

PREMIUM BREAKDOWN BY LINE OF COVERAGE

LINE OF COVERAGE - GENERAL INSURANCE PROGRAM	2018 PREMIUM Excl. Taxes	2019 PREMIUM Excl. Taxes	2019 PREMIUM CHANGES INCREASES/(DECREASES)
Municipal General Liability (includes Public Officials Liability, Environmental Impairment Liability, Employee Benefits Liability, Legal Expense Insurance, Non-Owned Automobile)	\$76,000	\$76,000	\$ -
Excess Liability	\$16,200	\$16,200	\$ -
Community Hall Boards Liability	\$12,000	\$12,000	\$ -
Recreation Affiliates	\$2,400	\$2,400	\$ -
Crime	\$2,000	\$2,000	\$ -
Owned Automobile	\$103,158	\$106,994	\$ 3,836
Property (includes Boiler & Machinery and Computer/EDP/Media)	\$180,788	\$189,139	\$ 8,351
Cyber Insurance	\$16,750	\$18,500	\$ 1,750
Volunteers' Accident Benefit	\$750	\$750	\$ -
TOTAL - GENERAL INSURANCE PROGRAM	\$410,046	\$423,983	\$ 13,937

LINE OF COVERAGE - LANDFILL SITES	2018 PREMIUM Excl. Taxes	2019 PREMIUM Excl. Taxes	2019 PREMIUM CHANGES INCREASES/(DECREASES)
Landfill - General Liability & Environmental Liability	\$10,500	\$10,500	\$ -
Landfill - Excess Liability	\$2,500	\$2,500	\$ -
Landfill - Property Policy	\$903	\$902	-\$ 1
TOTAL - LANDFILL SITES	\$13,903	\$13,902	-\$ 1

Note: 8% Provincial Sales Tax is applicable to all lines of coverage except Automobile