



SWANSEA
TOWN HALL
COMMUNITY CENTRE

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Insurance
Draft General Information
(March 16, 2007)

- The Swansea Town Hall and its Board of Management are covered by a series of insurance policies held by the City of Toronto as outlined in the attached Summary
 - This insurance is mandated by City Council in the Association of Community Centres (AOCCs), City of Toronto Relationship Framework dated September 25, 26 and 27, 2007 Article 8.1.4
 - The City's insurance policies expressly apply to cover the programs and activities of the City and its Boards and Commissions that report to Council. The policies do not extend coverage to any third party group or organization, for example the Swansea Town Hall Association
 - Directors of the Board of Management are covered by Public Officials Errors and Omissions insurance when making decisions as Directors on matters properly before the Board
 - Proper matters before the Board are matters outlined in the following documents passed by City Council: Association of Community Centres (AOCCs), City of Toronto Relationship Framework dated September 25, 26 and 27, 2007; Governance Review of the Association of Community Centres (AOCCS) dated April 14, 15 and 16 2003; A Social Development Strategy for the City of Toronto dated 2001. These matters may also be described as the "Mandate" or "Mission" of the centre.
 - The insurance available is only on civil matters and not criminal matters, under the City's liability and errors & omissions policy
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- The insurance will pay all sums which the insurer becomes legally obliged to pay as a result of a claim.



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Swansea Town Hall

Insurance & Risk Management (IRM) purchase a variety of insurance policies to provide financial protection to the City of Toronto from the unexpected consequences of claims. The following is a summary of the coverage provided by the City's major insurance policies, **Automobile, Property, General Liability and Professional Liability**. We have also provided a review of the claim process for each. In addition to the four major policies we are responsible for maintaining the following insurance coverage:

◆ Boiler & Machinery ◆ Medical Malpractice ◆ Aircraft ◆ Garage Automobile ◆ Home Day Care ◆ Subway Rights Liability
◆ Fiduciary Liability ◆ Crime ◆ Marine ◆ Hull & Machinery ◆ Non-Owned Automobile ◆ Excess Coverage

This summary is issued as a matter of information only. The policies of insurance contain specific extensions, exclusions and limitations. For specific coverage information, please call Insurance & Risk Management.

The term of the policies is June 1, 2006 to June 1, 2007.

Comprehensive General Liability

Insurer: ACE INA Insurance Company
Policy: CGL 523682-GL
Policy Limits: The primary limit of coverage under this policy is \$5 Million.

Coverage Details: The insurer will pay all sums the City becomes legally obligated to pay as damages for third party bodily injury and property damage claims. This coverage pays for compensation to injured parties and the City's defence costs. It does not pay for any criminal defence costs or fines & penalties.

Automobile Insurance

Insurer: ACE INA Insurance Company
Policy: CAC 301537
Policy Limits: The primary limit of coverage under this policy is \$5Million.

Coverage Details: The City's fleet automobile insurance extends to all owned and leased vehicles. An automobile insurance certificate (pink slip) should be in the glove box of each city vehicle. Every qualified, licensed driver operating a City vehicle is insured under the policy. The policy does not extend to personal automobiles of employees who use their vehicle for City business an employee's own coverage would apply in those circumstances.

Property Insurance

Insurer: Factory Mutual Insurance Company
Policy: SU147
Policy Limits: This is an all-risk replacement cost policy that covers buildings, contents and equipment.

Coverage Details: This policy does not apply to infrastructure, mysterious disappearance or property of others.

Public Officials E&O

Insurer: ACE INA Insurance Company

Policy: CGL523682-EO

Policy Limits: The primary limit of coverage under this policy is \$6 Million.

Coverage Details: This insurance provides coverage for liability resulting from errors or omissions in the performance of professional duties. It applies to elected or appointed officials, officers, members of commissions, boards, units, committees and special purpose bodies operated by and under the jurisdiction of the City of Toronto. The policy also applies to the City's lawyers, architects, engineers and accountants, as well as members of the Police Service.

Claims Process: For the Public

If a member of the public wants to claim against the City of Toronto for an injury or damage to their property, please inform them to put their claim in writing and to submit it immediately to:

City of Toronto Clerk
2nd Floor, W
100 Queen Street West
Toronto, ON M5H 2N2
Fax: 416-392-1867
Email: clerk@toronto.ca

Their claim letter should include:

- Date and location of the incident
- Details of occurrence (what happened)
- Names of City staff involved
- The damages or injury that occurred

Claims Process: For Damage to City Property

Complete an Insurance Proof of Loss Form and fax it within 24 hours to the City's Insurance adjusters:

McLarens Canada
Fax 905-671-1889
Telephone 416-252-4431

The assigned adjuster will contact you upon receipt of the claim and provide guidance on further action required.

- One year limitation for submission of property claim
- Personal property of employees is not covered

MARSH

Certificate of Insurance

2006 No. C-L-06-11

Dated: June 1, 2006

This is to certify that the policies of insurance listed herein have been issued to the insured named herein for the period of insurance indicated. Notwithstanding any requirement, term or condition of any contract or other document with respect to which the certificate may be issued or may pertain, the insurance afforded by the policies listed herein is subject to all the terms, conditions and exclusions of such policies. Limits shown may have been reduced by paid claims.

This certificate is issued as a matter of information only and confers no rights upon the Certificate Holder other than those provided by this policy. This Certificate does not amend, extend or alter the coverage afforded by the policies described herein.

Name Insured and Address: City of Toronto City Hall – 100 Queen Street West Toronto, Ontario M5H 2N2	Certificate Holder: Her Majesty the Queen in Right of the Province of Ontario represented by the Ministry of Community and Social Services for the Province of Ontario 2195 Yonge Street, Toronto, Ontario, M7A 1G1
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This certificate is issued regarding: Various Events and Activities, including operated day care centres and occupation of property by the City and its various Boards and Commissions which include THE TORONTO POLICE SERVICES BOARD; THE TORONTO PUBLIC LIBRARY BOARD; EXHIBITION PLACE; AND THE HUMMINGBIRD CENTRE FOR THE PERFORMING ARTS ARE NAMED INSURED ON THE POLICIES.


Cross Liability Clause included.

Cancellation: Should any of the above described policies be cancelled before the expiration date thereof, the Insurer(s) will endeavour to mail 30 day prior written notice to the Certificate Holders, but failure to mail such notice shall impose no obligation or liability of any kind upon either the Insurer or Marsh Canada Ltd.

Type(s) of Insurance	Insurer(s)	Policy Number(s)	Effective/ Expiry Dates	Sums Insured or Limits of Liability	
Commercial General Liability	ACE INA Insurance	CGL523682-GL	June 1, 2006 To June 1, 2007	Inclusive Bodily Injury & Property Damage Liability Combined Each Occurrence or Accident	\$5,000,000

The Certificate Holder is added to the above noted policy as Additional Insured where required by contract with the City of Toronto, but only with respect to Liability arising from the operations of the Named Insured.

Marsh Canada Limited 70 University Avenue Suite 800 Toronto, Ontario Telephone (416) 349 4700	MARSH CANADA LIMITED
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BY: 
Steve Moskowitz

Finance

INSURANCE COVERAGE

Volunteers

From time to time, the issue of whether **Volunteers** are covered under the City's Commercial General Liability policy presents itself for discussion.

Volunteers are covered by the City's Commercial General Liability Insurance. The following is a brief description of the policy coverage.

Commercial General Liability Insurance

The policy provides third party bodily injury and property damage coverage and will pay on behalf of the **Named Insured** all sums the City becomes legally obligated to pay as damages which occurred as a result of the City programs and activities.

Definition of Named Insured:

All past and present Commissions, Committees or other Bodies of the named insured, Members of Council and Board of Control, appointed officials, partners, officers, directors, employees and **volunteer workers**.

Definition of Volunteer Workers

Volunteer Workers are covered by the policy while they are conducting duties, in good faith, on behalf of the City of Toronto and are

- Acting on behalf of the City of Toronto;
- Conducting duties assigned by a City staff person under the direction or supervision of City staff; and
- Not receiving remuneration.