

Deductible Listing				
Coverage	2021 Policy Deductible	2022 Policy Deductible	2023 Policy Deductible	2024 Policy Deductible
Municipal General Liability	\$ 250,000	\$ 250,000	\$ 250,000	\$ 250,000
Errors and Omissions	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000
Umbrella Liability	Nil	Nil	Nil	Nil
Medical Malpractice	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000
Community Hall Boards Liability	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Recreation Affiliates	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Environmental Impairment Liability	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Crime	Nil	Nil	Nil	Nil
Owned Automobile - All Perils Deductible	\$ 25,000	\$ 25,000	\$ 25,000	
Primary Property	\$ 50,000	\$ 50,000	\$ 50,000	
Volunteers' Accident Benefit	Nil	Nil	Nil	Nil
Cyber Insurance	\$ 50,000	\$ 100,000	\$ 100,000	\$ 100,000
Excess Property	N/A	Nil	Nil	Nil
Landfill - General Liability	\$ 250,000	\$ 250,000	\$ 250,000	\$ 250,000
Landfill - Umbrella Liability	Nil	Nil	Nil	Nil
Landfill - Property Policy	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000