

The Municipality of the District of St. Mary's

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REQUEST FOR PROPOSAL

MUNICIPAL INSURANCE SERVICES

*Proposals must be received no later than **March 9th, 2021 at 4pm.***

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PART 1- GENERAL INFORMATION

1.1 BACKGROUND INFORMATION

1.1.1 Located in the heart of Nova Scotia's Eastern Shore, the Municipality of the District of St. Mary's is a rural municipality consisting of seven electoral districts. Incorporated in 1879 the Municipality has a population of 2,233 and is bounded by the counties of Antigonish and Pictou, the municipalities of Halifax and Guysborough, and the Atlantic Ocean. The St. Mary's Administration Building was built in 2012 and operates with eleven full time employees and seven councillors.

1.2 GENERAL TERMS & CONDITIONS

1.2.1 The following is the general terms and conditions for the Request for Proposals (RFP) except as modified by addenda issued by the Municipality of the District of St. Mary's (Municipality) prior to the RFP closing date.

1.2.2 By submitting a response to the RFP, the Contractor represents and warrants that such bid is genuine and not false and collusive or made in the interest of or on behalf of any person therein named, and that the bidder has not, directly or indirectly, induced or solicited any other bidder to put in a false bid, or any other person, firm or corporation to refrain from bidding, and that the bidder has not in any manner sought by collusion to secure to the bidder an advantage over any other bidder.

1.2.3 If at any time it shall be found that the person, firm or corporation to whom a contract has been awarded has in presenting any bid or bids, colluded with any other party or parties, then the contract so awarded shall be liable to the Municipality for all loss or damage which the Municipality may suffer thereby; and the Municipality may advertise for a new contract and for said labour, supplies, materials, equipment or service. Unauthorized conditions, limitations or provisions attached to an RFP may cause its rejection.

1.2.4 The Contractor, by submitting a bid, shall represent and warrant that they have sufficiently informed themselves in all matters affecting the performance of the work or the furnishing of the labour, supplies, materials, equipment, or service called for in the quotation documents; that have checked their bid for errors and omissions; that the amounts stated in the bid are correct.

- 1.2.5 The Contractor shall confirm in their submission that the Contractor agrees to abide by the terms and conditions outlined in the RFP. Submissions which do not have this confirmation will not be considered.
- 1.2.6 Any questions concerning this Request for Proposals including questions concerning specifications, work requirement or application, can be directed to:
- Marvin MacDonald
Chief Administrative Officer
- The Municipality of the District of St. Mary's
8296 HWY 7
PO Box 296
Sherbrooke, NS
B0J 3C0
Tel: (902) 522-2049
Email: marvin.macdonald@saint-marys.ca
- 1.2.7 Any attempt by the Proponent or any of its employees, agents, contractors, or representatives to contact members of Municipal Council or Municipal staff not identified in Section 2 of this RFP may lead to disqualification.
- 1.2.8 Any changes to this RFP shall be stated in writing by Addenda. Verbal statements made by Municipal staff or their representatives shall not be binding.
- 1.2.9 All potential Bidders who download the RFP documents from the Municipality's website or a third-party website are advised that they should periodically check those websites for any addendums that may be issued. Those websites do not record or otherwise track information on persons downloading RFP documents.

PART 2- REQUIREMENTS FOR PROPOSALS

2.1 INSTRUCTIONS AND SUBMISSIONS

- 2.1.1 The Municipality of the District of St. Mary's invites proposals for its insurance program. All information supplied in response to the RFP must contain sufficient details to support the services proposed. The Proposals will be based upon the specifications contained in this document. The insurance policies will take effect as of midnight April 1st, 2021.
- 2.1.2 This document is not intended to limit submissions, but rather to provide a common framework for the Municipality to assess each recipient in a demonstrably fair process. Recipients are encouraged to provide any unsolicited information or material not

specifically covered in the sections of this RFP. Any such information must be identified in a separate section.

- 2.1.3 Proponents are urged to structure their response in accordance with the requirements contained in this document. It will be by these criteria that we will determine whether a response is complete, appropriate and competitive. Proposals that do not conform to these requirements may not be considered.
- 2.1.4 Proposals must be clearly marked “**Municipal Insurance Services for the Municipality of the District of St. Mary’s**” and submitted before **March 9th at 4pm**. Proposals can be submitted in hard copy or electronically to the attention of:

Marvin MacDonald
Chief Administrative Officer

The Municipality of the District of St. Mary’s
8296 HWY 7
PO Box 296
Sherbrooke, NS
B0J 3C0
Tel: (902) 522-2049
Email: marvin.macdonald@saint-marys.ca

2.2 RIGHTS OF THE MUNICIPALITY

- 2.2.1 The Municipality reserves the right to reject any and all proposals based on the best interest of the Municipality and to waive formality or technicality in any proposal. The Municipality reserves the right to select a proposal other than the lowest priced proposal based on any criteria which in its sole and absolute discretion the Municipality deems to be in its best interest.
- 2.2.2 The Municipality is not liable for any costs incurred by interested parties in the preparation of their response to this request or subsequent interviews. Furthermore, the Municipality shall not be responsible for any liabilities, cost, loss or damage incurred, sustained or suffered by any interested party, prior or subsequent to, or by reason of the acceptance, or non-acceptance by the Municipality of any response, or by reason of any delay in the acceptance of the response.
- 2.2.3 The Municipality reserves the right to request proponents to provide additional information and address specific requirements not accurately or adequately covered in their initial submissions.

2.2.4 In the event that a number of suppliers submit bids in substantially the same amount or score, the Municipality may, at its discretion, call upon those bidders to submit further bids.

2.3 EVALUATION & CRITERIA

2.3.1 All proposals will be evaluated for completeness and suitability for the requirements. Bids will be evaluated by Municipal Staff and a recommendation provided to Municipal Council.

2.3.2 The intent is to have the Proponent make recommendations on what they perceive to represent the best “value for money”. To this extent, shortlisted proponents may be invited to meet with the Municipal Staff to discuss the requirements, opportunities, goals, infrastructure & liabilities, current coverage, forecasted trends, etc. This will be the Proponent’s opportunity to inquire about any aspect of the service offering. Proponents are then to take this information and formulate a proposal which covers the services required, in whole or in part, and provide a detailed submission in response.

2.3.3 All proposals will be evaluated based upon the following general criteria:

- Insurance Coverage and Quality (including but not limited to)- insurers identified, warranted firm quote, insurer ratings stability and reputation, wordings attached, and deviations from coverage specifications.
- Insurance Broker and Services (including but not limited to)- responsibilities defined, license as broker, municipal experience and clients, account management quality & experience, service plan, rating & premium detail and breakdown, claims management plan and references.
- Price - quoted price from proponent.

2.3.4 Each element of coverage/service must be well defined with all details well explained and cost of each broken out. The Municipality may opt to break the total package into smaller parcels to different insurance providers if deemed to be the best value to the Municipality.

2.4 TIMELINE & REQUIREMENTS

2.4.1 This Request for Proposal process will be governed by the following timetable of events. Although the Municipality will attempt to meet all dates, it specifically reserves the right to modify any date(s) at its sole discretion by notifying all insurance brokers in writing at the addresses noted in the Proposals submitted to the Municipality.

Table 2.4- Timeline 2021

ITEM	DATE
Availability of RFP	February 23, 2021
Proposal Submission	March 9, 2021
Submission Evaluations	March 10- March 12, 2021
Preferred Insurance Broker Recommendation to Council	March 17, 2021
Formal Appointment by Council	March 31, 2021
Effective Date of Insurance	April 1, 2021

2.4.2 All Insurance Brokers submitting bids must be currently licensed under the Insurance Act to do business in the province of Nova Scotia.

2.4.3 Proponents must provide “**Form 5.1- Insurance Proposal Form**” in its proposal.

2.4.4 “**Form 5.2- Annual Premiums/Fees Form**” must be provided for tabulation purposes. Where applicable, proposals must include all insurance, rating bases and premiums.

2.4.5 Proponents must complete requirements outlined in section 2.5.2 under “Part 2.5 Specifications”.

2.4.6 The Municipality is not exempt for Harmonized Sales Tax (HST) purposes. As a result, the aggregate amount of the tender is subject to HST. However, prices submitted shall not include HST.

2.4.7 Proposals must be based on the enclosed specifications with any deviations to be specifically stated in the broker’s proposal.

2.4.7 In addition to the premiums for each section of coverage shown in “**Form 5.2- Annual Premiums/Fees Form**”, proposals must show the proposed insurance company for each section of coverage and include a specimen of the proposed policy wording.

2.5 SPECIFICATIONS

2.5.1 The specifications contained in Part 3 are based on the Municipality's existing insurance program. These specifications are the basis on which the Municipality seeks proposals on its insurance program. The cancellation clause on all policies is to be a minimum of 60 days or date of policy expiration. Details on specification are provided in Part 3 under the following policy headings:

- General Liability Insurance
- Errors and Omissions Liability Insurance
- Non-Owned Automobile Liability Insurance
- Environmental Liability Insurance
- Crime Insurance
- Volunteers' Accident Insurance
- Property Insurance
- Equipment Breakdown Insurance
- Owned Automobile Insurance
- Cyber Insurance

2.5.2 Each bidder is required to provide a written response to each of the following items:

- Brief history of firm, including company size, history, organization structure, staffing levels and locations.
- For each insurer, provide evidence of AM Best rating of equivalent.
- Experience during the last five years delivering insurance services to municipal clients.
- Account Management team proposed, including qualifications and functions of team members.
- Confirm that, in staff, the Proponent is licensed and in good standing as an insurance broker in the Province of Nova Scotia.
- Brief overview of the risk management services to be provided.
- Any advisor services included.
- Claims handling insurers for the Municipality, including advocacy commitments or conflict of interest.
- Use of adjusters, legal representatives, investigation and settlements.
- Proposed insurance policy wordings, and rates and premium calculations for property; general, errors and omissions, environmental (including additional insured clauses) and cyber insurances.

2.5.3 The Proponent will inform the Municipality, not less than 4 working days before tender closing, of omissions, errors or ambiguities found in the documents. If the Municipality considers that a correction, explanation, or interpretation is necessary, a written addendum will be posted on the Provincial Procurement Website and the Municipal Website no later than 48 hours before Tender Closing. Prospective and bidders shall be responsible to review the website for any addenda that have been issued.

Part 3- INSURANCE POLICY SPECIFICATIONS

3.1 GENERAL LIABILITY INSURANCE

Description:

Broad commercial general liability Insurance covering all operations and liability of the Municipality against claims arising from bodily injury, property damage, personal injury.

Insured:

Municipality of the District of St. Mary's

Additional Insured:

Any councillors, directors, officers, employees, duly appointed volunteers and members of any duly appointed committees.

Policy Coverage and Conditions:

- Occurrence Form
- Bodily Injury Liability
- Property Damage Liability
- Personal Injury Liability
- Insured Contract
- Tenants' Legal Liability
- Liquor License Act

Any one liability claim with no annual aggregate	\$5,000,000
Wrongful Dismissal (legal expense) Limit per Claim	\$250,000
Wrongful Dismissal Deductible	\$5,000
Forest Fire Expense Endorsement	\$1,000,000
Sewer Backup- Per Claim Deductible	\$5,000
Third Party Liability Deductible	\$5,000
Voluntary Medical Payments Extension	\$50,000
Voluntary Property Damage Extension	\$50,000
Employee's Voluntary Compensation- Per Claim	\$50,000

3.2 ERRORS AND OMISSIONS LIABILITY INSURANCE

Description:

Insurance on liability for errors and omissions arising from any wrongful act causing financial loss to a third party.

Insured:

Municipality of the District of St. Mary's

Additional Insured:

Any councillors, directors, officers, employees, duly appointed volunteers and members of any duly appointed committees.

Policy Coverage and Conditions:

- Broad form definition of Insured applies including: councillors, employees, statutory officers, firefighters, volunteers, boards, commissions and committees.
- Employee Benefits Programs included.

Limits of Protection per Claim	\$5,000,000
Deductible	\$5,000

3.3 NON-OWNED AUTOMOBILE LIABILITY INSURANCE

Description:

Provides coverage for legal liability arising from accidents involving vehicles not owned by the Municipality but being operated on their behalf. Coverage is provided as per the Statutory Non-Owned Automobile policy form.

Insured:

Municipality of the District of St. Mary's

Additional Insured:

Any councillors, directors, officers, employees, duly appointed volunteers and members of any duly appointed committees.

Limits of Protection per Claim	\$5,000,000
Legal Liability for Non-Owned Vehicles (S.E.F. No 94)	\$250,000
Deductible	\$500 (S.E.F. No 94)

3.4 ENVIRONMENTAL LIABILITY INSURANCE

Description:

Environmental liability ongoing bodily injury, property damage and costs to control, repair, clean-up or restore environmental impairment.

Insured:

Municipality of the District of St. Mary's

Additional Insured:

Any councillors, directors, officers, employees, duly appointed volunteers and members of any duly appointed committees.

Policy Coverage and Conditions:

- Broad definition of Environmental Impairment applies.
- Coverage for both sudden and accidental events and for liability resulting from events that occur gradually and over a period of time.
- Coverage is to include liability arising out of the escape of contaminants from properties previously owned, leased or operated by the Municipality.
- No exclusion for landfill sites, open or closed.
- No exclusion for fuel tanks, above or underground.
- First party cleanup as is (including on owned sites) where required by regulators or by mitigation of liabilities.

Limits of Protection per Claim	\$1,000,000
Annual Aggregate	\$2,000,000
Self-Insured Retention	\$5,000

3.5 CRIME INSURANCE

Description:

Loss of money, securities, and other property through the fraudulent or dishonest acts of employees and others.

Insured:

Municipality of the District of St. Mary's

Additional Insured:

Any councillors, directors, officers, employees, duly appointed volunteers and members of any duly appointed committees.

Policy Conditions:

- Coverage to be provided on a broad form Commercial Blanket Bond package.
- Depositors' forgery
- The definition of "employee" is to be 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.

Employee Dishonesty - Form A	\$1,000,000
Loss Inside the Premises	\$300,000
Loss Outside the Premises	\$300,000
Money Orders and Counterfeit Currency	\$200,000
Forgery or Alteration	\$1,000,000
Computer and Transfer Funds	\$200,000
Audit Expenses	\$200,000

3.6 VOLUNTEERS' ACCIDENT INSURANCE

Description:

This policy provides accident insurance coverage for the benefit of any person acting as a volunteer on behalf of the Municipality. All benefits are payable in addition to any other benefits that the injured person may receive.

Insured:

Municipality of the District of St. Mary's

Additional Insured:

Municipal Volunteers.

Policy Coverage and Conditions:

- Coverage applies while the individual is acting within the scope of their duties, including all travel required.
- Total Loss of Time- Weekly indemnity is payable for 52 weeks
- Partial Loss of Time- Weekly indemnity is payable for 52 weeks

Accidental Injury, Death & Dismemberment	\$250,000
Paralysis	\$100,000
Weekly Indemnity- Total Loss of Time	\$500
Weekly Indemnity- Partial Loss of Time	\$250
Accident Reimbursement	\$15,000
Dental Expenses	\$5,000
Occupational Retraining	\$15,000
Repatriation	\$15,000
Dependent Children's Education- Per Child	\$10,000
Dependent Children's Day Care- Per Child	\$10,000
Spousal Occupational Training	\$15,000
Home Alterations and Vehicle Modification	\$15,000
Seatbelt Dividend	10% of Principal Sum
Funeral Expense	\$10,000
Identification Benefit	\$5,000
Eyeglasses, Contact Lenses and Hearing Aids	\$3,000
Workplace Modification Benefits	\$5,000
Deductible	NIL

3.7 PROPERTY INSURANCE

Description:

“All Risk” coverage on the Municipality’s assets from direct physical loss or damage. Coverage is provided on a blanket basis unless otherwise indicated.

Insured:

Municipality of the District of St. Mary’s

Policy Conditions:

- Property Coverage- Blanket Limit- See **Schedule 5.3 “Municipal Properties & Content”**
- Deductible- \$2,500

Supplemental Coverage:

Building By-Laws	Included
Building Damage by Theft	Included
Debris Removal Expense	Included
Electronic Computer Systems:	
- Hardware and Media	Included
- Breakdown	\$41,400
- Extra Expense	\$10,000
Fire or Police Department Service Charges	Included
First Party Pollution Clean-up	Included
Fungi and Spores	\$10,000
Inflation Adjustment	Included
Newly Acquired Property	Included
Professional Fees	Included
Property at Unnamed Locations	Included
Property Temporarily Removed	Included
Recharge of Fire Protection Equipment Expenses	Included
Sewer Back Up and Overflow	Included

Public Entity Extension Endorsement:

Accounts Receivable	\$500,000
Bridges and Culverts	\$50,000
Building Coverage Owned due to Non Payment of Municipal Taxes	\$100,000
Building(s) in the Course of Construction Reporting Extension	\$1,000,000
By Laws- Governing Acts	\$25,000
Consequential Loss Caused by Interruption of Services:	
- On Premises	Included
- Off Premises	\$1,000,000

Cost to Attract Volunteer Following a Loss	\$10,000
Errors and Omissions	Included
Exterior Paved Surfaces	\$50,000
Extra Expense	\$500,000
Fundraising Expenses	\$10,000
Green Extension	\$50,000
Ingress and Egress	Included
Leasehold Interest	\$25,000
Master Key	\$25,000
Peak Season Increase	\$25,000
Personal Effects	\$25,000
Property of Others	\$25,000
Rewards: Arson, Burglary, Robbery and Vandalism	\$25,000
Signs	Included
Vacant Property	\$1,000,000
Valuable Papers	\$500,000

Additional Endorsements:

Scheduled Items Endorsement	As per Schedule 5.5
Excluded Locations or Items	As per Schedule 5.4
Earthquake Endorsement	Included
Flood Endorsement	Included
Licensed Equipment Blanket Coverage Extension	Included
Water Distribution Systems Extension	As per Schedule 5.6

3.8 EQUIPMENT BREAKDOWN INSURANCE

Description:

Sudden and accidental mechanical breakdown to boilers, pressure vessels, and other machinery and equipment including resultant damage. Inspections and certification services as required by law.

Insured:

Municipality of the District of St. Mary's

Policy Conditions:

- Broad form coverage provided
- Broad definition of object, includes communication equipment and production machinery
- Settlement is based on repair or replacement costs (no depreciation factor)
- Broad definition of accident applies
- New locations and newly installed objects are automatically included
- Errors and Omissions
- Denial of Access
- Joint loss agreement

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:	\$5-10,000

3.9 OWNED AUTOMOBILE INSURANCE

Description:

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.

Insured:

Municipality of the District of St. Mary’s

Policy Conditions:

- Coverage provided for Third Party Liability, Statutory Accident Benefits, Uninsured Automobile,
- Direct Compensation (property damage), and Physical Damage as shown.
- Coverage is provided on a blanket basis.
- Replacement cost with no deduction for depreciation up to 25 years of age.
- Valued coverage 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 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.

Liability Limit	\$5,000,000
All Perils	Value of Vehicle
Deductible (All Perils)	\$2,500

3.10 CYBER INSURANCE

Description:

Coverage from breach, sabotage, breakdown, or malfunction of cyber or IT systems used by the Municipality resulting in disruption of activities.

Insured:

Municipality of the District of St. Mary's

Additional Insured:

Any councillors, directors, officers, employees, duly appointed volunteers and members of any duly appointed committees.

Policy Conditions:

- Defense costs
- Data recovery expense
- Loss of business income (12 hour wait)
- Privacy regulatory liability and penalties including fines
- Crisis management costs, consumer notification expenses and customer support and credit monitoring expenses
- Cyber extortion expenses
- Breach event costs
- Breach of contractual duty to maintain security or confidentiality
- Multi-media activity, et al.

Per Occurrence	\$1,000,000
Deductible	\$5,000

Part 4- INSURANCE UNDERWRITING INFORMATION

4.1 RISK PROFILE

The insurable risk profile of the Municipality of the District of St. Mary's is not very different from most other rural municipalities in Nova Scotia. Our services, resources, budget challenges, successes and losses are again not out of the ordinary. The Municipality believes it has a better than average insurance claims record as shown in the next section.

4.2 CLAIMS

Previous insurance claims made by the Municipality of the District of St. Mary's have been few and not unlike those of non-urban municipalities in Nova Scotia.

Since 2011, the following insurance claim has been reported (excluding insurer's adjustment expenses).

Table 4.1- Insurance Claims (2011-2021)

Policy	Number of Claims	Amount (Paid & Reserved)
Property Insurance (Feb 7, 2012)	1	\$92,077.87
Total	1	\$92,077.87

4.3 PROPERTY INSURANCE VALUES

A summary statement of insurance values are as follows:

Table 4.3- Summary of Insurance Values for Blanket Coverage

Property Value Range	Number of Buildings Listed	Total Value of Buildings and Content
Over \$1 million	4	\$11,273,135
\$500,000- \$1 million	0	\$0
\$100,000- \$499,999	4	\$737,400
\$50,000- \$99,999	1 building + 1 vehicle	\$147,600
\$10,000- \$49,999	5 buildings + 1 vehicle	\$270,100
< \$10,000	1	\$7,800
TOTALS	15	\$12,436,035

** Insurance values to be included for "ACV" under an additional endorsement are not included.*

An itemized schedule of the Municipality's Building/Structures and Content Property can be found in **Schedule 5.3- "Municipal Properties & Contents- Blanket Coverage"**

An itemized schedule of the Municipal Building/Structures that are not included in the blanket coverage and are to be included separately as an additional endorsement for the actual cash value can be found in **Schedule 5.4- "Additional Items Endorsement"**.

4.4 VEHICLES

The Municipality has two owned vehicles. Please see **Schedule 5.6- "Fleet Schedule"**

Part 5- FORMS

5.1 INSURANCE PROPOSAL FORM

THE MUNICIPALITY OF THE DISTRICT OF ST. MARY'S

Insurance Broker			
Address			
Phone		Fax	
Name of Person Signing for Insurance Broker			
Position of Person Signing for Insurance Broker			

I/We, the undersigned, having examined the Request for Proposal for Municipal Insurance for the Municipality of the District of St. Mary's, and having read, understood, and accepted the conditions outlined in the Request for Proposal, each and all of which form a part of this proposal, hereby offer to supply insurance services in strict accordance with the conditions hereto attached and as outlined in this proposal.

Signed at _____ this _____ day of _____, 2021.

AUTHORIZED SIGNATURE

PROPONENT

5.2 ANNUAL PREMIUMS/FEES FORM

THE MUNICIPALITY OF THE DISTRICT OF ST. MARY'S

	Quoted Premium
General Liability Insurance	
Errors and Omissions Liability Insurance	
Non-Owned Automobile Liability Insurance	
Environmental Liability Insurance	
Crime Insurance	
Volunteers' Accident Insurance	
Property Insurance	
Equipment Breakdown Insurance	
Owned Automobile Insurance	
Cyber Insurance	
Total Cost	

5.3 MUNICIPAL PROPERTIES & CONTENTS SCHEDULE- BLANKET COVERAGE

Item Description	Estimate of Values
150 CAPE GEGOGAN ROAD, GEGOGAN Shed and Office	\$10,500
150 CAPE GEGOGAN ROAD, GEGOGAN Transfer Station #1	\$160,800
150 CAPE GEGOGAN ROAD, GEGOGAN Household Hazardous Waste Building	\$32,700
150 CAPE GEGOGAN ROAD, GEGOGAN Weigh Scale	\$47,100
16 MAIN STREET, SHERBROOKE Municipal Garage	\$27,300
630 LIGHTHOUSE ROAD, PORT BICKERTON Interpretive Center (Old Lighthouse)	\$228,800
619 LIGHTHOUSE ROAD, PORT BICKERTON Lighthouse Keeper's House	\$243,800
640 LIGHTHOUSE ROAD, PORT BICKERTON Electronic Light Building (Building Shell Only)	\$68,300
8226 MAIN STREET, SHERBROOKE Freshwater Treatment Station	\$2,106,400
(near) 8107 HWY7, SHERBROOKE Freshwater Pre-Insulated Pipe and Controller	\$30,100
44 WHARF ROAD, SHERBROOKE Sewage Treatment Plant	\$2,186,500
(near) 8107 HWY 7, SHERBROOKE Sewer Force Main Pre-Insulated Pipe and Controller	\$31,500
8216 HWY 7, SHERBROOKE Water Pumphouse	\$104,000
8296 HWY 7, SHERBROOKE Municipal Office Building	\$1,173,100
8296 HWY 7, SHERBROOKE Storage Shed	\$2,400

164 OLD ROAD HILL, SHERBROOKE Recplex Building	\$5,589,000
164 OLD ROAD HILL, SHERBROOKE- CONTENTS Recplex Building	\$103,135
164 OLD ROAD HILL, SHERBROOKE Recplex Zamboni	\$12,000
8296 HWY 7, SHERBROOKE- CONTENTS Municipal Office	\$115,000
11 MAIN STREET, SHERBROOKE- CONTENTS Sherbrooke Library	\$30,900
8296 HWY 7, SHERBROOKE- CONTENTS Municipal Office Shed	\$12,000
8296 HWY 7, SHERBROOKE ECS Hardware	\$36,000
8296 HWY 7, SHERBROOKE ECS Media	\$5,400
150 CAPE GEGOGAN ROAD, GEGOGAN 1998 Case 580L Backhoe	\$79,300
TOTAL	\$12,436,035

5.4 EXCLUDED LOCATIONS OR ITEMS SCHEDULE

Location and/or Item Description

8226 MAIN STREET, SHERBROOKE
Freshwater Treatment Plant Storage Shed

16 MAIN STREET, SHERBROOKE
Municipal Office Storage Shed

619 LIGHTHOUSE ROAD, PORT BICKERTON
Garage Shed (Lighthouse Keepers House)

630 LIGHTHOUSE ROAD, PORT BICKERTON
Interpretive Centre (Old Lighthouse) Contents and Equipment (Insured Elsewhere)

640 LIGHTHOUSE ROAD, PORT BICKERTON
Former Pumhouse (Lighthouse Keepers House)
Contents and Equipment Including the Electronic Light (Insured Elsewhere)

150 CAPE GEGOGAN ROAD, GEGOGAN
Storage Building (Quonset)
Storage Building (Quonset) Contents and Equipment

5.5 ADDITIONAL ITEMS ENDORSEMENT SCHEDULE

Item Description	Coverage	Deductible	Basis of Settlement	Limit of Insurance
11 MAIN STREET, SHERBROOKE Sherbrooke Library	All Risk	\$2,500	Actual Cash Value	\$162,100
8232 MAIN STREET, SHERBROOKE Storage Garage	All Risk	\$2,500	Actual Cash Value	\$15,200
150 CAPE GEGOGAN ROAD, GEGOGAN Transfer Station #2	All Risk	\$2,500	Actual Cash Value	\$74,200
35 HOSPITAL ROAD, SHERBROOKE Sewage Lift Station #4	All Risk	\$2,500	Actual Cash Value	\$206,400
4133 SONORA ROAD, SHERBROOKE Sewage Lift Station #2	All Risk	\$2,500	Actual Cash Value	\$210,800
8133 HWY 7, SHERBROOKE Sewage Lift Station #3	All Risk	\$2,500	Actual Cash Value	\$252,900
NEAR 94 MAIN STREET, SHERBROOKE Sewage Lift Station #1	All Risk	\$2,500	Actual Cash Value	\$262,300
TOTAL				\$1,183,900

5.6 WATER DISTRIBUTION SYSTEMS SCHEDULE

Location and Insured Items

8226 MAIN STREET, SHERBROOKE
Freshwater Treatment Station

44 WHARF ROAD, SHERBROOKE
Sewage Treatment Plant

8107 HWY 7, SHERBROOKE
Freshwater Pre-Insulated Pipe and Controller
Sewer Force Main Pre-Insulated Pipe and Controller

8216 HWY 7, SHERBROOKE
Water Pumphouse

5.6 FLEET SCHEDULE

Item #	Year	Model	Value
1	1998	CASE BACKHOE	\$79,300
2	1997	ZAMBONI	\$12,000