

PREMIUM BREAKDOWN BY LINE OF COVERAGE

LINE OF COVERAGE - GENERAL INSURANCE PROGRAM	2019 PREMIUM Excl. Taxes	2020 PREMIUM Excl. Taxes	2020 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	\$61,600	(\$14,400)
Medical Malpractice Liability - Paramedic Services	\$0	\$28,240	\$ 28,240
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	\$106,994	\$123,684	\$ 16,690
Property (includes Boiler & Machinery and Computer/EDP/Media)	\$189,902	\$194,576	\$ 4,674
Cyber Insurance	\$18,500	\$18,500	\$ -
Volunteers' Accident Benefit	\$1,000	\$1,000	\$ -
TOTAL - GENERAL INSURANCE PROGRAM	\$424,996	\$460,200	\$ 35,204

LINE OF COVERAGE - LANDFILL SITES	2019 PREMIUM Excl. Taxes	2020 PREMIUM Excl. Taxes	2020 PREMIUM CHANGES INCREASES/(DECREASES)
Landfill - General Liability & Environmental Liability	\$10,500	\$11,050	\$ 550
Landfill - Excess Liability	\$2,500	\$2,500	\$ -
Landfill - Property Policy	\$902	\$890	(\$12)
TOTAL - LANDFILL SITES	\$13,902	\$14,440	\$ 538

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