

Aug 28th, 2013

Synopsis
of
MAPPED TOWER LOCATIONS at
4555 VICTORIA ROAD SOUTH, RR#1 PUSLINCH by
ROGERS COMMUNICATION – SITE C4328

Albert & Doris Bennett
Ken & Edwina Bennett
Lot 16 Concession 9
RR#1 Puslinch
Ontario, N0B 2J0

01 Rogers

The first location of a proposed 23 story tower delivered by public notification package late April, 2013. Tower is immediately beside neighbouring property line.

02 Bennett

Behind the landlord barns has been the most widely agreed upon location since it offers distance from surrounding properties, does not take any agricultural land out of production, and is the least costly for Rogers to implement. As well, it would allow the landlord to take full ownership of their business venture with Rogers while minimizing their impact on the surrounding neighbours. Sean Galbraith indicated at the July 17th Council Meeting that it was this location Rogers initially preferred since it would not require building a new road to service the infrastructure. This alternative was also discussed in early May between Sean Galbraith and Doris Bennett and was mentioned in Rogers' Response to Public Comments Received in late June. It was in this response document that Rogers indicated its criteria for tower location is to maximize distances from all existing residences and would therefore make this location less suitable.

03 Bennett

The idea of moving the tower somewhere along the median of the farm was also discussed between Sean Galbraith and Doris Bennett. This too, was acknowledged in the Rogers' Response to Public Comments. It was first suggested here that the landlord wanted to minimize the impact of the tower on their own farm by locating it as close as possible to the neighbour's property line.

04 Bennett

Based on the Rogers criteria of maximizing the distance between existing residences, an alternative was suggested in early July which provided an improved 505m minimum measured separation from all residences.

05 Bennett

A adjustment was suggested with less agricultural impact while maintaining a tower height separation from the edge of the tower footprint while maintaining 500m minimum separation from residences.

06 Rogers

After discussion with the landlord, Rogers proposed a minor adjustment to the tower location before the July 17th Puslinch Township Council meeting.

07 Rogers

After Township Council encouraged Rogers to work with the landlord to obtain an agreeable tower location, a further adjustment was proposed equal to one tower height distance from the centre of the tower to the property line. This location is 100m from the previous Bennett alternative which would have maximized separation from residences as shown in the July 14th Bennett Rebuttal document.

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Imagery Date: 5/2/2006 43°30'05.69" N 80°08'39.75" W elev 1107



2013 REVISED MUNICIPAL INSURANCE PROGRAM



CORPORATION OF THE TOWNSHIP OF PUSLINCH

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This is a summary. Nothing herein alters the terms, conditions
and exclusions contained in the printed insurance contract(s).
REF: 62850/es
Revised August 27, 2013

steve.smith@frankcowan.com
Phone: 519-458-4331
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Toll Free: 1-800-265-4000

ABOUT FRANK COWAN COMPANY

A Leader in Specialized Insurance Programs

Frank Cowan Company is a leader in providing specialized insurance programs, including risk management and claims services to organizations across Canada.

With over 85 years of proven industry experience, Frank Cowan Company has the knowledge and ability to effectively manage the necessary risk, advisory and claims services for both standard and complex issues.

Frank Cowan Company's customized insurance programs, delivered in partnership with independent brokers across Canada, provide broad coverage geared specifically to the unique needs of our clients.

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

Stable Insurers

As a Managing General Agent representing a select group of financially strong and experienced Canadian insurers, Frank Cowan Company delivers a gold standard in service that clients and broker partners have come to expect. These long-term insurance partnerships deliver stability and reliability throughout fluctuating and challenging market conditions.

Industry Affiliations

Our clients benefit from Frank Cowan Company affiliations with service providers such as lawyers, adjusters and others that specialize in the public sector. Our service network and internal expertise aligns us with current trends and cost effective solutions, which we in turn offer to your organization.

Outstanding Service

We are more than just an insurance provider. We are a trusted partner in providing insurance and risk management services. We work with our clients and their affiliated associations to develop individualized risk management and claims management programs, advise on procedural or regulatory change as well as an array of other services.

Frank Cowan Company Value Added Services

Frank Cowan Company offers a full range of valued added services to assist in the management and reduction of risk. Risk Management, Claims Management and our other services were initiated by Frank Cowan Company and have evolved throughout our history. Most often we can provide the services listed below at **no additional cost to the client**.

Legislative Reviews

By monitoring new legislation and amendments to existing legislation that may impact municipal operations, we identify changes on a timely basis and then work with you to modify your current risk management program to incorporate these changes.

Benchmarking

Our extensive database of clients and claims information can help you get a better understanding of your risk performance by benchmarking your results against those of your peers. This information can help you take proactive measures where necessary to improve your policies and procedures.

Liability Hazard Assessment

Our Municipal clients are involved in a wide range of diverse activities to serve the public. These lead to various potential public liability situations. We work with our clients to provide specific hazard identification and analysis of these exposures.

Building Valuations

We conduct periodic detailed inspections of property and buildings with formal reports, replacement cost valuations for insurance purposes, photographic inventory with recommendations to correct potential hazards.

Seminars & Staff Training

We deliver a wide range of presentations to our Municipal clients on an on-going basis that provide continuous education for our clients.

Risk Inspections

Our inspection process determines the construction details, updates the use and occupancy classification, produces a photographic inventory of the buildings and calculates replacement costs for insurance purposes. The inspection will further incorporate a review of the properties and operations for potential liabilities.

Contractual Reviews

We offer valuable feedback and insight on the suitability and effectiveness of liability transfers and insurance clauses in your contracts and agreements.

Publications, Bulletins and Information Packages

Because constant two-way communication is important, our website is available on a 24 hour basis for access to information on our Services, Publications and programs. Anyone in your organization can visit us at **www.frankcowan.com** to keep informed of common issues and solutions.

Policy and Procedural Audits

We help you audit systems and processes to reduce potential losses within your operations and specifically focus on documentation, reporting and consistency with accepted standards and practices.

Claims Management

We handle your claim fairly and efficiently. Claims that are made against you are handled with the consistent strategy of defending or discouraging those claims that are without merit, or reaching a reasonable settlement on claims that do merit payment. Detailed claims progress reports are produced and can be organized by type of loss or department to suit your needs.

Marketplace Conditions

The Canadian Property & Casualty Insurance marketplace continues to witness consolidation yet remains one of the most saturated insurance markets in the world with over 200 players. However, amongst the majority of the insurers operating in Canada, specialization continues to be the trend. Only a limited number of insurers are willing to risk their capital on high liability exposure classes such as Municipal, Healthcare, Education and Social Services sectors. While the last few years have brought some stability for the general Property & Casualty market, specialty classes continue to present unique Underwriting and Claims Management challenges.

The Public Entity sector continues to experience significant losses. Some of these losses have been driven by landmark cases, but overall, frequency and severity of claims have increased dramatically. As well, the overall cost of claims, which takes into account escalating court awards, claims administration expenses and the ever-increasing replacement costs of assets, has continued to rise. Insurers and Reinsurers are extremely cautious about public entity liability exposures due in part to the complexity of services provided by public sector organizations.

A number of insurers have either imposed coverage restrictions or withdrawn from the public entity market entirely. Frank Cowan Company, a specialist in public entity insurance, continues to receive the support and capacity of our insurers. We continue to provide long-term stability for the insurance and risk management needs of our public entity clientele. Our policies and services continue to evolve in response to the exposures faced by our clients.

We are confident that our product, service and pricing will reflect our continued commitment to this sector.

COMPREHENSIVE INSURANCE PROGRAM

CHANGES TO YOUR INSURANCE PROGRAM

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

- **LIABILITY POLICY**

Forest Fire Expense Coverage has been added for \$1,000,000 occurrence and \$1,000,000 aggregate.

Our Data Exclusion has been revised for Liability and Malpractice (if applicable). See the attached Highlights Sheet for details.

The Deductible has been increased from \$ 5,000 to \$ 25,000

- **ERRORS AND OMISSIONS**

Errors and Omissions coverage changes as per attached Highlights Sheet.

The Deductible has been increased from \$ 5,000 to \$ 25,000

- **CRIME INSURANCE**

Money and Securities coverage has been increased to \$200,000.

- **BOARD MEMBERS' ACCIDENT**

Coverage is included in the Program Options section of this report.

- **LEGAL EXPENSE POLICY**

Legal Expense Reimbursement Coverage has been enhanced. Coverage is automatically provided for 100% of defence costs for any Provincial Statute (other than the Highway Traffic Act or Conflict of Interest Act) including guilty outcomes and the Criminal Code of Canada (unless convicted of the offence).

- PROPERTY POLICY

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

We have updated our Property Statutory Conditions Wording. We now have a 2 year limitation period (applicable to all provinces) for action against the Insurer with respect to a property claim. Previously only a one year limitation was provided. This enhancement will automatically be read into your coverage.

- AUTOMOBILE POLICY

Special Endorsement no longer applies. See Summary of Auto Coverage for replacing endorsements.

Coverage for Permission to carry explosives, permission to carry paying passengers and permission to rent or lease have been removed. If exposures exist please advise details in order to review.

Liability Coverage Update – References to Data Highlights

Overview of the Change

We have updated various references to data within our liability wordings making this exclusion much less restrictive. Our changes closely mirror the IBC stance with respect to the data exclusion and coverage provided. Specific wording changes are outlined below.

Property Damage Indemnity Agreement /Definition

We have clarified under the Property Damage Indemnity Agreement that we do not consider **electronic data** to be tangible property.

Bodily Injury and Property Damage Exclusion

We have amended our previous data exclusion to the following new exclusion:

- Bodily Injury and Property Damage Exclusion will now only exclude:
 - Claims arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

Personal Injury, Websites and Chat Rooms

Personal Injury will now extend to provide coverage for that portion of an Insured's website used for advertising purposes.

- The Personal Injury Indemnity Agreement now specifically extends to an **Advertisement**.
- A Definition of an Advertisement has been added to the wording.

We have added an exclusion for losses arising out of electronic chat rooms or bulletin boards the Insured hosts, owns or over which the Insured exercises control.

New Definition of Electronic Data

Electronic Data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

Malpractice (If Applicable)

The electronic data exclusion will no longer be applicable to this coverage.

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. 02/13

Public Entity Errors and Omissions Liability Coverage Highlights

Features

- Per claim limit with no Aggregate
- Defense costs in addition to Limit of Insurance
- No retroactive date
- Wrongful Act includes administration of Employee Benefit Plans

Prior Knowledge of Claims

Claims considered first reported only when written notice is received

Enhanced Policy Conditions

Bankruptcy	Bankruptcy or insolvency will not relieve the Insurer of obligations under the policy
Coverage Territory	Worldwide coverage
Duties in event of a Claim	Notice required as soon as practicable no later than 30 Days after termination date of the policy period

Extended Reporting Period now Available

1 year at 100% of the annual premium available

Standard Exclusions

Standard exclusions included, found in most liability policies

- Pollution, Data, Fungi, Asbestos, Terrorism, Nuclear and War exclusions are now incorporated

Additional Exclusions

Additional exclusions added to clarify intent

- Bankruptcy or Insolvency of the Insured
- Failure of performance of contract to afford benefits
- Failure to comply with any workers compensation, unemployment insurance, social security or disability benefits laws
- Performance of stocks, bonds or other securities, advise given as to whether to participate or not to participate in stock subscription plans

Broad Definitions

Claim Expanded	Expanded to include: arbitration, mediation or alternative dispute resolution proceedings
Compensatory Damages	Defined as: damages for economic loss (excluding punitive or exemplary damages).
Insured Persons	Includes boards, commissions, council committees, their members, trustees of a police village, officers, directors, employees, volunteers, fire fighters including their activities as a member of a fire fighting club or association.

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PROGRAM SUMMARY

SUMMARY OF COVERAGES

LIMITS/AMOUNTS

PART A – CASUALTY

Municipal Liability

Limit of Protection per occurrence ** (No Annual Aggregate Limit)	\$ 20,000,000.
Third Party Claims Deductible including expenses	\$ 25,000.
Sewer Backup per Claimant Deductible including expenses	\$ 25,000.
Forest Fire Expense Limit	\$ 1,000,000.
Annual Aggregate	\$ 1,000,000.
Deductible	\$ Nil
Wrongful Dismissal (legal expense) Limit per claim	\$ 250,000.
Annual Aggregate Limit	\$ 250,000.
Deductible	\$ 5,000.

Errors and Omissions (Claims Made Form)

Limit of Protection per claim ** (No Annual Aggregate Limit)	\$ 20,000,000.
Deductible including expenses	\$ 25,000.

Non-Owned Automobile

Limit of Protection per occurrence ** (No Annual Aggregate Limit)	\$ 20,000,000.
Legal Liability for Non-Owned Vehicles (S.E.F. No. 94)	
All Perils Physical Damage Limit	\$ 250,000.
Deductible	\$ 500.

Environmental Liability (Claims Made Form)

Liability of Protection per claim	\$ 3,000,000.
Annual Aggregate Limit	\$ 4,000,000.
Self-Insured Retention	\$ 2,500.

Comprehensive Crime

Commercial Blanket Bond	\$ 1,000,000.
Money Orders and Counterfeit Paper Currency	Included
Depositors' Forgery	Included
Audit Expense	\$ 100,000.
Money and Securities - Blanket any Location	\$ 200,000.
Excess on Securities	\$ 100,000.
Computer Fraud or Funds Transfer Fraud	\$ 200,000.

PROGRAM SUMMARY

<u>SUMMARY OF COVERAGES</u>	<u>LIMITS/AMOUNTS</u>
Municipal Conflict of Interest	
Percentage of Legal Fees and Expenses	100%
Maximum Limit of Reimbursement per claim (No Annual Aggregate Limit)	\$ 100,000.
Legal Expense	
Percentage of Legal Fees and Expenses	100%
Maximum Limit of Reimbursement per claim	\$ 100,000.
Annual Aggregate Limit	\$ 250,000.
<u>PART B – PROPERTY</u>	
Property Insurance (including Data Processing Insurance)	
Total Sum Insured *	\$ 12,795,000.
Valuable Papers	\$ 500,000.
Accounts Receivable	\$ 500,000.
Extra Expense (other than Data Processing)	\$ 500,000.
Business Interruption	
Rent or Rental Value Form	\$ 500,000.
Data Processing	
System and Equipment	\$ 39,700.
Media	\$ 6,500.
Extra Expense	\$ 88,000.
Deductible	\$ 5,000.

***Note:** Please refer to the insurance contract for an itemized list of assets containing specific limits of insurance or that are excluded from the policy.

PROGRAM SUMMARY

SUMMARY OF COVERAGES

LIMITS/AMOUNTS

Equipment Breakdown	
Limit per Accident	\$ 50,000,000.
Extra Expense	\$ 500,000.
Spoilage – Goods under Refrigeration	\$ 50,000.
Expediting Expenses	Included
By-Law Cover	Included
Errors and Omissions	\$ 100,000.
Hazardous Substance (including PCB Contamination)	\$ 500,000.
Ammonia Contamination	\$ 500,000.
Water Damage	\$ 500,000.
Professional Fees	\$ 500,000.
Data Restoration	\$ 25,000.
Denial of Access	2 Weeks
Deductible	\$ 1,000.

PART C - AUTOMOBILE

Automobile	
Liability Limit (Bodily Injury and Property Damage) **	\$ 20,000,000.
Direct Compensation Property Damage	As Per Policy
Accident Benefits	As Per Policy
Deductibles	
All Perils applies to:	
- 2006 Freightliner Pumper Tanker, 2010 Int. Fire Tanker Truck,	\$ 5,000.
1991 Int. Telescopic Squirter Fire, 2000 Freightliner Rescue Truck,	
2005 Freightliner Fire Pumper and 2012 Ford F550 Pumper	
- All Other Vehicles	\$ 1,000.

2013 - 2014 ANNUAL PREMIUM

\$ 148,837.

PLUS APPLICABLE TAXES

****Limits may be a combination of Primary and Excess coverage**

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

NOTE: Value Added Risk Management Services are included in the total premium.

THE IMPORTANCE OF ADEQUATE MUNICIPAL LIABILITY LIMITS

As part of your renewal process, you should consider the following:

- Some of the key municipal services that can lead to catastrophic injuries are: Road Maintenance, Building Inspection, Fire & Emergency Response, Water Treatment, and services that can expose you to abuse allegations.
- Since early 2007, Canadian courts have granted at least four large bodily injury awards, each in excess of \$11,000,000.
- In cases of severe bodily injury, the courts are awarding significantly higher amounts than they were five years ago, and awards are likely to continue to increase.
- The cost of long-term care is expected to increase due to a broader range of treatment options available to the injured claimants and advances in medical care that allow people to live longer.
- Inflation on the cost of health care is rising faster than general inflation rates due to the greater utilization of technology, medication costs, and increasing pay scales for healthcare providers.
- The quality of life expectations of catastrophically injured claimants have changed. Where before the courts may have determined an award based on institutionalized care, they are now basing awards on the injured claimant's desire for twenty-four hour nursing care and support services in their home.
- Municipalities have significant assets and are perceived as having deep pockets. Therefore they are often named in lawsuits due to Joint & Several Liability (also known as the 1% Rule) where a defendant who is held just 1% liable for a plaintiff's injuries or damages, may have to pay the share of any other defendant who cannot pay.
- Severe bodily injury cases typically take five to ten years to settle. Will the limit of your current liability policy be adequate to cover the escalating damages awarded five to ten years from now?

In view of the above, we are providing the following quotations on higher limits for your consideration.

PROGRAM OPTIONS

Options are available as outlined below. Please note that in addition to these options, you may also have other exposures that require or may benefit from specific insurance forms. Alternate deductibles and limits may also be available.

1. CRIME INSURANCE – THIRD PARTY BOND EXTENSION

With respect to Crime Insurance, coverage may be extended to include a Third Party Bond Extension. Should this form of coverage be required, please advise us accordingly in order that we may provide you with a cost quotation.

2. BOARD MEMBERS' ACCIDENT

Board Members' Accident coverage is available. Coverage has been revised and enhanced. See the attached Highlights Sheet for details and additional extensions.

Annual premium for the following limits would be \$ 829.

Accidental Injury, Death & Dismemberment	\$	250,000.
Paralysis	\$	500,000.
Permanent Total Disability	\$	250,000.
Weekly Income - Total Loss of Time	\$	500.
Weekly Income - Partial Loss of Time	\$	300.

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).

3. VOLUNTEER ACCIDENT

Volunteer Accident coverage is available. See attached Highlight Sheet for details. A quote is available on request (based on the total # of volunteers).

4. 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 \$ 2,042.

PROGRAM OPTIONS

5. FIREFIGHTERS' ACCIDENT

We have available a Firefighters' Accident Policy which would provide the following coverages:

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

The benefits payable are as follows:

ACCIDENTAL INJURY, DEATH AND DISMEMBERMENT	\$ 100,000.
PARALYSIS	200,000.
PERMANENT TOTAL DISABILITY	100,000.
WEEKLY INDEMNITY - TOTAL LOSS OF TIME	400.
WEEKLY INDEMNITY - PARTIAL LOSS OF TIME	200.
ACCIDENT REIMBURSEMENT	10,000.
DENTAL EXPENSE	1,000.
REHABILITATION	10,000.
REPATRIATION	10,000.
DEPENDENT CHILDREN'S EDUCATION - PER CHILD	7,500.
DEPENDENT CHILDREN'S DAY CARE - PER CHILD	7,500.
SPOUSAL OCCUPATIONAL TRAINING	10,000.
TRANSPORTATION/ACCOMMODATION	10,000.
HOME ALTERATION/VEHICLE MODIFICATION	10,000.
HEART OR CIRCULATORY MALFUNCTIONS	100,000.
(a) INFECTIOUS DISEASE (b) AIDS	
(c) PERMANENT DISFIGUREMENT FROM BURNS	100,000.
SEATBELT DIVIDEND	10,000.
FUNERAL EXPENSE	10,000.
EYEGASSES, CONTACT LENSES AND HEARING AIDS	2,000.
CONVALESCENCE BENEFIT - PER DAY	100.
ELECTIVE BENEFITS	AS SCHEDULED IN POLICY

Indemnity for hospital or medical expenses is limited to actual hospital or medical expenses over and above those payable under the terms of any Provincial Hospital Insurance or medical expense plan.

No age restriction.

No previous heart or circulatory condition restriction.

The annual premium for this form of coverage would be \$ 50. per Firefighter.

Board Members' Accidental Death and Dismemberment Coverage Highlights

Features

- Increased AD&D and Permanent Disability Coverage
- Paralysis Coverage 200% of the Principal Sum
- Loss of Life payments up to 365 days from date of accident or if permanently disabled for 5 years
- Weekly Indemnity payable in addition to Elective Benefits
- Provides coverage while on duty

New Benefits with no increase in Premium

Loss of Life for

- Heart Attack
- Disappearance

New Benefit Limits for

- Occupational retraining (separate benefits for an Insured and Spouse)
- In the event of death of Insured away from home benefits for
 - expenses to prepare and transfer the body to Insured's residence
 - travel expenses for a family member to identify the body
- Dependent children's benefits for day care and higher education
- Modification to home, vehicle and workplace
- Transportation and accommodation benefit when nearest treatment is over 100km for the Insured and a family member
- Convalescence benefits when an Insured is being treated as an 'in residence' or 'out-patient'

Accident Reimbursement

Increased Limits automatically provided

Expanded Coverage

- Physicians and surgeons outside the province
- Semi private and private hospital rooms
- Costs to administer injectable drugs

Policy Limitations

- 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.
- Aggregate Limit will only apply when two (2) or more board members' are involved in the same accident.

Standard Exclusions common to Accidental Death and Dismemberment Policies

- Sickness or disease
- Accidents or Death while intoxicated
- Natural Causes
- While undergoing surgical or medical treatments

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. 08/12

Board Members' Accidental Death and Dismemberment Limits and Highlights

AD&D and Paralysis Limits	Option 1	Option 2
Accidental Death or Dismemberment	\$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
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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.

The Following Limits are Provided with Both Option 1 or Option 2

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 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.)	
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 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 when proof of wearing a seatbelt	\$25,000
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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	\$10,000
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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 Cover	\$100
One Family Member Coverage	\$50

Workplace Modification Benefits

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

Complete Fractures

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

Dislocation

Shoulder	\$ 2,200
Elbow	\$ 2,200
Wrist	\$ 2,500
Hip	\$ 4,600
Knee	\$ 3,500
Bones of Foot or Toe	\$ 2,500
Ankle	\$ 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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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)
Coronary Artery Bypass Surgery
Stroke
Cancer
Kidney Failure
Major Organ Transplant
Multiple Sclerosis
Paralysis
Aorta Graft Surgery
Parkinson's Disease

Heart Valve Replacement
Benign Brain Tumor
Alzheimer's Disease
Third Degree Burns
Coma
Blindness
Deafness
Loss of Speech
Motor Neuron 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

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. 08/12

Volunteers' Accidental Death and Dismemberment Coverage Highlights

Features

- AD&D and Permanent Disability Coverage – Principal Sum of \$50,000
- Paralysis Coverage 200% of the Principal Sum
- Provides coverage while on duty
- Loss of Life payments up to 365 days from the date of the accident
- Coverage up to and including 80 years of age

Benefits Include

- | | |
|--|---|
| <ul style="list-style-type: none">• Weekly indemnity (restrictions may apply)• Dental, eyeglasses and hearing aids• Occupational retraining<ul style="list-style-type: none">○ for Insured○ Insured's spouse• Dependent children<ul style="list-style-type: none">○ daycare○ higher education | <ul style="list-style-type: none">• Accident reimbursement• Transportation and Accommodations<ul style="list-style-type: none">○ for Insured○ Insured's spouse• Funeral, Repatriation and Identification• Seatbelt[†]• Home, Vehicle, Workplace modifications |
|--|---|

[†]Additional 10% is payable when proof of wearing a seatbelt.

Accident Reimbursement Including

- | | |
|---|--|
| <ul style="list-style-type: none">• Physicians/Surgeons outside the province• Private/Semi Private Hospital room• Nursing services• Prescription drugs (including injection expenses)• Medical Supplies (crutches, casts etc.)• Transportation to hospital (ambulance)• Medical equipment rental including:<ul style="list-style-type: none">○ Wheelchair○ Hospital bed○ Oxygen equipment | <ul style="list-style-type: none">• Medical Professional fees including:<ul style="list-style-type: none">○ Chiropractor○ Podiatrist○ Psychologist○ Osteopath○ Physiotherapist |
|---|--|

Policy Limitations

- Eligibility for Weekly Indemnity Coverage is dependent upon a Volunteer being gainfully employed immediately prior to an accident.
- Weekly Indemnity payments take other income sources into consideration (e.g. automobile, CPP, group plans)
- Aggregate Limit will only apply when two (2) or more volunteers' are involved in the same accident

Standard Exclusions common to Accidental Death and Dismemberment Policies

- Sickness or disease
- Accidents or Death while intoxicated
- Natural Causes
- While undergoing surgical or medical treatments

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. 08/12

Volunteers' Accidental Death and Dismemberment Limits 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
-----------------	---------

Occupational Retraining – Rehabilitation

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

Repatriation

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

Dependent Children – per child

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

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

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

Home Alteration and Vehicle Modification

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

Seatbelt Dividend

10% of Principal Sum when proof of wearing a seatbelt	10% of the Principal Sum Max \$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
--	---------

Eyeglass, Contact Lenses and Hearing Aids

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

Convalescence Benefit – Per day

Confined to hospital	\$100
Out patient	\$50

Workplace Modification Benefits

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

Aggregate Limit

Aggregate Limit only applicable when 2 or more volunteers are injured in same accident.	\$ 1,000,000
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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. 08/12

COVERAGE FEATURES

PART A

CASUALTY

MUNICIPAL LIABILITY INSURANCE

Features

The Frank Cowan Company Municipal Program incorporates a comprehensive and broadly worded liability policy which was designed specifically to meet the needs of municipalities and their corresponding risks which are quite different and unique from other commercial risks that are insured under a Commercial General Liability (CGL) policy. When comparing forms of coverage, it is important to note that unless the coverage is specifically excluded, it is generally covered, subject to the terms and conditions of the policy.

- Liability coverage provided for Bodily Injury, Property Damage, and Personal Injury.
- Separate Limit of Liability applies.
- No Annual Aggregate limit is applicable
- Coverage is provided on an Occurrence basis.
- Broad form Definition of Insured applies, including: Councillors, Employees, Statutory Officers, Firefighters, Volunteers, Boards, Commissions, and Committees.
- Cross Liability is included.
- Coverage applies Worldwide.

The following coverages are included to the full policy limit, unless specified otherwise:

- Employers' Liability
- Contractual Liability
- Liquor Liability
- Tenants' Legal Liability
- Sewer backup Liability
Please be advised that deductibles indicated for sewer backup claims are on a per claimant basis. Therefore, if there are sewer backup claims, you could be responsible for multiple deductibles for those claims, up to the number of claimants.
- Professional Liability on an Occurrence basis (e.g. Building Inspection Services, Medical Malpractice).
Malpractice Liability
- Watercraft Liability
- Products Liability
- Wrongful Dismissal legal expense coverage is provided only if a specific amount is shown for this coverage in the Program Summary section of this report.
- Forest Fire Expense coverage is provided only if a specific amount is shown for this coverage in the Program Summary section of this report
- No exclusion for sexual, physical or mental abuse applies to the entity.

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

ERRORS AND OMISSIONS LIABILITY INSURANCE

Features

This is a claims-made policy that protects the municipality from liability imposed upon it by a court of civil law for compensatory damages because of a wrongful act causing financial loss to a third party.

Claims for Wrongful Acts causing financial loss to a third party can range from, but are not limited to, negligence in building inspection, zoning, planning, passing by-laws, failing to enforce by-laws, misrepresentation, abuse of power and acting in bad faith.

- Separate Limit of Liability applies.
- No Annual Aggregate limit is applicable.
- Broad form Definition of Insured applies, including: Councillors, Employees, Statutory Officers, Firefighters, Volunteers, Boards, Commissions, and Committees.
- Administration of Employee Benefit Programs is included to the full policy limit (no aggregate limit applies).
- Coverage applies Worldwide.

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

NON-OWNED AUTOMOBILE INSURANCE

Features

This policy provides liability protection against claims arising out of accidents involving vehicles not owned by the municipality, but operated on its behalf. Coverage is provided as per the Statutory Non-Owned Automobile policy.

- A separate limit of liability applies.
- Coverage may be extended by the Named Insured to provide excess of personal automobile liability insurance for Board Members, Councillors, Officers, Employees and Volunteers against claims arising out of an accident occurring when such person is driving on the business of the Named Insured including driving to and from work. This coverage applies when contractually assumed and is only in excess of the insurance on the automobile driven by such person and in no event less than the legal minimum limit of \$ 200,000. and is subject to the policy limit of the Municipality's Non-Owned Automobile Policy. A copy of the Insured's agreement is required for the extension of coverage. This acceptance can take the form of written direction from a senior official with authority to bind the Named Insured, or a board or council resolution.
- Physical damage coverage, as specified in the Summary of Coverage pages, is provided for the municipality's contractual and legal liability for damage to vehicles not owned by the corporation or any other insured.

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

ENVIRONMENTAL LIABILITY INSURANCE

Features

This is a claims-made policy that protects the municipality from environmental liability for claims because of bodily injury, property damage and the prevention, control, repair, clean-up or restoration of environmental impairment. Frank Cowan Company's comprehensive wording, among other things, does not limit a municipality to claims arising from a sudden and accidental event.

- Separate limits of liability apply specifically to this coverage including a Limit per Occurrence and an Annual Aggregate Limit.
- Broad form Definition of Insured applies, including: Councillors, Employees, Statutory Officers, Firefighters, Volunteers, Boards, Commissions, and Committees.
- Broad definition of Environmental Impairment applies.
- Coverage is included for sudden and accidental events and for liability resulting from events that occur gradually and over a period of time (i.e. **not limited to sudden and accidental claims**).
- Coverage is included for liability arising out of the escape of contaminants from properties previously owned, leased or operated by the municipality.
- Coverage is included for impairment caused by owned watercraft.
- Coverage applies Worldwide.
- No exclusion for landfill sites, open or closed.
- No exclusion for fuel tanks, above or underground.

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

CRIME INSURANCE

Features

This policy provides protection to the municipality for the loss of money, securities and other property through the fraudulent or dishonest acts of employees and others.

- Coverage is provided only if a specific amount is shown for this coverage in the Program Summary section:
 - Employee Dishonesty,
 - Loss of Money and Securities,
 - Money Order and Counterfeit Paper Currency,
 - Depositors' Forgery, and
 - Computer Fraud or Funds Transfer Fraud,
 - Audit Expense.
- The definition of "employee" is extended to include all persons holding positions in the municipality's service who are not compensated, and includes Members of Council, Members of all Boards, Commissions and Committees appointed by and under Council's jurisdiction.
- The definition of "messenger" is also extended to include persons not compensated.
- No deductible applies unless specified in the Program Summary.

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

CONFLICT OF INTEREST INSURANCE

Features

This policy provides for the reimbursement of legal fees and expenses incurred by the elected or appointed members of Council who are charged under the Local Government Act (applicable in the province of Ontario), provided that a court finds (1) there has been no contravention, or (2) contravention has occurred by reason of inadvertence, remoteness, or insignificance, or (3) contravention has occurred by reason of a bona fide error in judgement.

- Coverage is provided in respect of each individual Insured's claim to the maximum limit specified in the Summary of Coverage pages.
- Separate limit of insurance applies to this coverage.
- No annual aggregate limit applies.
- Coverage is extended to include any member of a Board, Commission, or Committee of the Insured as defined in the Local Government Act (applicable in the province of Ontario).
- Coverage is also included for any subsequent proceedings under this Act.
- The Insured selects and instructs legal counsel with no intervention by the insurer.

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

LEGAL EXPENSE INSURANCE

Features

This policy provides for 100% reimbursement (up to policy limits) of legal fees including disbursements incurred by the insured in defence of a charge laid for an alleged offence under any ACT as defined below:

- Any Provincial Statute except for the Highway Traffic Act and the Municipal Conflict of Interest Act [or other applicable Statute title(s) in Provinces other than Ontario].
- Criminal Code of Canada

Some of the more common Statutes where exposure may exist include: Environmental Protection Act, Freedom of Information and Protection of Privacy Act, Occupational Health and Safety Act, Ontario Water Resources Act, and Pesticides Act [or other applicable Statute title(s) in Provinces other than Ontario].

- Broad form Definition of Insured applies, including: Councillors, Employees, Statutory Officers, Firefighters, Volunteers, Boards, Commissions, and Committees.
- Separate limits of insurance apply to this coverage.
- Coverage applies to both guilty (except under the Criminal Code of Canada) and not guilty outcomes if applicable.
- The Insured selects and instructs legal counsel with no intervention by the insurer.

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

COVERAGE FEATURES

PART B

PROPERTY

PROPERTY INSURANCE

Features

This policy provides "All Risk" coverage to protect the municipality's assets from direct physical loss or damage. Coverage is provided on a blanket basis, which means that the municipality will not be jeopardized should the value of an asset be undervalued in the schedule and suffer a total loss. Rather, the municipality will enjoy the protection of the blanket limit of all assets combined.

Another key feature of the Frank Cowan Company wording is that the replacement cost coverage provides replacement of historical or unique buildings with materials as similar as possible to preserve their heritage.

- Broad definition of property insured is included.
- No co-insurance clauses apply.
- Insured is not required to provide a signed statement of values and policy does not contain a stated amount clause.
- Replacement Cost coverage is provided (unless specifically stated otherwise).
- Worldwide coverage is included.
- Replacement on same site is not required.
- No restriction on property in transit and coverage is provided to policy limit.
- Newly acquired property is automatically included with no limit other than the policy limit.
- Permission is granted for the following:
 - to make additions, alterations and repairs (no limit other than the policy limit),
 - for any property to remain vacant or unoccupied,
 - to use any property for any purpose, and
 - to keep and use materials as usual and necessary.
- Sewer back-up coverage is included.
- By-law coverage is included to the policy limit.
- Debris removal (including Environmental/Pollution Clean-up) is included to the policy limit.
- The following coverages, if applicable, are included to the limit specified in the Summary of Coverage pages:
 - Valuable Papers,
 - Accounts Receivable,
 - Extra Expense (including Interruption by Civil Authority), and
 - Media (unless included under Data Processing Rider)
- The following coverages are also available, if applicable (please refer to the Summary of Coverage pages):
 - Data Processing System and Equipment, along with Media and Extra Expense,
 - Fine Arts,
 - Watercraft,
 - Exhibition Form, and
 - Business Interruption.
- One deductible applies should there be a loss involving both the Property and the Equipment Breakdown Insurance policies.

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

EQUIPMENT BREAKDOWN INSURANCE

Features

This policy insures sudden and accidental mechanical breakdown to boilers, pressure vessels, and other equipment including resulting damage, all of which is generally excluded under a Property Insurance policy. Examples of common types of breakdowns insured would include: cracking, bulging, burning, explosion, mechanical breakdown and electrical burnout. This insurance also provides inspections and certification services as required by law.

- Broad Form coverage provided.
- Broad definition of Object, includes electronic equipment and production machinery.
- Settlement is based on repair or replacement cost (no depreciation factor).
- Broad definition of Accident applies.
- New locations and newly installed objects are automatically included.
- The following coverages, if applicable, are included to the limit shown on the Summary of Coverage pages:
 - Loss of Arena Revenues,
 - Extra Expense,
 - Spoilage,
 - Expediting Expenses,
 - By-Law Cover,
 - Errors and Omissions,
 - Hazardous Substance (including PCB Contamination),
 - Ammonia Contamination,
 - Water Damage,
 - Professional Fees,
 - Data Restoration, and
 - Denial of Access.
- One deductible applies should there be a loss involving both the Equipment Breakdown and Property Insurance policies.

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

COVERAGE FEATURES

PART C

AUTOMOBILE

AUTOMOBILE INSURANCE

Features

This policy provides protection for all claims arising out of the use or operation of licensed automobiles owned or leased by the municipality. Coverage is provided as per the Statutory Automobile Owner's Policy. A special Cowan endorsement is added to enhance the basic policy coverage.

- Coverage is provided for Liability (Bodily Injury and Property Damage), Accident Benefits, Uninsured Automobile, and Direct Compensation – Property Damage.
- Loss or Damage coverages are available as requested by the Municipality to protect their licensed vehicles from physical damage caused by an insured peril.
- Coverage is extended to include:
 - Replacement Cost Endorsement
 - Drivers License Endorsement
 - Fire Department Vehicles Endorsement
 - Equipment Endorsement
 - Blanket Fleet Coverage
- Our Replacement Cost coverage is unique. It provides repairs or replacement of vehicles with **no** deduction for depreciation.
 - On a partial loss, repair estimates are calculated by using all new parts to repair damage.
 - On a total loss, the municipality has the option of purchasing a new vehicle, **or** accepting a cash settlement for the amount it would cost to purchase a new vehicle.
- Valued coverage (#19A) 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 (ACV) coverage can be provided on specified vehicles.
- 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.

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

CORPORATION OF THE TOWNSHIP OF PUSLINCH

EXHIBIT "A"

BUILDINGS AND STRUCTURES

01/09/2013

ESTIMATE OF VALUES

GENERAL

54	EXTRA EXPENSE	500,000 LIM
55	RENTAL INCOME - ALL PROPERTIES	500,000 LIM

GENERAL/ROADS/FIRE

1	PUSLINCH MUNICIPAL COMPLEX - OFFICES, EQUIPMENT DEPOT AND FIREHALL , 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	2,246,700
2	25 KW GENERATOR AT OFFICES, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	59,100
3	TWO (2) COMMUNICATION TOWERS, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	15,400
4	UNDERGROUND FUEL TANKS, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	26,600
5	STORAGE BUILDING, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	450,800

PARKS & REC

9	BADENOCH COMMUNITY CENTRE, 4217 WATSON ROAD SOUTH, PUSLINCH, N0B 2J0	392,300
10	FENCING AND GATE, 4217 WATSON ROAD SOUTH, PUSLINCH, N0B 2J0	12,700
11	PLAYGROUND EQUIPMENT, 4217 WATSON ROAD SOUTH, PUSLINCH, N0B 2J0	4,200
12	STORAGE SHED/BLEACHERS/FLOODLIGHTING/FENCING (BADENOCH), 4227 WATSON ROAD SOUTH, PUSLINCH, N0B 2J0	55,000
13	CONCESSION BOOTH AND WASHROOMS/BLEACHERS/PLAYGROUND EQUIPMENT/FENCING, MORRISTON MEADOWS PARK, 2 CURRIE DR, MORRISTON , N0B 2C0	152,700
14	PICNIC SHELTER, MORRISTON MEADOWS PARK, 2 CURRIE DR, MORRISTON , N0B 2C0	44,500
15	CONCESSION BOOTH AND WASHROOMS/BLEACHERS/FLOODLIGHTING/FENCING, 9 MAIN STREET, OLD MORRISTON PARK, MORRISTON , N0B 2C0	181,100

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CORPORATION OF THE TOWNSHIP OF PUSLINCH

EXHIBIT "A"

BUILDINGS AND STRUCTURES

01/09/2013

ESTIMATE OF VALUES

16	OUTDOOR RINK/GYMNASIUM & CHANGE ROOMS, 23 BROCK ROAD SOUTH, PUSLINCH, N1H 6H9	3,029,500
17	CONCESSION BOOTH, 23 BROCK ROAD SOUTH, PUSLINCH, N1H 6H9	30,500
18	ANNOUNCERS BOOTH, 23 BROCK ROAD SOUTH, PUSLINCH, N1H 6H9	8,200
19	STORAGE SHED (HYDRO BOX), 23 BROCK ROAD SOUTH, PUSLINCH, N1H 6H9	1,700
20	EQUIPMENT STORAGE, 23 BROCK ROAD SOUTH, PUSLINCH, N1H 6H9	173,900
21	TENNIS COURT FENCING AND FLOODLIGHTING, 23 BROCK ROAD SOUTH, PUSLINCH, N1H 6H9	57,300
22	BLEACHERS, 23 BROCK ROAD SOUTH, PUSLINCH, N1H 6H9	44,500
23	RECREATIONAL FLOODLIGHTING, 23 BROCK ROAD SOUTH, PUSLINCH, N1H 6H9	94,400
24	RECREATIONAL FENCING, 23 BROCK ROAD SOUTH, PUSLINCH, N1H 6H9	93,600
25	PLAYGROUND EQUIPMENT, 23 BROCK ROAD SOUTH, PUSLINCH, N1H 6H9	41,400

PUSLINCH CC

6	PUSLINCH COMMUNITY CENTRE , 23 BROCK ROAD SOUTH, PUSLINCH, N1H 6H9	1,218,800
7	STANDBY STATELINE 80 KW GENERATOR, 23 BROCK ROAD SOUTH, PUSLINCH, N1H 6H9	44,100
8	DIGITAL SIGN AND SCOREBOARD, 23 BROCK ROAD SOUTH, PUSLINCH, N1H 6H9	53,000

TOTALS:

<u>BLANKET</u>	<u>SPECIFIED</u>
8,532,000	1,000,000

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REF:62850

08/07/2013

2

QUOTE ID: 142714

CORPORATION OF THE TOWNSHIP OF PUSLINCH

EXHIBIT "A"

CONTENTS AND EQUIPMENT

01/09/2013

ESTIMATE OF VALUES

FIRE

32	COMMUNICATION RECEIVING AND TRANSMITTING EQUIPMENT, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	73,300
33	FIRE HALL CONTENTS AND FIRE-FIGHTING EQUIPMENT, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	821,400
34	ULTRAVIOLET UNIT, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	3,000
35	TRAILER MOUNTED SPEED MONITOR, 23 BROCK ROAD SOUTH, PUSLINCH, N1H 6H9	12,000

GENERAL

52	VALUABLE PAPERS	500,000	LIM
53	ACCOUNTS RECEIVABLE	500,000	LIM
56	DATA PROCESSING	134,200	LIM REP

GENERAL/ROADS/FIRE

26	MUNICIPAL OFFICES AND HALL CONTENTS, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	86,000
27	ULTRAVIOLET UNIT, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	3,000
28	LEASED POSTAGE METER MODEL NO. DM125 AND PLATFORM SCALE MODEL NO. DM150 INCLUDING ATTACHMENTS, UNDER ACCOUNT NO. 211534, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	2,000
29	LEASED ELECTRONIC SCALE/POSTAGE METER/MAIL MACHINE, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	5,000
30	LEASED CANNON PHOTOCOPIER, MODEL NO. IRC5058, SERIAL NO. MWA00680, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	33,600

PARKS & REC

36	TWO (2) PITCHING MACHINES, VARIOUS LOCATIONS	20,000
37	REFRESHMENT BOOTH CONTENTS, 23 BROCK ROAD SOUTH, PUSLINCH, N1H 6H9	4,500
38	KUBOTA MOWER, MODEL, NO. F2560, SERIAL NO. RF30B INCLUDING DECK, 23 BROCK ROAD SOUTH, PUSLINCH, N1H	25,000

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08/07/2013

QUOTE ID: 142714

CORPORATION OF THE TOWNSHIP OF PUSLINCH

EXHIBIT "A"

CONTENTS AND EQUIPMENT

01/09/2013

ESTIMATE OF VALUES

	6H9	
39	STIHL WEED-EATER, SERIAL NO.14802067, 23 BROCK ROAD SOUTH, PUSLINCH, N1H 6H9	1,500
40	OUTDOOR RINK OLYMPIA ICE MACHINE, SERIAL NO. KSP 770304, 23 BROCK ROAD SOUTH, PUSLINCH, N1H 6H9	12,500 SPE VAL
41	BOOTH AND WASHROOM CONTENTS, MORRISTON MEADOWS PARK, 2 CURRIE DR, MORRISTON , N0B 2C0	2,000
42	EIGHT (8) ULTRAVIOLET UNITS, VARIOUS LOCATIONS	24,000
	<u>PUSLINCH CC</u>	
31	CONTENTS PUSLINCH COMMUNITY CENTRE, 23 BROCK ROAD SOUTH, PUSLINCH, N1H 6H9	100,000
	<u>ROADS</u>	
43	2000 CHAMPION 9710 GRADER, SERIAL NO.33330, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	260,000
44	1999 CHAMPION GRADER, MODEL NO. 740A-VHP, SERIAL NO. ST4644, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	260,000
45	2008 JCB BACKHOE MODEL 214/3CX14 SERIAL TC840911133, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	90,000
46	COMMUNICATION RECEIVING AND TRANSMITTING EQUIPMENT, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	35,000
47	MISCELLANEOUS TOOLS, EQUIPMENT, MATERIALS AND SUPPLIES, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	90,000
48	SIGNS, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	20,000
49	WATER PUMP AND HOSE, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	35,000
50	NEW HOLLAND DISC MOWER, SERIAL NO.140020, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	10,000
51	SNOW PLOWING EQUIPMENT, 7404 WELLINGTON ROAD 34, GUELPH, N1H 6H9	100,000

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REF:62850

08/07/2013

TOTALS:BLANKETSPECIFIED

2,116,300

1,146,700