

## 2021 Municipal Insurance Renewal

## Deductible Listing

<b>Coverage</b>	<b>2020 Policy Deductible</b>	<b>2021 Policy Deductible</b>	<b>Variance</b>
<b>General Liability</b>	\$250,000	\$250,000	None
<b>Errors and Omissions</b>	\$25,000	\$100,000	\$75,000 increase per claim
<b>Environmental Impairment Liability</b>	\$25,000	\$25,000	None
<b>EMS Medical Malpractice</b>	\$25,000	\$50,000	\$25,000 increase per claim
<b>Property</b>	\$50,000	\$50,000	None, but limit of loss to \$100 million
<b>Crime</b>	Nil	Nil	None
<b>Automobile (all perils)</b>	\$25,000	\$25,000	None
<b>Recreation Affiliates (LCIS)</b>	\$1,000	\$1,000	None
<b>Community Hall Boards</b>	\$1,000	\$1,000	None
<b>Cyber</b>	\$25,000	\$25,000	None
<b>Landfill Property</b>	\$50,000	\$50,000	None
<b>Landfill Liability</b>	\$250,000	\$250,000	None