

# Municipal Liability Insurance



This insurance provides coverage against claims arising from bodily injury, property damage, and personal injury, with respect to all **operations of the Municipality**.

**Definition of Insured includes:** Councillors, Employees, Statutory Officers, Firefighters, Members of Police Force, Volunteers, Boards, Commissions, and Committees

**\$5,000,000 General Liability per occurrence (base limit with higher limits available)**  
**\$5,000,000 Annual Aggregate applicable to Products and Completed Operations only**

## Extensions of Coverage

- \$5,000,000 Employer's Liability\*
- \$5,000,000 Tenants Legal Liability\*
- \$5,000,000 Employee Benefits Liability\*
- \$5,000,000 Incidental Medical Malpractice\*
- \$50,000 Voluntary Medical Payments\*\*
- \$2,000,000 Forest Fire Fighting Expenses\*\*
- \$50,000 Voluntary Property Damage Payments\*\*
- \$250,000 Incidental Garage Operations\*\*
- \$100,000 Municipal Marina Legal Liability per pleasure craft / \$1,000,000 property damage aggregate
- \$500,000 Wrongful Dismissal (Legal Expense)\*\*\*
- \$250,000 Conflict of Interest Reimbursement Expenses\*
- \$100,000 Legal Expense Reimbursement Expenses any one claim / \$1,000,000 policy period aggregate
- \$5,000,000 Non-Owned Automobile Liability\*
- \$250,000 Legal Liability for Non-Owned Auto\*
- \$5,000,000 Wrap Up Liability Difference on Conditions and Difference in Limits\*

\*Any one occurrence

\*\*Any one occurrence and policy period aggregate

\*\*\*Any one occurrence / \$1,000,000 policy period aggregate

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## Available Endorsements

- \$5,000,000 Municipal Errors and Omissions Liability any one occurrence and policy period aggregate
- \$2,500,000 Environmental Impairment Liability any one occurrence / \$5,000,000 policy period aggregate
- \$250,000 Molestation and Abuse Liability any one occurrence / \$1,000,000 policy period aggregate
- Voluntary Compensation – as per schedule – available upon request
- \$5,000,000 Police Officer Assault any one occurrence

## Policy Includes

- Sudden and Accidental Pollution
- Cross Liability
- Severability of Interests
- Contractual Liability
- Liquor Liability
- Cannabis Liability (where legally permitted)

## Unlimited Retroactive Dates

- Incidental Medical Malpractice
- Municipal Errors and Omissions Liability
- Environmental Impairment Liability
- Abuse/Molestation Liability

**Ready to get started?**

**Contact us today.**

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