

Municipal Liability Insurance



Definitions

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.

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

Unlimited Retroactive Dates

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

Policy Includes

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

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***
- \$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

Ready to get started?
Contact us today.

