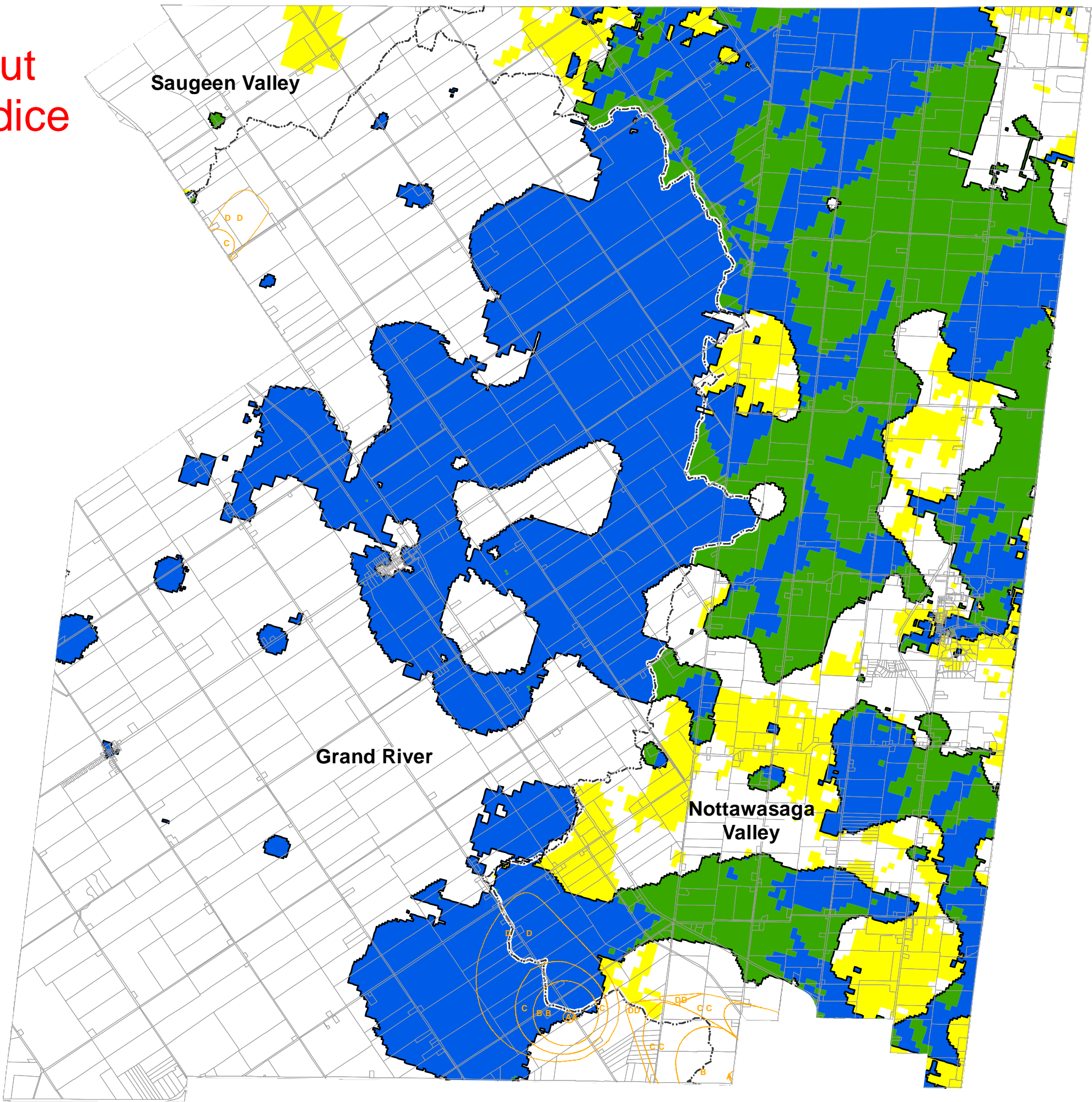
Please advise if there are any questions or if additional information is required. Otherwise, I will await Council's decisions and instructions with regard to these matters.

Sincerely,






G. W. Jorden, M.Sc.

Draft,
Without
Prejudice







Township of Melancthon
Aquifer Vulnerability and
Wellhead Protection Areas

Highly Vulnerable Aquifers:

-  SPP - Assessment Reports
-  Town of Melancthon (Harden Report)
-  Areas in Common (Overlap)

Wellhead Protection Area:

-  WHPA - A (100m)
-  WHPA - B (2 years time of travel)
-  WHPA - C (5 years time of travel)
-  WHPA - D (25 years time of travel)

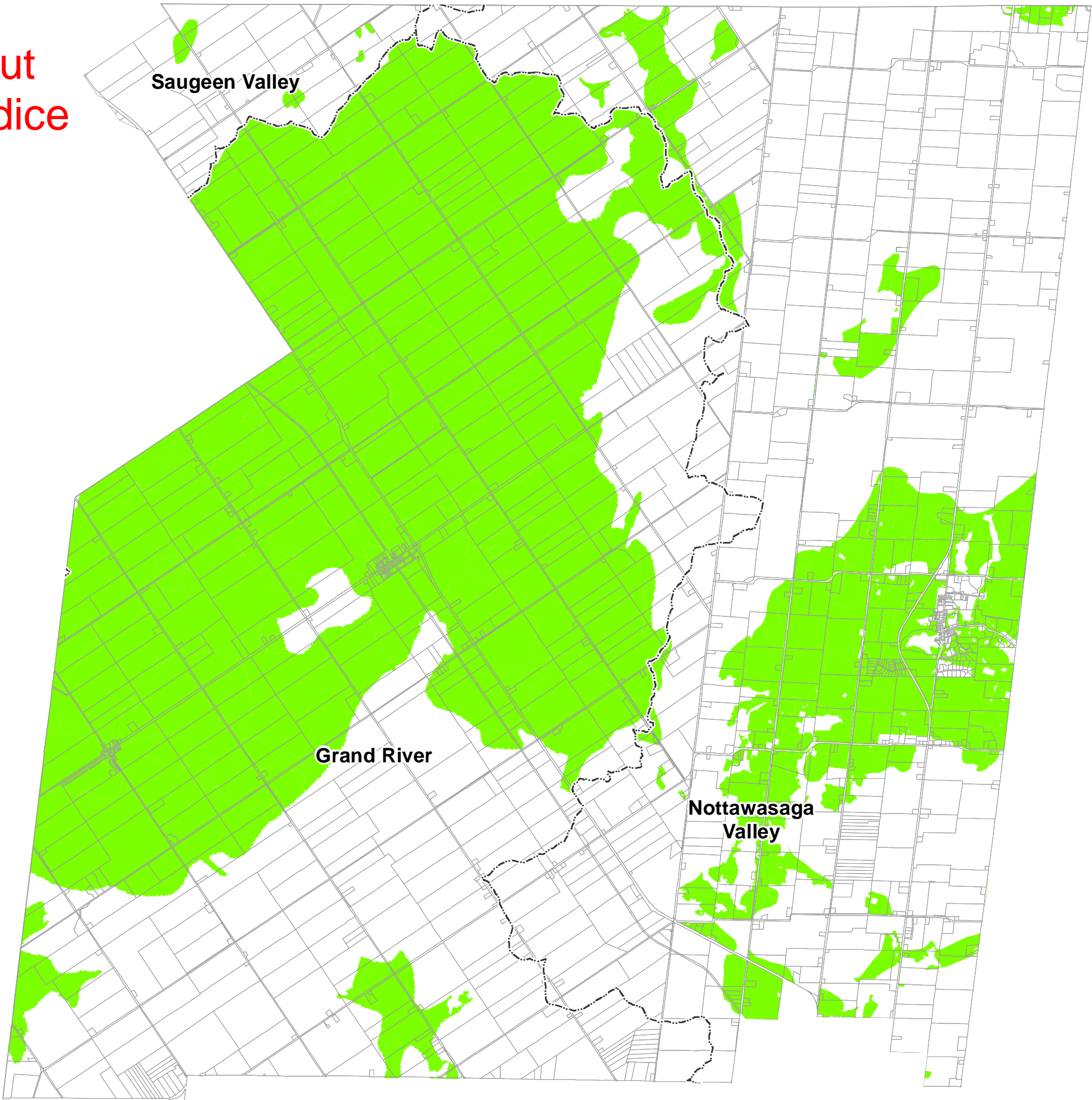
Schedule 'G1'

Draft,
Without Prejudice




Prepared by the Ministry of Municipal Affairs
and Housing, May 12, 2016
** This Is Not A Plan Of Survey.

Draft,
Without
Prejudice

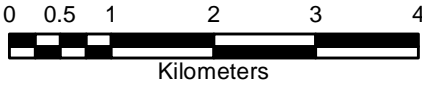


Township of Melancthon
Significant Groundwater
Recharge Areas

 Significant Groundwater
Recharge Areas:

Schedule 'G2'

Draft,
Without Prejudice



Prepared by the Ministry of Municipal Affairs
and Housing, June 03, 2016
** This Is Not A Plan Of Survey.