

AGENDA

LONDON & MIDDLESEX COMMUNITY HOUSING (LMCH)

Board of Directors Meeting

1299 Oxford Street East, Unit 5C5
London, Ontario, N5Y 4W5

Thursday, October 20, 2022

5:30 PM – 6:30 PM

Board Members:

Phil Squire- Chair

Gary Bezaire

Tammy Brooks

Shellie Chowns

Adrian Cornelissen

Shawn Lewis

Josh Morgan

John Corboy

Directors:

Andrea Mackenzie

Phil Renaud

Diana Taplashvily

CEO:

Paul Chisholm

Item	Pg.	Lead	Time
1. Call to Order		P. Squire	5:30
2. Recognition of Indigenous Peoples and Lands Statement		P. Squire	
3. Completion and Acceptance of Agenda		P. Squire	
4. Disclosure of Interest			5:35
5. Approval of Minutes of Previous Meetings a. Minutes from September 15, 2022, Public Minutes		P. Squire	
6. Communications		P. Squire	
7. Delegations- None			
8. Presentations- None			
Consent Agenda Items: a) Staff Report 2022- 60 CEO Report b) Staff Report 2022- 61 Vacancy Management Report c) Staff Report 2022- 62 Tenant Director Resignation		P. Chisholm	5:40
9. In Camera Matters – None			
10. Reports and Business a) Staff Report 2022- 63 Employee Monitoring Policy <u>Finance Committee Reports for Board Approval:</u> a) Staff Report 2022-64 Staff Report RFP 2022-R004 Snow Removal Services b) Staff Report 2022- 65 2022 / 2023 HSC Insurance Program		P. Chisholm P. Renaud D. Taplashvily	5:50
11. New Business / Enquiries a) Procurement Approvals – Discussion b) Hybrid Meetings – Discussion		P. Squire P. Squire	
12. Meeting Adjournment		P. Squire	6:30

Recognition of Indigenous Peoples and Lands Statement

We would like to begin by acknowledging the treaty territory of the Anishnaabeg, which is defined within the pre-confederation treaty known as the London Township Treaty of 1796. Throughout time, this region has also become the current home to the Haudenosaunee and Lenni-Lenape Nations.

BOARD OF DIRECTORS MEETING MINUTES

September 15, 2022, at 5:30 p.m.
 London & Middlesex Community Housing
 Boardroom, 1299 Oxford Street East, Unit 5C5, London, Ontario, Canada

Board Members in Attendance:

Shawn Lewis, Chair*

Josh Morgan*

Shellie Chowns*

Tammy Brooks*

Adrian Cornelissen*

Gary Bezaire*

John Corboy*

Phillip Squire*

A. Mitchell*

Senior Leadership in Attendance:

Paul Chisholm, CEO

Andrea Mackenzie, Director of Tenant Services

Phil Renaud, Director of Property Services & Asset Management

Laura Le Faive, Communications Specialist

* *Virtual Attendance via Zoom*

1. Call to Order	S. Lewis called the meeting to order at 5:30 p.m.
2. Recognition of Indigenous Peoples and Lands	<p>S. Lewis provided the recognition address at 5:30 p.m.</p> <p><i>We would like to begin by acknowledging the treaty territory of the Anishnaabeg, which is defined within the pre-confederation treaty know as the London Township Treaty of 1796. Throughout time, this region has also become the current home to the Haudenosaunee and Leni-Lenape Nations.</i></p>
3. Completion and Acceptance of the Agenda	<p>Regarding the completion and acceptance of the agenda, moved J. Corboy, seconded by S. Chowns, PASSED 5:31pm all in favour ALL MEMBERS AGREED that the agenda BE ACCEPTED and APPROVED as presented. PASSED at 5:31pm</p>

4. Disclosures of Interest	S. Lewis called for conflict-of-interest declarations with respect to the agenda. No conflicts - of- interest declared at 5:31 p.m.
5. Approval of Board Meeting Minutes	Regarding the Board Meeting Minutes of August 18, 2022, G. Bezaire MOVED , Seconded J. Corboy that the Minutes BE ACCEPTED and APPROVED , item CARRIED at 5:31 p.m. ALL In favour.
6. Communications	<p>S. Lewis stepping down as Chair, email was sent, this will be S.Lewis last meeting as Chiar.</p> <p>MOTION To RECEIVE the communication, A. Cornelissen , Seconded by T. Brooks, All in favour, PASSED at 5:33pm.</p> <p>Call for nominations for Chair, S.Chows nominated P.Squire, P. Squire ACCEPTED the nomination for Chair.</p> <p>MOTION to appoint P.Squire as the Chair of LMCH Board of Directors, MOVED by J. Corboy, Seconded by J. Morgan. All IN Favour, PASSED at 5:34pm.</p>
7. Delegations	n/a
8. Presentations	n/a
9. Consent Items	<p>MOTION to RECEIVE reports for information, MOVED by J. Corboy, Seconded by G. Bezaire, ALL in Favour, PASSED at 5:49pm.</p> <p>a. Staff Report 2022- 55 CEO Report P.Chishlom provided an overview of the report. Discussed Town Halls, report back follow up timeline and ongoing recruitment.</p> <p>b. Staff Report 2022- 56 Vacancy Management Report P.Chishlom provided overview of the report, late fall the expectation is to be back on target for 3% vacancy rate.</p>



10. In Camera	a) none
<p>11. Reports and Business</p> <p>a) Staff Report 2022-57 CMHC Accessible Unit Modifications – 349 Wharnccliffe</p> <p>b) Staff Report 2022-58 CMHC Site Improvements Allan Rush – Contract Award Asphalt Replacement</p> <p>c) Staff Report 2022- 59 Tenant Advisory Council Membership</p>	<p><u>Finance Committee Reports for Board Approval:</u></p> <p>P. Renaud provided report over view. Discussion: On materials being used in future projects.</p> <p>MOTION to RECEIVE and APPROVE Report P.Squire, Seconded by A. Cornelissen , All in Favoieur, PASSED at 5:52pm.</p> <p>P. Renaud provided report over view</p> <p>MOTION to RECEIVE and APPROVE Report S. Chowns, Seconded by J. Corboy , All in Favoieur, PASSED at 5:53pm.</p> <p>P. Chisholm, Provided over view of application process and final eligible candidates brought forward for Board Approval.</p> <p>MOTION to RECEIVE and APPROVE report MOVED by S. Chowns, Seconded by, G. Bezaire , All in Favour, PASSED 5:55pm.</p>
New Business	A. Mithcell, Brought forward regisgnation for Board position.
13. MEETING ADJOURNMENT	MOTION to BE ADJOURNED, J. Corboy, Seconded by G. Bezaire MOTION PASSED at 5:58pm.

Shawn Lewis, Chair

Paul Chisholm, CEO

STAFF REPORT 2022-55

TO: LMCH Board of Directors

FROM: Paul Chisholm, Chief Executive Officer

SUBJECT: CEO Update

DATE: October 20, 2022

PURPOSE:

The purpose of the report is to provide updates to the Board on the status of key initiatives previously approved, introduce items that may come before the Board in future meetings and to provide updates on meetings, events or operational activities that may be of interest to the Board.

RECOMMENDATION:

That the CEO Update report **BE RECEIVED** for information.

UPDATES:

Sector Engagement

2022 IHP Leadership Exchange

LMCH is one of the 30 Community Housing Providers that is part of Housing Partnership Canada (HPC). Members of HPC are also part of International Housing Partnership (IHP) which includes housing partnership organizations in the United States, the United Kingdom and Australia. More than sixty members of IHP met in Toronto on October 3-7 for the 2022 IHP Leadership Exchange. During this exchange we engaged our national and international colleagues in discussions on:

- International government housing policy,
- The current economic environment.
- Supporting transformation in the sector
- Talent acquisition, development and retenions, Climate Adaptation and Resilience
- Workforce Diversity and Inclusivity

In addition to the formal session, we were able site tours to Woodgreen's Homeward Bound Program and Regent Park.

Ontario Non-Profit Housing Association

LMCH has recently joined Ontario Non-Profit Housing Association (ONPHA). ONPHA represents over 760 non-profit housing providers across Ontario and its members house over 400,000 people in 160,000+ affordable non-profit rental units. ONPHA provides advocacy and government relations support, research, sample policies and practical resources, education and training, and management advice on issues that impact their membership and the tenants they serve.

ONPHA has an annual conference and the theme this year is 'Our Shared Horizon'. Two staff will attend the conference in early November to network with other providers in Ontario and attend session on topics ranging from transformation, innovation, governance, and leadership.

Staff Townhalls

In October I held staff session to provide an update on the ReImagine Southdale project and to hear from staff what is working, where there are challenges and to identify priorities. A report back will be prepared for staff and we will incorporate this input in the development of the strategic plan.

Community Safety Update

Community Safety remains a priority for our staff and tenants. In October, LMCH changed the deployment model of contracted security services to move to a hybrid approach that includes both static site security and mobile patrols. The original deployment model focussed on providing site security for three sites Dundas, Simcoe and Wharncliffe. The new hybrid approach will retain the security presence at these three sites and provide random mobile patrols to eight (8) additional LMCH sites within the City. The RFP issued for security services anticipated the need for mobile security services and this redeployment will not have a material impact on the cost of providing these services.

Human Resources Updates

Work continues to fill vacant positions at LMCH. This includes vacancies created through attrition as well as new positions created through Business Case # 19. LMCH is pleased to be making progress in recruitment:

- In September there were 10 active recruitments including two new recruitments initiated in the month.
- Three new staff are joining LMCH in October.
 - Christine Poirier joins LMCH on October 17 in the role of Property Services Manager.
 - Greg Speller joins LMCH on October 18 as a Community Safety Specialist.
 - Ryan Winter joins LMCH on October 24 as a Business Planner.

PREPARED BY:
PAUL CHISHOLM CHIEF EXECUTIVE OFFICER

*LMCH Board Meeting
October 20, 2022*

STAFF REPORT 2022 – 61

TO: LMCH Board of Directors

FROM: Phil Renaud, Director of Assets and Property Services & Andrea Mackenzie, Director of Tenant Services

SUBJECT: Vacancy Management Update

DATE: October 20, 2022

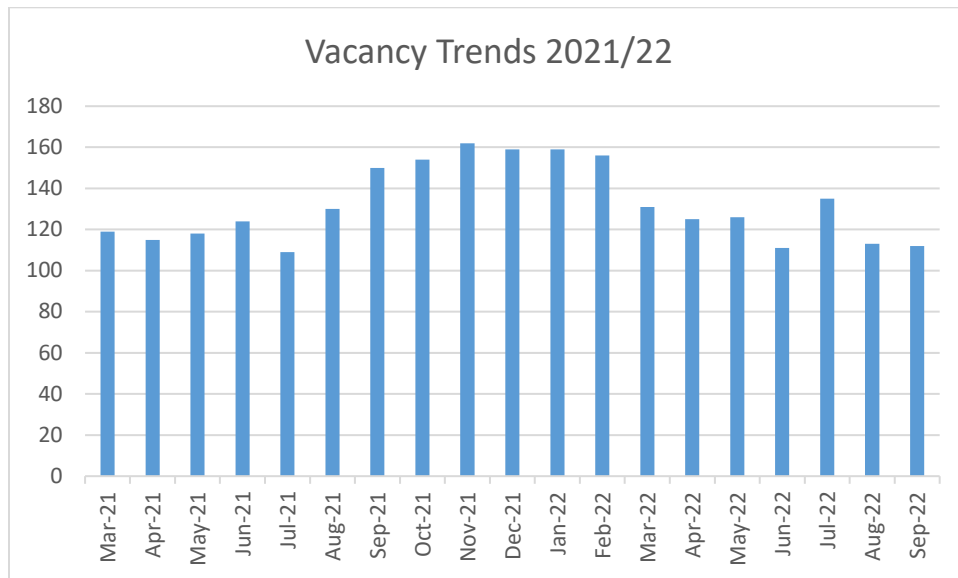
Purpose:

To update the Board of Directors regarding the status of LMCH’s Vacancy Management progress with the objective of achieving a three percent (3%) total vacancy.

RECOMMENDATION:

That the Vacancy Management Update report **BE RECEIVED** for information.

OVERVIEW:



Monthly Vacancy Progress (Reported as of Sep 30th, 2022)

- 1. Total Vacancy:** This includes all units within LMCH portfolio that are not occupied. It is inclusive of units that are Non-Rentable or in Active Restoration and Rent Ready Stock. (Target: 3%)

Count (Units)	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
Total Vacancy	136	140	147	134	144	148	146	172	174
Future Leased	24	27	12	23	18	23	15	16	15
Final Vacancy	112	113	135	111	126	125	131	156	159

%	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
Total Vacancy	4.1%	4.2%	4.4%	4.08%	4.38%	4.5%	4.44%	5.24%	5.3%
Future Leased	0.7%	0.8%	0.3%	0.7%	0.5%	0.7%	0.5%	0.5%	0.5%
Final Vacancy	3.4%	3.4%	4.1%	3.38%	3.8%	3.8%	3.99%	4.75%	4.8%

2. Non-Rentable Units:

The non-rentable category includes units that do not have a predictable rent ready projection date due to an insurance claim or a major construction project (e.g., units that are being used for broader portfolio improvements).

- 6 units are on hold as part of CMHC Accessible Unit Project
- 6 units are vacant and undergoing restoration for fire or as part of insurance claims
- 16 units are vacant pending demolition for the Reimagine Southdale project

3. Active Restoration:

The active restoration category includes all remaining units that are slated for restoration and rental. The target for units in active restoration is 2% of the portfolio or 66 units. At the end of September there were 89 units in active restoration which was 2.71% of the portfolio.

There were 33 units restored in September 2022 that took an average of 84 days to return to rent ready.

Age of Units Restored in Period (Count)	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
0-15 days	1	0	0	0	0	0	0	1	0
16-30 days	4	1	2	1	2	4	1	7	0
31-60 days	7	1	7	6	10	13	10	9	7
61-90 days	7	6	6	10	3	7	5	7	6
91+ days	14	7	9	11	16	22	15	29	22
Total units restored	33	15	24	28	31	45	31	53	35
Average # of days in restoration	84	84	101	95	112	107	96	100	104

At the end of September there were 89 units in active restoration down from 94 at the end of August. Units in active restoration at the end of September had been vacant for an average of 71 days as of September 30th, 2022.

Age of Units in active Restoration (Count)	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
0-15 days	9	15	8	10	17	15	16	8	17
16-30 days	18	15	24	16	10	14	11	16	15
31-60 days	20	31	20	22	24	15	16	9	20
61-90 days	23	12	14	13	4	8	11	19	29
91+ days	19	21	14	9	17	27	42	55	43
Total units in Active Restoration	89	94	80	70	72	79	96	107	124
Average # of days in restoration at month end	71	63	56	56	59	76	91	98	77

4. **Active Rental Stock:** These are the units that are rent ready and available to offer. Units leave this category when they are future leased or leased (when the actual lease is signed, and keys are handed to the new tenant). The target for Active Rental Stock is 1% of the portfolio or 33 units.

In the month of September, 35 units were leased that had been rent ready for an average of almost 64 days. In addition to units leased an additional 24 units were accepted by tenants to be leased in October and future periods.

Age of Units Leased in the Period (Count)	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
0-15 days	3	5	0	6	10	5	23	16	21
16-30 days	8	5	9	4	9	2	8	1	8
31-60 days	11	9	8	13	10	7	8	3	2
61-90 days	4	2	9	5	3	0	2	0	0
91+ days	9	2	5	4	2	1	2	1	2
Total units Leased	35	23	31	32	34	15	43	21	33
Average # of days to commit the unit	64	42	63	47.1	35.7	26.5	28.2	19.7	19.7

At the end of September, the active rental stock was 47 units or 1.4 % of the portfolio. The average days units were in Active Rental at the end of September was 41 days

Age of Units Vacant and Available (Count)	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
0-15 days	25	18	20	24	22	26	23	42	18
16-30 days	9	0	4	9	6	14	2	7	4
31-60 days	1	9	18	10	26	14	19	8	9
61-90 days	4	4	12	8	8	13	4	5	4
91+ days	8	15	13	13	10	5	2	3	0
Total units Vacant and ready	47	46	67	64	72	72	50	65	35
Average # of days vacant and ready	41	63	52	47	42	37	31	21	20.1

Period Summaries:

LMCH had a total of 28 new units confirmed vacant in the months of September which have been added to the active restoration stock.

LMCH restored a total of 33 units during this same time-period.

LMCH leased 35 units and future leased an additional 24 during this reporting period.

Conclusion

Corporate target for vacant units is 100 units. The sub targets set are 66 units in Active Restoration and 33 units are in Active Rental stock.

With 89 units in Active Restoration, this measure remains 23 units above target. Efforts to reduce the number of units in Active Restoration and the number of days it takes to restore units will continue. September unit restorations focussed on reducing the number of units in active restoration.

Vacancy filling activity will continue to lag in performance reports as many units become rent ready in the last few days of the month not providing sufficient time to offer the unit to applicants. As volume normalizes it is expected that the number of vacant and ready units available for offer will reduce to the target of 33 units.

PREPARED and RECOMMENDED BY:	PREPARED and RECOMMENDED BY:
PHIL RENAUD, DIRECTOR, Assets and Property Services	ANDREA MACKENZIE, Director, Tenant Services

STAFF REPORT 2022 - 62

TO: LMCH Board of Directors

FROM: Paul Chisholm, Chief Executive Officer

SUBJECT: Resignation of Tenant Director

DATE: October 20, 2022

PURPOSE:

To inform the Board of Directors of the resignation of a Board Director (Tenant) Anne Marie Mitchell and discuss follow up actions required.

RECOMMENDATION:

That the Board of Directors:

1. Receive and formally accept the resignation of Anne Marie Mitchell from the LMCH Board of Directors.
2. Authorize staff to prepare a letter of acknowledgement and of thanks for Anne Marie Mitchell for the signature of the Board Chair or designate.
3. Authorize LMCH staff to take the necessary actions to inform the City Clerk of the resignation and to initiate the process to replace the Board Director (Tenant) in partnership with the City Clerk's Office of the City of London.

BACKGROUND:

Through a governance review completed in 2021, the recommendations were made to increase the number of Directors appointed to the LMCH Board of Directors from seven (7) to nine (9). Specifically, the recommendations called for the appointment of two (2) tenants of LMCH to the Board of Directors. This recommendation was approved by the LMCH Board of Directors and our Shareholder, the City of London.

The City Clerk's office at the City of London worked closely with the Board of Directors of LMCH to develop and implement a Board member application and selection process with key accountabilities as follows:

- The City Clerk would manage the official application process;
- LMCH would conduct additional outreach with tenants and community partners;

- The LMCH Board would develop and implement the process to evaluate the applications and make recommendations both Tenant and Community-At-Large directors;
- Once approved by the Board of Directors the names of Tenant and Community-At-Large Directors would be forwarded to the City Clerk;
- The City Clerk would bring the required reports through the approval process at the City

Anne Marie Mitchell was expected to serve as Director until “the close of the annual meeting of the Shareholders to be held in 2026 for the financial year ending December 31, 2025”.

TENANT IMPACT:

Having the experience, input, and perspective of a current tenants of LMCH on the Board of Directors is an important part in ensuring matters that come before the Board consider the needs of tenants and the community.

FINANCIAL IMPACT:

There are no additional financial impacts identified through this report.

Attachments

Attachment 1 – By-law No. A-8135-201

PREPARED and RECOMMENDED BY:
PAUL CHISHOLM, CHIEF EXECUTIVE OFFICER

Staff Report 2022-63

TO: LMCH Board of Directors

FROM: Paul Chisholm, Chief Executive Officer

SUBJECT: Electronic Monitoring Policy

DATE: October 20, 2022

PURPOSE:

To receive the approval of the London and Middlesex Community Housing Board of Directors for the attached Electronic Monitoring Policy approval to ensure compliance with the Ontario Working for Workers Act 2022.

RECOMMENDATION:

That the LMCH Board of Directors APPROVE the following recommendations:

1. Approve the attached Electronic Monitoring Policy; and
2. Authorize LMCH staff to take the necessary steps to give effect to the above recommendation(s).

BACKGROUND:

The Province of Ontario has introduced new legislation that requires employers with more than 25 employees to create an electronic monitoring policy. The policy must set out:

- A description of how and in what circumstances the employer may electronically monitor employees
- The purpose for which this information obtained through electronic monitoring may be used by the employer.

Each technology has different uses in the workplace and different information available that could be used for monitoring. LMCH has the ability to electronically monitor the following activities and procedures:

- Public and staff areas at LMCH buildings and office areas through CCTV.
- Escalated staff and Tenant/Guest interactions through Body Worn Cameras in use by the Community Safety Unit.

- All Computer network traffic (including e-mail and internet activity) and data stored on all corporate storage mediums is subject to inspection.
- Corporate phones and mobile devices through inspection of the device and/or review of use history available through the device/service provider.
- Data provided by worker safety and/or lone worker program application provided on corporate devices to ensure staff safety in the workplace.
- The use of audit reports and/or user history in workplace software systems I.E. Yardi Voyager 7
- Building, site, and door access reports available through Access Control Systems in use at LMCH.
- Monitor movement and location of corporate vehicles through GPS.

In reviewing the requirements of the policy, staff identified that the requirements of the Act and the electronic monitoring policy have already been met through the existing policies and procedures, including:

- Information and Technology Policy (Attachment 1)
- LMCH Body Worn Camera Procedure
- LMCH CCTV Procedure
- Electronic Access Control Procedure

Each policy and procedure set out how the employer monitors the information and how it can be used by the employer.

The attached Employee Electronic Monitoring Policy has been established to ensure compliance with the Act. LMCH will continue to review each area of possible electronic monitoring of employees to ensure that an existing policy or procedure has been approved and that this document meets the requirements of the Act.

Attachments

APPENDIX 1: Information and Technology Policy

APPENDIX 2: Employee Electronic Monitoring Policy

PREPARED and SUBMITTED BY:
Paul Chisholm, Chief Executive Officer



RELATED DOCUMENTATION

Legislation	<ul style="list-style-type: none"> • Human Rights Code www.ohrc.on.ca • Bill 168 & 132 (Workplace Violence and Harassment) https://www.labour.gov.on.ca/english/hs/topics/workplaceviolence.php • Occupational Health and Safety Act, 1990 www.labour.gov.on.ca/english/hs/laws/regulations.php Municipal Freedom of Information and Protection of Privacy Act
Collective Agreement	The employee will be responsible to comply with all of the provisions in the Collective Agreement
Forms	N/A
Policies	<ul style="list-style-type: none"> • Code of Conduct Policy • Workplace Anti-Violence, Harassment, and Sexual Harassment Policy • Conflict of Interest Policy • Health and Safety Policy • Diversity Policy • Social Media Policy • Working Remotely Policy Working Remotely for Business Continuity Policy
Other Resources	<ul style="list-style-type: none"> • Criminal Code of Canada • LMCH Vision, Mission, Values

1.0 POLICY STATEMENT

To identify acceptable use, restrictions on use, and usage procedures for all those using Corporate Technology. This Policy also applies to the components, systems, software, and hardware related to Corporate Technology including, but not limited to, the internet, electronic messaging such as email, and other media and social networking sites.

2.0 SCOPE

This Procedure applies to all Corporation employees and other users (non- Corporation employees, volunteers and/or contractors, as well as clients who are authorized to use or have access to Corporate Technology). This Policy applies to usage during and outside work hours.



3.0 DEFINITIONS

Corporate Technology: includes, but is not limited to, software, desktop computers, laptops, tablet or pad style computers, telephones, wireless handheld devices, mobile media such as USB keys, cellular phones, smartphones printers, scanners, photocopiers, and fax machines as well as messaging systems such as email, instant messaging, social media, SMS and MMS text, voice and voicemail, and any other technology provided by or accessed through the Corporation (including internet-based systems and services).

4.0 APPLICATION

4.1 Overall Principles:

1. Corporate Technology is provided to improve productivity and facilitate the business activities of the Corporation. Every employee and user of Corporate Technology is responsible for ensuring such technology is used in an appropriate manner in accordance with this Policy and all other applicable Corporation policies.

2. Corporate Technology is provided for Corporation business purposes and is not intended for personal use. Incidental and occasional personal use of Corporate Technology is permitted, provided such limited use:
 - Does not result in any unauthorized expense to the Corporation including time or materials;
 - Does not interfere with and/or negatively impact productivity;
 - Does not interfere and/or conflict with the intended business uses of Corporate Technology;
 - Is not for illegal purposes, or to gather or transmit information to support illegal activities;
 - Is in accordance with all applicable laws, regulations, and/or by-laws;
 - Complies with this and all other applicable Corporation policies including, but not limited to, the LMCH Code of Conduct and Social Media Policy;
 - Does not require the installation of software that has not been acquired by the corporation.

Under no circumstances is Corporate Technology to be used for accessing sites for viewing, accessing, downloading, storing, and/or distribution (via email, hardcopy, images, texts, video clips



or otherwise) of inappropriate material, as determined by the Corporation. Inappropriate material includes, but is not limited to, sites containing material which is obscene/pornographic (including sexually explicit material, full or partial nudity, sexually explicit jokes, sexually degrading material), racially /degrading, defamatory, discriminatory, hate propaganda or otherwise inappropriate as determined by the Corporation.

3. Monitoring and reporting of abuses of this Procedure is a function of the Information Technology Department.

All computer network traffic (including email and internet activity) and data stored on all storage mediums is subject to random inspection. The Information Technology Department will monitor computer related activities on a random basis, or upon management's request for various purposes, including but not limited to, technical maintenance and repair, production of Corporate records, to improve business processes and manage productivity, to prevent employee misconduct and ensure compliance with the law and Corporate policies. All communications, including those marked confidential and/or personal may be monitored by the Corporation.

Employees and other users shall not have any expectation of privacy when using Corporate Technology whether for business or personal use. With the authorization of the Manager of People and Culture (Human Resources), the CEO or the Manager, Information and Technologies or their designates, the Corporation may access or monitor individual user activities, internet usage, files, including archived and "deleted" material of present and former employees, without the user's consent or knowledge.

The use of Corporate Technology for personal use in accordance with this Procedure is the choice of employees and other users. If a private means of accessing, creating and/or communicating information for personal use is required or desired, a personal technological device unconnected to Corporate Technology and the Corporation's network should be used.

4. All documents created through the use of and/or retained on Corporate Technology, whether for business or personal use, including, but not limited to, emails and other communications may be subject to the access and privacy provisions of the *Municipal Freedom of Information and Protection of Privacy Act* ("MFIPPA"). All such documents and communications shall therefore be managed by employees in accordance with MFIPPA and in accordance with any restrictions placed upon their use by the Corporation, by the sender of the communication or by the creator/supplier of the document.



5. Information or data cannot be copied to mobile media (e.g., USB key, CD/DVD and personal devices such as MP3 recorders) or communicated electronically to another individual, agency, public or private corporation, for any purpose other than approved Corporate business. Should an employee have any doubt about the appropriateness of a request for information, the advice of their manager and/or the Privacy Officer shall be obtained.
6. Corporate Technology cannot be used for any activity for which an employee receives remuneration or "in-kind" service or other personal benefit other than that received directly from the Corporation, whether during or outside work hours.
7. No computer software, hardware and/or telecommunications equipment (including internet-based or "cloud" systems and/or services) will be purchased, installed, or deployed without the completion of appropriate Information Technology reviews as determined by Information Technology Services and the expressed authorization, in writing, of the Manager, Information Technologies or their designate.
8. Employees and other users of Corporate Technology are prohibited from uninstalling, modifying or otherwise disabling any technology installed on computers or other devices that have been installed by the Corporation unless expressly authorized in writing by the Manager, Information Technologies Services or designate to do so.
9. Any proposed solution from vendors to resolve a technical issue on any corporate owned system that requires configuration changes to any hardware, software, or the installation of any update, plug-in or additional software must be validated by the Information Technology Department prior to deployment to corporate owned hardware or software.
10. Employees and other users bringing personal computers or other technology into the workplace shall ensure their use of such devices is in compliance with this and all other applicable Corporate policies.
11. Employees shall not connect personal computers or other personal technology to Corporate Technology unless expressly authorized in writing by the Manager, Information Technologies or their designate. Employees should only connect their personal technologies to the guest wireless network and never to the corporate network.



-
12. Employees shall not connect new or relocated assets to the corporate network without first receiving written authorization from the Manager, Information Technologies or their designate.
 13. Employees and other users accessing Corporate Technology remotely, whether during or outside work hours, are required to comply with this Procedure and all other applicable Corporate policies with respect to the use of Corporate Technology.
 14. All corporate technological solutions will be designed to work exclusively on the corporate network. Where possible, the Information Technology Department will strive to make those technical solutions available over a secured VPN. This policy does not guarantee that those solutions will work from any other location other than the corporate network and requests to support connectivity issues from any location other than the corporate network will be denied.
 15. All employees have a responsibility to report policy and procedure violations to their manager. Managers then have a responsibility to report such matters to Human Resources and Information Technology Services. Inappropriate, irregular, and/or suspicious activities must be reported by managers to the Manager, People and Culture (Human Resources) or designate and the Manager, Information Technologies or designate. Monitoring and reporting of abuses of this Policy will not distinguish between business and personal use.
 16. All Corporate Technology must be returned to Information Technology Services when an employee departs the Corporation. In the event that an employee is on an extended leave of absence, access to Corporate Systems will be removed and Corporate Technology must be returned to Information Technology Services. Exceptions to this will be made on a case by case basis on consultation with the employee, their Manager and Director.
 17. The Corporation, in its sole discretion, reserves the right to:
 - Remove or limit any user's use of and/or access to Corporate Technology;
 - Block internet access, entirely or in part, for all users, specific users, and/or locations;
 - Restrict access to some or all social networking sites through Corporate Technology;
 - and



- Take any other measures it deems necessary to protect the confidentiality, integrity, and availability of Corporate Technology, including but not limited to mandating the completion of training on safe use of such systems.

4.2. Mobile Equipment:

Employees in possession of portable Corporate Technology equipment must not leave it unattended at any time when outside Corporate facilities unless it has been secured.

All cases of loss or theft of portable Corporate Technology must be reported to the Information Technology Services immediately when known.

4.3 Software Licenses and Copyrights:

All software installed on any Corporate Technology equipment must have a valid license. This includes freeware and shareware programs obtained from the internet and/or other sources. All non-standard software must also be approved in writing for use in the Corporation environment by the Manager, Information Technologies or designate.

Licensed software shall be used in compliance with the manufacturer's intended usage and according to the legally licensed copyright and must not be copied or duplicated, except as explicitly allowed in the license terms and conditions. No programs or files from an external source (including the internet), licensed or unlicensed, are to be personally obtained and installed unless it has been investigated and approved in writing by the Manager, Information Technologies or designate. This Procedure likewise applies to text, images, audio, and all other manner of copyrighted materials.

4.4 Social Media:

Employees are reminded that even though they are using social media for personal purposes, some Corporation policies, including, but not limited to, the Workplace Harassment/Discrimination Prevention Policy, Code of Conduct for Employees, and the Workplace Violence Prevention Policy may be applicable to off duty conduct. Please refer to LMCH's Social Media Policy for more information.

4.5 Passwords and Other Login Security:

Every user of Corporate Technology is provided with a user ID. Associated with each user-ID is a password, which must be used to authenticate the person accessing the application, system,



network, and remote connections. Passwords must be treated as confidential information, and must not be disclosed or stored in places where they can be easily accessible by unauthorized people.

Passwords must not be shared, unless there are exceptional and legitimate business reasons, in which case the approval of the Manager of People & Culture and Manager, Information Technologies, or their designates, must be received. In such cases, the employee should thereafter change their password as soon as reasonable. All individuals are responsible for all activity performed under their user-ID. Generic Accounts will not be issued unless a full ITS

Passwords will conform to Corporate standards as defined by Information Technology Services, which may change from time to time.

Passwords are primarily intended for purposes of securing Corporation records and information and to identify users of Corporate Technology. Passwords are not intended to preclude the Corporation's access to Corporate Technology.

Beyond passwords, the Corporation may require the use of additional or alternate login security measures to further secure access to Corporate Technology. Any such additional login security measures used for alternate and/or multi-factor authentication are subject to the same requirements as passwords.

4.6 System Timeout (automatic lock):

Each user-ID and/or computer will utilize a time-out which will lock the computer in use after a specified period of inactivity. Exceptions to this Procedure will only be considered by providing a written business case to the Manager, Information Technologies explaining the need. Written approval from the Manager, Information Technologies or delegate is required for such an exception.

4.7. Storage of Files on Local Drives:

All Corporate files must be stored on network drives or on approved cloud storage systems to ensure they are backed up. The storage of Corporate files on local drives is not permitted unless a network drive is unavailable. Local drives are not backed up and the Corporation accepts no responsibility for their protection.

4.8. Storage of Personal Files:

The storage of personal files on network drives is not permitted. This includes MP3 and other audio files, MPEG and other video files, and JPEGs and other photography file formats.



Local drives are not backed up and the Corporation accepts no responsibility for their protection. Additionally, when a computer is replaced due to the end of its lease or for other reasons, it will be the responsibility of the employee to transfer any personal files. The Information Technology Services will not be responsible for transferring personal files to a new computer.

4.9. Internet:

Internet access is a Corporate resource provided to employees and other users for research or system support purposes relevant to the Corporation's business and to provide such information to tenants, potential tenants, businesses, etc.

Employees **shall not**:

- Access internet sites that contain material which is: obscene/pornographic (including sexually explicit material, full or partial nudity, sexually explicit jokes, sexually degrading material); racially offensive/degrading; defamatory; discriminatory; hate propaganda or which is otherwise inappropriate as determined by the Corporation, without the express written authorization of the Manager of People & Culture or designate. Where an objectionable or inappropriate site is accessed accidentally, the employee shall report, in writing, such access to his or her manager and/or the Information Technology Department as soon as possible. The corporation acknowledges that some employees will need to research certain topics which may be considered inappropriate under this policy but acceptable within the context of your work. Should you feel that this is the case for you, please notify your manager as well as the Manager of People and Culture about the topics and timeline of your research project;
- Send or receive any material which is: obscene/pornographic (including sexually explicit material, full or partial nudity, sexually explicit jokes, sexually degrading material); racially offensive/degrading; defamatory; discriminatory; hate propaganda; annoying; harassing, intimidating, or threatens another person or group of persons, or which is otherwise inappropriate as determined by the Corporation without the express written authorization of the Manager of People & Culture Officer or designate. Where an employee unwillingly receives material of this nature he or she shall report it, in writing, to his or her manager and/or the Information Technology Department as soon as possible;



- Access, download, view, store, or distribute (via email, hardcopy, images, text, video clips, or otherwise), any material which is: obscene/pornographic (including sexually explicit material, full or partial nudity, sexually explicit jokes, sexually degrading material); racially offensive/degrading; defamatory; discriminatory; hate propaganda; harassing; threatening, or which is otherwise inappropriate (including jokes, images or video clips) as determined by the Corporation, without the express written authorization of the Manager of People & Culture Officer or designate.

Executable software may not be downloaded without written authorization from the employee's manager and the Manager, Information Technologies or designate. Downloading of non-executable files for business use is permitted where appropriate and meets the criteria outlined in this Procedure. These include, but are not limited to, reports, Adobe "PDF" files, spreadsheets, information flyers, etc.

4.10. Email and Other Messaging Systems:

Email and other messaging system records are like any other records that are created to correspond with customers and co-workers. Professional business practices and applicable Corporate policies shall be adhered to in the creation and content of email and other messaging system records.

The following guidelines shall be adhered to:

- Use only business-like language;
- Do not express personal opinions about individuals or situations, unless it is a specific task or requirement as part of your position or job function;
- In general, do not include any text or information that would not be suitable under this and other Corporate policies. Confidential information should not be included unless it is necessary for Corporate business purposes. If there is a need to include confidential information, clearly mark your text as "confidential". Text containing or commenting upon legal opinion or strategy shall be marked "privileged and confidential" and should not be forwarded to co-workers or others within the Corporation unless express authorization to do so is first obtained by the solicitor providing the advice. Text containing or commenting upon legal opinion or strategy cannot be sent to third parties except as expressly directed by Municipal Council or as required by law;
- Email and other messaging systems cannot be used to send any material which is obscene/pornographic (including sexually explicit material, full or partial nudity, sexually



explicit jokes, sexually degrading material); racially offensive/degrading, defamatory; discriminatory; hate propaganda; harassing, threatening, or otherwise inappropriate as determined by the Corporation; Employees are prohibited from monitoring, intercepting, or tampering with another employee’s email or other messaging system communication except as authorized by this Procedure.

4.11. Procedure Violation:

A violation of this Procedure may result in corrective and/or disciplinary action. Such action may include, but is not limited to, an apology, coaching or counselling, education or training, warning, suspension or leave without pay, demotion, transfer or termination of employment.

In all cases, the Manager of People & Culture or designate and/or the Manager, Information Technologies Services or designate will investigate any alleged violations of the Policy. Interim measures, including, but not limited to, de-activating or limiting a user’s account may be taken pending an investigation.

Where a violation is substantiated, any corrective and/or disciplinary action taken will be placed in the employee’s personnel file.

5.0 DOCUMENT CONTROL

Date Drafted	February 2021
Date Approved	March 18, 2021
Date Revised	
To be reviewed	
Inquiries to Policy Owner	I.T. Manager

RELATED DOCUMENTATION

Legislation	<ul style="list-style-type: none"> Working for Workers Act, 2022, S.O. 2022, c. 7 – Bill 188 https://www.ontario.ca/laws/statute/s22007 Municipal Freedom of Information and Protection of Privacy Act (MFIPPA) https://www.ontario.ca/laws/statute/90m5
Collective Agreement	This Policy is created as per Section 3 -Management Rights. The employee will be responsible to comply with all of the provisions in the Collective Agreement
Forms	N/A
Policies/Procedures	<ul style="list-style-type: none"> Information and Technology Policy Code of Conduct Policy Workplace Anti-Violence, Harassment, and Sexual Harassment Policy Conflict of Interest Policy Health and Safety Policy Working Remotely Policy Working Remotely for Business Continuity Policy LMCH Body Worn Camera Procedure LMCH CCTV Procedure Electronic Access Control Procedure
Other Resources	<ul style="list-style-type: none"> LMCH Vision, Mission, Values

1.0 PURPOSE

London & Middlesex Community Housing (LMCH) values trust, discretion, and transparency and believes employees deserve to know when and how their work is being monitored. This policy is to be used in addition to the policies and procedures noted above and is intended to establish guidelines for company practices and procedures related to electronic monitoring of employees.

2.0 SCOPE

This Procedure applies to all Corporation employees and other users (non- Corporation employees, volunteers and/or contractors, as well as clients who are authorized to use or have access to Corporate Technology). This Policy applies to usage during and outside work hours.

3.0 DEFINITIONS

Electronic Monitoring: Using technological, electronic, or digital means to track, observe, or monitor someone's actions.

Personal Information: recorded information about an identifiable individual as set out under the Municipal Freedom of Information and Protection of Privacy Act.

4.0 GUIDELINES

Electronic Monitoring Practices

London & Middlesex Community Housing Inc. collects information through electronic monitoring for a variety of reasons, including protection of staff and tenants, management of assets, managing cyber risk and effective audit/control of critical business functions.

LMCH has created policies and/or procedures that set out the way the information available through electronic monitoring will be managed by LMCH. These policies and procedures will be reviewed on a regular basis to ensure that information collected through electronic monitoring is used in a manner that balances the interest of the corporation with the reasonable expectation of privacy of employees in the workplace.

London and Middlesex Community Housing has the ability to electronically monitor the following activities and procedures:

- Public and staff areas at LMCH buildings and office areas through CCTV.
- Escalated staff and Tenant/Guest interactions through Body Worn Cameras in use by the Community Safety Unit.
- All Computer network traffic (including e-mail and internet activity) and data stored on all corporate storage mediums is subject to inspection.
- Corporate phones and mobile devices through inspection of the device and/or review of use history available through the device/service provider.
- Data provided by worker safety and/or lone worker program application provided on corporate devices to ensure staff safety in the workplace.
- The use of audit reports and/or user history in workplace software systems I.E. Yardi Voyager 7
- Building, site, and door access reports available through Access Control Systems in use at LMCH.
- Monitor movement and location of corporate vehicles through GPS.

5.0 PRIVACY AND CONFIDENTIALITY

LMCH's monitoring is aimed at collecting information related to its business. However, some information collected by electronic monitoring may be considered personal information. When personal information is under LMCH control, it is the responsibility of the company to protect it.

All information collected through electronic monitoring will be securely stored and protected. If any personal information is collected, its use and disclosure will be limited to achieve the stated purpose of its collection. The company will adhere to all privacy and confidentiality legislation that applies to the collection, use, and disclosure of personal information obtained by electronic monitoring.



6.0 DOCUMENT CONTROL

Date Drafted	October 13 2022
Date Approved	
Date Revised	?
To be reviewed	?
Inquiries to Policy Owner	Director, Finance and Corporate Services



STAFF REPORT 2022 – 64

TO: LMCH Board of Directors
FROM: Phil Renaud, Director of Property Services & Asset Management
SUBJECT: Contract Award - Snow Removal Services
DATE: October 20, 2022

PURPOSE:

The purpose of this report is to seek the Board of Director's, approval to award a two (2) year service contract for – Seasonal Snow Removal (RFP 2022-R004) for all London and Middlesex Community Housing, multi-unit properties.

Board of Directors approval is required for this contractor award as it exceeds the \$75,000 financial approval limit of LMCH's CEO as set out in the LMCH "Purchasing Policies and Guidelines".

RECOMMENDATION:

That the LMCH Board of Director's APPROVE the following recommendations:

1. Approve the award of a two (2) year contract to Doug's Snow Plowing & Sanding LTD. In the amount of \$1,588,194 (\$794,097/year) (exclusive of taxes) for snow plowing and salting/sanding at all LMCH multi-unit properties for the 2022-2023 & 2023-2024 winter seasons; and
2. Authorize staff to take the necessary action to give effect to the recommendation(s).

FINANCE COMMITTEE UPDATE:

The Finance Committee met on October 13, 2022, to review the Contract Award - Snow Removal Services. The Committee discussed the condition of current parking lots and the affect the snow removal process would have on them in the coming months. Discussion on using appropriately sized equipment to minimize damage to lots during snow removal was reviewed. The Finance Committee approved a recommendation to forward the report to the Board of Directors for approval.



HISTORICAL OVERVIEW:

The previous two (2) LMCH snow removal service contracts were awarded on a per occurrence basis rather than a fixed monthly rate. As such, the typical cost was estimated based on the historic average of snow removal services required. Actual costs were subject to vary in any given year based on weather conditions and snowfall.

Previous Three (3) Year Costs as Invoiced by Occurrence			
Winter Season	2019/2020	2020/2021	2021/2022
Cost/Occurrence	\$12,341	\$12,526	\$12,714
No. of Occurrences	43	58	52
Cost/Season	\$534,570	\$729,917	\$666,202

PROJECT OVERVIEW & SERVICE STANDARDS:

- Contract Duration - November 1, 2022 – April 30, 2024.
- Snowplowing and sanding/salting of all parking lots, parking lot entrances, exits, and driveways, all building entrances and exits and associated walkways, site common walkways, garbage and recycling areas at all multi-unit LMCH sites.
- Fire hydrants and fire routes are to be clear of snow and exposed, in case of emergencies.
- As required, to safeguard residents and others, the contractor shall be responsible for applying either a sand/salt mixture or rock salt mixture on all parking areas, entrances and exits, sidewalks, walkways, building entrances and exits, garbage and recycling areas, etc. where an accumulation of compacted snow or where ice has formed.
- Snow removal operations to commence no later than ONE (1) hour after the snow fall reaches a depth of 50 mm.
- Priority after any snow fall, of 50 mm or greater, shall be to ensure access by Emergency Service vehicles at all sites. Once completed, the contractor shall immediately complete snow plowing as specified under this contract. The second priority shall be the plowing of the snow from all areas as specified for each project.
- Invoices shall be submitted monthly for each building/site with detailed logs, indicating: operator, sand/salt usage, date and times of each operation, hours on site each day of said week and include contract number.

PROCUREMENT PROCESS:

A Request for Proposals was posted to Bids & Tenders and closed on September 26, 2022. Five (5) companies registered, with two (2) bid submissions being received.

Doug’s Snowplowing and Sanding Ltd. was the lowest compliant bidder of the two (2) submissions.

Overall, Doug’s Snowplowing and Sanding Ltd. bid submission satisfied all mandatory requirements. Doug’s Snowplowing and Sanding Ltd. has provided LMCH with snow plowing contract services for several years and has achieved steady and reliable snow removal. The recommendation is based on awarding the work as per the RFP requirements.

FINANCIAL IMPACT:

The tender documents asked for the bid to be presented two (2) ways.

1. Priced by occurrence.
2. Priced by season.

The cost by occurrence is less expensive by \$14,817 assuming there is an average of fifty-one (51) or fewer occurrences. For less than the cost of one (1) extra occurrence, the seasonal contract pricing ensures predictability in budget forecasting. For this reason, it is recommended to award the contract based on seasonal pricing.

Two (2) Year Costs as Invoiced by Occurrence (Estimated by History Average of 51)		
Winter Season	2022/2023	2023/2024
Cost/Occurrence	\$15,280	\$15,280
No. of Occurrences	51	51
Annual Cost by Occurrence Contract	\$779,280	\$779,280
Annual Cost by Seasonal Contract	\$794,097	\$794,097

Doug’s Snowplowing and Sanding Ltd. has maintained the same pricing for both years of the contract. The pricing for this contract is based on a locked in price for the entire contract and will not fluctuate due to the number of snow removal occurrences.

Billing each year will be monthly, divided evenly over the Six (6) month period November – April.



LEGAL IMPACT / RISK MANAGEMENT:

Vendor insurance, WSIB and performance bonds were included in the bid submission received from Doug’s Snowplowing and Sanding Ltd.

Doug’s Snowplowing and Sanding Ltd. has been in business since 1982. Doug has a large fleet of snow removal and deicing equipment along with 65 professionals on staff.

Snowplowing can present risk of liability in the way of personal injury and property damage.

Doug’s Snowplowing and Sanding Ltd. is fully insured with \$5,000,000 of liability insurance with a certificate issued in LMCH’s name.

PREPARED and SUBMITTED BY:	STAFF CONTACT:
PHIL RENAUD DIRECTOR of PROPERTY SERVICES & ASSET MANAGEMENT	BILL LESLIE MANAGER, CAPITAL PROJECTS & CONSTRUCTION

STAFF REPORT 2022 – 65

TO: LMCH Board of Directors

FROM: Diana Taplashvily, Director of Finance & Corporate Services

SUBJECT: 2022 / 2023 HSC Insurance Program

DATE: October 20, 2022

PURPOSE:

The purpose of this report is to seek the approval of the Finance Committee to renew the General Liability and Property Insurance for London and Middlesex Community Housing.

Board of Directors approval is required for this contractor award as it exceeds the \$75,000 financial approval limit of LMCH's CEO as set out in the LMCH "Purchasing Policies and Guidelines".

RECOMMENDATION:

That the LMCH Board of Director's Finance Committee approves the following recommendation(s):

1. Authorize LMCH to confirm renewal of insurance policy with Housing Service Corporation (HSC) for the period from November 1, 2022 through November 1, 2023.
2. Approve the insurance coverage set out in Attachment 3 (HSC Insurance Invoice) with the addition of 'Storage tank' coverage for above ground storage tanks that is currently being negotiated with HSC.
3. Authorize staff to make a payment of \$856,599.38 (inclusive of all applicable taxes) for the coverage set out in the attached invoice.
4. Authorize staff to pay the additional cost for the 'Storage Tank' coverage as determined by HSC to ensure the required coverage is in place.
5. Authorize staff to take the necessary steps to give effect to the above recommendations.

FINANCE COMMITTEE UPDATE:

The Finance Committee met on October 13, 2022, to review the 2022 / 2023 HSC Insurance Program. Coverage details on Storage Tank premiums were discussed. Staff indicated that coverage was being negotiated and initial estimates are approximately \$2000 for coverage. It is anticipated that updated estimates will be available when the report is reviewed by the Board.

The Finance Committee approved a recommendation to forward the report to the Board of Directors for approval.

BACKGROUND

LMCH's works closely with the Risk Management Team at the City of London to manage risk including the provision of insurance products and coverage. There are three main insurance programs in place at LMCH – HSC Insurance Program, City of London Self-Insured Reserve Fund (SIRF) and Vehicle Insurance. This report provides the details of the HSC Insurance Program and provides a brief overview of the SIRF Program.

Housing Services Corporation (HSC) Insurance Program

HSC is mandated by the Housing Services Act (HSA) to provide and manage a group insurance program for prescribed housing providers, including all Local Housing Corporations of which LMCH is one. The goal is to ensure program participants receive the lowest overall cost of risk for their housing portfolios while obtaining superior insurance coverages specifically designed to meet the unique needs of the social housing sector.

In order to ensure the coverage that housing providers need with affordable and competitive rates, HSC conducts a competitive procurement process, which regularly tenders each component of the group insurance program. HSC's program broker (currently Marsh Canada) and HSC meet with insurers annually, review risk initiatives and claims, and negotiate rating and premiums for the program based on the agreed premium allocation model. HSC issues a public Request for Proposal (RFP) for a program broker and a third-party claims adjuster every five years.

HSC Insurance & Risk Management is focused on protecting the financial well-being of housing providers and residents from risk events. HSC manages one of the largest group insurance programs in North America, delivering competitive premiums and guaranteed coverage that is tailored specifically to the needs of the housing sector. The program also provides support to social housing providers with education on risk management and liability and loss prevention.

It is the view of the City of London Risk Management that the HSC Insurance program is well managed, comprehensive and competitive. LMCH staff concur with this assessment. The following information provided by HSC offers an overview of the program.

Key Principles of the HSC Group Insurance Program

- To meet overall provider coverage needs – Core coverages specifically designed for social housing provider needs, including mold;

- To address the gap left by private insurance providers – Guaranteed coverage for all participants, regardless of their claims history;
- To deliver best overall value for money and ensure accountability – Stringent procurement processes to obtain the optimum combination of coverage, flexibility and premium pricing;
- To balance fairness with affordability – Premium allocations that account for individual claims histories but remain as affordable as possible.

The program’s structure for 2022/2023 will remain similar to the structure that has been in place for the past three years. To best address the needs of providers of varying sizes and to attract and negotiate the best coverage and prices from insurers, the group is divided into two streams. Stream A comprises of providers with total insured values under \$100M. Stream B comprises of

providers with total insured values over \$100M. The table below outlines common features as well as differences in program attributes.

Program Attributes	Stream B – Insured Values over \$100 Million
Alternate Brokers	Available to all providers based on minimum coverage standards and price competitiveness
Property Claims Trust Fund	Property Claims Trust Fund to control number and dollars amount of claims that are payable by insurer and to finance smaller, more common claims between \$25,000 and \$2.5 million.
Credits	Property coverage premium credits are available to providers where providers have implemented the following risk mitigation mechanism: <ul style="list-style-type: none"> • Mandated non-smoking buildings • Mandated tenants’ insurance and monitoring of tenant insurance • Installation of stove top safety elements installed in every unit within an entire building
Customer Service	Customer service and claims management approach that recognizes in-house risk management capacity; face-to-face support via regional representatives; Managing Risky Business communications.

Property Claims Trust Fund

Since the 2011/12 policy term, HSC has incorporated a Property Claims Trust Fund into its program design. The Property Claims Trust Fund works like a group deductible. Insurers only pay for larger catastrophic property insured claims. If the Property Claims Trust Fund is fully depleted during the policy term, the insurer takes over payment of all further claims. The Property Claims Trust Fund relates only to the property insurance component of LMCH’s insurance. A portion of our property premium is paid directly to the Property Claims Trust Fund.

For 2022/2023 LMCH’s portion of the premium designated to the fund is \$377,906.29 (up from

\$309,239.20 previous year). Contributions into the Property Claims Trust Fund are held in trust by HSC and used by the adjusters to pay claims. The amount of the Property Claims Trust Fund is determined annually by the insurer based on the claim's history of the program. The Program Broker negotiates with the insurer on behalf of the providers to identify a Property Claims Trust Fund amount that provides the most competitive program premiums for providers.

There are many benefits to having a Property Claims Trust Fund:

- Mitigates overall cost of risk of the group program by funding the smaller, more common claims;
- Transfers the cost of insuring and funding the larger unexpected claims to the insurer;
- Reports can be generated from loss data, providing members with information regarding claim frequency and type that may guide and support risk control;
- Enables targeted risk management support for the type of claims that are most common in the program;
- Gaining a better understanding of the types of claims and working with providers to develop risk management strategies. There is an opportunity to reduce claims and thereby create a surplus that remains with the group, not the insurance company.

HSC regularly reports on the status of the Property Claims Trust Fund via its quarterly program communication, Managing Risky Business. In addition, the Program's Insurance Advisory Committee, which is comprised of provider and risk manager representatives, monitors the fund and provides advice and support to HSC on developing risk management strategies to reduce claims.

City of London Self Insured Reserve Fund (SIRF)

The SIRF Program provides additional insurance coverage to LMCH for eligible claims. For large claims that would normally be covered by property or other liability programs, the SIRF Program reduces the deductible payable to the insurance provider to \$1,000 from approximately \$25,000 reducing direct cost to LMCH by \$24,000.

The SIRF Program also covers small claims not traditionally processed as part of the primary insurance program as the claim amount is lower than the deductible. This would include vandalism, floods, criminal acts where the damage is between \$2,500 and \$25,000. There is a \$1000 deductible in this program.

The SIRF program reduces the cost of adverse events like fires, flood and vandalism and allows LMCH focus on addressing the damage related to the claim regardless of the current financial position.

The SIRF Program runs from January 1, 2022, to December 31, 2022. The Contribution for participants is calculated based on claims submitted to the City over prior years and is finalized in March of each year. The cost of the SIRF for LMCH in 2022 was \$149,214.

FINANCIAL IMPACT:

The insurance industry continues to experience a “hard” market and insurance companies take active action to respond to challenges from regulatory and environmental pressures that affect profitability. Building replacement cost has been unfavorably impacted by fundamental economic as well as industry-specific factors and is significantly higher compared to pre-Covid 19 times.

Coverage Period	Premium	Comments
Nov. 1, 2022 – Nov. 1, 2023	\$856,632.85	<ul style="list-style-type: none"> • \$145,632 higher than prior year (20.5%) • Will increase when Storage Tank Coverage is provided • Have increased building replacement value by 38% to \$596 million
Nov. 1, 2021 – Nov. 1, 2022	\$710,966.55	<ul style="list-style-type: none"> • \$65,487 higher than prior year (10.2%) • Building Replacement value \$432 million
Nov. 1, 2020 – Nov. 1, 2021	\$645,479.49	

RISK MANAGEMENT:

The two insurance programs in place through HSC and the City of London effectively manage the risk to LMCH.

To manage the risk of escalating construction costs and inflation pressures LMCH has increased the property values of the portfolio to ensure coverage matches replacement costs.

As noted by HSC, the LMCH risk rating is High. This has a cost impact on the insurance we have in place. LMCH will assess claim history and risk areas to determine if there are measures that we can take that will reduce our skid, improve our rating and better manage costs in this area.

CONCLUSION:

The HSC Insurance Program is a comprehensive insurance service designed to meet the needs of social housing providers in Ontario. The philosophy behind the program is to ensure that providers have adequate insurance coverage at the best possible price, so they are protected when accidents or disasters occur, and to help providers, and the sector to manage overall risk.

LMCH and the City of London concur that the insurance program provided through HSC is well managed, comprehensive and competitive. At this time, LMCH has not secured an additional quote through an independent insurance broker to find an alternative or stronger product than what LMCH already has in place through HSC and the 2022/2023 insurance renewal. As such staff request that the Board of Directors supports the recommendation contained herein.

SIGNATURE:

PREPARED and SUBMITTED BY:	REVIEWED and CONCURRED BY:
DIANA TAPLASHVILY DIRECTOR OF FINANCE & CORPORATE SERVICES	PAUL CHISHOLM CHIEF EXECUTIVE OFFICER

Attachments

Appendix A: HSC Insurance Guidelines

Appendix B: HSC Insurance Policy

Appendix C: HSC Insurance Invoice



HSC GROUP INSURANCE PROGRAM GUIDELINES

For Local Housing and Non-Profit Housing Corporations

2022-2023 POLICY TERM



Have questions? We're here to help.

As a non-profit focused exclusively on housing, HSC works for the sector – not for an insurance company or a for-profit shareholder. Our goal is simple: to connect housing providers and tenants with expert risk management advice and to ensure that our clients are adequately and cost-effectively covered.

If you have any questions on these guidelines or your insurance coverage, please contact:

Jenny Gloria

Senior Manager, Insurance & Risk

HSC Insurance Inc.

30 Duncan Street, Suite 501

Toronto, ON M5V 2C3

Phone: 1-866-268-4451 ext. 314

Email: jgloria@hscorp.ca

www.hscorp.ca

Contents

1. HSC Group Insurance Program	1
• Program Structure for 2022-23 Policy Term	1
2. Program Overview & Key Features	2
• Comprehensive Core Coverage: How it protects you	3
• Property Claims Trust Fund: How it works and its benefits to you	3
• Insurance Reference Group.....	5
• Competitive Procurement: How we obtain competitive rates and adequate coverage for you	5
3. Renewals Process and Timelines	6
• Alternate Broker Renewal Process & Timelines	7
4. 2022-2023 Alternate Broker Process	8
• Minimum Coverage Standards	8
• Alternate Broker Process	8
• Claim Information	9
• Where Alternate Broker Quote is More Expensive	9
• Administration Fee	9
5. Changing Insurer Mid-Term	11
6. Optional Coverage.....	12
7. HSC Minimum Coverage Standards	13
8. Contact Information	25

1.

HSC Group Insurance Program

HSC is mandated by the *Housing Services Act* (HSA) to provide and manage a group insurance program for prescribed housing providers. In order to provide this group insurance program, HSC has created a fully owned subsidiary called HSC Insurance Inc., a licensed Ontario insurance brokerage. All activities regulated under Ontario's *Registered Insurance Brokers Act* are undertaken by HSC Insurance Inc. Our goal is to ensure program participants receive the lowest overall cost of risk for their housing portfolios while obtaining superior insurance coverages specifically designed to meet the unique needs of the social housing sector.

The purpose of this guideline is to provide an overview of the HSC Group Insurance Program, its key features and its associated processes, procedures and deadlines.

Program Structure for 2022-23 Policy Term

The program's structure for 2022/23 will remain similar to the structure that has been in place for the past several years. To best address the needs of providers of varying sizes and to attract and negotiate the best coverage and prices from insurers, the group is divided into two streams. **Stream A** comprises of providers with total insured values under \$100M. **Stream B** comprises of providers with total insured values over \$100M or manages over 10,000 units.

The table below outlines common features as well as differences in program attributes.

Program Attribute for 2022/23:	Stream A	Stream B
Alternate Brokers	Available to all providers based on minimum coverage standards and price competitiveness (see section 4)	
Property Claims Trust Fund	Combined Stream A and Stream B Property Claims Trust Fund to control number and dollar amount of claims that are payable by insurer and to finance smaller, more common claims (see section 3)	
Property Claims Trust Fund Thresholds	Pays out insured property claims between provider's individual deductible and \$1M (see section 3)	Pays out insured property claims between provider's individual deductible and \$2.5M
Credits	Property coverage premium credits are available to providers where providers have implemented the following risk mitigation mechanisms: <ul style="list-style-type: none"> • Mandated non-smoking buildings • Mandated tenants insurance and monitoring of tenant insurance • Installation of stove top safety elements installed in every unit within an entire building 	
Customer Service	Face-to-face support via regional representatives; <i>Managing Risky Business</i> communications; additional learning tools and techniques for proactive risk management; education on insurance fundamentals	Customer service and claims management approach that recognizes in-house risk management capacity; face-to-face support via regional representatives; <i>Managing Risky Business</i> communications

2.

Program Overview & Key Features

Social housing providers are different from private sector landlords or municipal landlords. As a sector we have residents with different needs and we operate as businesses differently – in the way we are financed, the way we are governed and the rules and regulations we must operate under. The HSC Group Insurance Program offers a comprehensive insurance service that is designed to meet the unique needs of social housing providers in Ontario.

The philosophy behind the program is twofold:

- To ensure that providers have adequate insurance coverage at the best possible price so they are protected when accidents or disasters occur.
- To help providers, and the sector as a whole manage risk. This philosophy is embodied by the key design, processes and principles that govern HSC’s group program.

Ensuring adequate coverage at the best possible price	Helping reduce risks
<ul style="list-style-type: none"> • Established core coverages based on the business of social housing • Participants benefit from the power of the group to leverage the best rates possible for the group • Streamed program design based on insured values enables us to attract and negotiate the best coverages and prices from insurers • Utilize a stringent procurement process for the broker, insurer and third-party adjuster • Enable providers to opt for lowest cost coverage that meets minimum coverage standards with a clear and transparent process 	<ul style="list-style-type: none"> • Offer targeted training and support to help our clients reduce future claims based on historical loss information • Support individual participants in identifying and reducing risks via advice available through HSC Insurance Inc., HSC’s wholly-owned insurance brokerage • Advocate on behalf of the participants to the Province on the unique needs of social housing providers based on historical loss information and research • Offer optional coverages for providers with additional, business-specific needs

Comprehensive Core Coverage: How it protects you

The HSC Group Insurance Program delivers six basic core coverages that are automatically included when we issue your insurance quote. These core coverages represent our minimum coverage standards and are focused on helping protect your building asset and protecting your organization and people when emergencies occur.

Protecting your building asset	Protecting your organization and people
<p>Property Insurance: Covers you for damage to, or the loss of your buildings, contents and equipment and the loss of income and extra expenses indirectly resulting from an insured peril such as fire or water damage. Additional insurance is in place to assist tenants with their Additional Living Expenses following insured events.</p> <p>Equipment Breakdown Insurance (also called Boiler & Machinery): Covers most equipment breakdowns, including mechanical and electrical systems and those that are under pressure in your building (e.g. boilers, electrical transformers, HVAC systems, fire alarm and security systems and backup generators).</p>	<p>Commercial General Liability: Protects you against liability for bodily injury, including death, and third-party property damage arising out of the premises and its operations.</p> <p>Umbrella Liability: Protects your assets and future income in addition to your primary policies. Unlike excess insurance, which goes into effect only when <i>all</i> underlying policies are totally exhausted, umbrella liability is able to "drop down" to fill coverage gaps in underlying policies.</p> <p>Comprehensive Crime: Provides coverage for employee dishonesty, forgery or alteration, computer fraud, funds transfer fraud, kidnapping, ransom or extortion, money and securities, money orders and counterfeit currency.</p> <p>Directors' & Officers' Liability: Provides coverage for corporate directors and officers against claims for financial loss arising from any alleged wrongful act in directing the business of a corporation. It covers the associated legal, accounting, adjusting and investigation expenses, compensatory damages and punitive or exemplary damages.</p>

In addition to these core coverages, HSC also offer a full suite of optional coverages to meet specialized needs. A listing of these is included in **Appendix A**.

Property Claims Trust Fund: How it works and its benefits to you

Since the 2011/12 policy term, HSC has incorporated a Property Claims Trust Fund into its program design. The Property Claims Trust Fund works like a group deductible to pay the expected level of property insured claims. Insurers only pay for (i) larger catastrophic property insured claims in excess of the per claim limit (\$1M for Stream A and \$2.5M for Stream B); and (ii) all further claims in the event that the Property Claims Trust Fund is fully depleted during the policy term.

There are many benefits to having a Property Claims Trust Fund:

- Mitigates overall cost of risk of the group program by funding the smaller, more common claims
- Transfers the cost of insuring and funding the larger unexpected claims to the insurer

- Reports can be generated from loss data, providing members with information regarding claim frequency and type that may guide and support risk control
- Enables targeted risk management support for the type of claims that are most common in the program

By gaining a better understanding of the types of claims and working with providers to develop risk management strategies, there is an opportunity to reduce claims and thereby create a surplus that remains with the group, not the insurance company.

The Property Claims Trust Fund relates only to the property insurance component of your insurance. A portion of your property premium is paid directly to the Property Claims Trust Fund. Your premium invoice will identify your Property Claims Trust Fund contribution amount. Contributions into the Property Claims Trust Fund are held in trust by HSC and used by the adjusters to pay claims.

The amount of the Property Claims Trust Fund is determined annually by the insurer based on projected claims for the upcoming policy term considering the claims history of the program and greater insurance industry trends and benchmarks. The program broker negotiates with the insurer on behalf of the providers to identify a Property Claims Trust Fund amount that provides the most competitive program premiums for providers. Generally speaking, the aggregate Fund amount will be an amount that is projected to cover the majority of expected claims during the policy term, resulting in a lower premium charged by the insurer for excess coverage.

Funds in the Property Claims Trust Fund are held in an interest bearing account and all interest earned is credited to the Fund's balance. Funds for each policy term are held separately. The Property Claims Trust Fund is used exclusively to pay for insured property claims occurring during the applicable policy period.

In the event that there is a surplus in the Property Claims Trust Fund at the end of the policy year and once all claims from that year have been closed off, surplus funds will be used for the benefit of the group through one or more of the following applications:

- Credits made available to all members during the applicable policy term who have continued to be members to the present date, uninterrupted
- Credits made available to all members during the applicable policy term who have continued to be members to the present date, uninterrupted, and who did not make a claim during the applicable policy year
- Retention to increase the size of the Property Claims Trust Fund or offset premium increases in subsequent years in the event of hardening insurance market conditions
- Retention to offset the impacts of extreme and out of the ordinary claims in subsequent years
- Such other use as is determined to be in the best interests of the group, in consultation with the sector-led Insurance Reference Group

Decisions regarding the use of Property Claims Trust Fund surpluses are made by HSC in the best interests of the group. The Insurance Reference Group will be consulted prior to any decision regarding the use of a surplus.

HSC periodically provides updates on the status of the Property Claims Trust Fund via its quarterly program communication, *Managing Risky Business*. In addition, the Program's Insurance Reference Group monitors the Property Claims Trust Fund and provides advice and support to HSC on developing risk management strategies to best utilize the Fund.

If you have any questions on the Property Claims Trust Fund, please contact HSC at insurance@hscorp.ca.

Insurance Reference Group

The Insurance Reference Group is an advisory committee made up of member representatives (including Service Managers and housing providers of different sizes) and risk management experts. The Insurance Reference Group works to continually improve the quality of the HSC Group Insurance Program by providing focused feedback based on user experiences. The Group will meet at least twice per year and provide advice, recommendations and insights to HSC related to the following:

- The Property Claims Trust Fund (i.e., operating rules, structure and surpluses)
- Proposed changes to the HSC Group Insurance Program and related policies
- Marketing and communications strategies

Members of the Insurance Reference Group are appointed by HSC for a 3-year term and are eligible for reappointment. A list of [current members](#) can be found on HSC's website. In carrying out its duties, the Insurance Reference Group is supported by HSC staff, as necessary.

Competitive Procurement: How we obtain competitive rates and adequate coverage for you

To ensure that we can secure the coverages that housing providers need and our insurance rates are as affordable and competitive as possible, HSC conducts a competitive procurement process on behalf of program participants. We follow a stringent procurement process and regularly tender each component of the group insurance program in the insurance marketplace.

- **Broker and Adjuster:** HSC issues a public Request for Proposal (RFP) for a program broker and a third-party claims adjuster every five years.
- **Insurers and Premiums:** HSC's program broker (currently Marsh Canada) and HSC meet with insurers annually, review risk initiatives and claims and negotiate ratings and premiums for the program. Premium pricing is then applied based on the settled premium allocation model.

3.

Renewals Process and Timelines

At the start of the renewal process, you will receive a renewal application from Marsh to complete. You will be asked to review this information and update Marsh regarding any changes.

Maintaining up-to-date information each year allows the program broker to form a clear understanding of the risks facing your buildings and the 'exposures' in question – that is, the specific buildings and organization that will be covered. It is also critical for the program broker to know if you have bought or sold properties in the last year as this will impact your insurance coverage. The complete information on file for you is what is used to determine your premium for the next year.

It is essential that you update your information, even if you plan on getting a quote from an alternate broker. This helps HSC compare coverage and improve our program. It also helps us understand and provide advice to the Province and Service Managers on broader trends in the sector. If you intend to obtain a quote from an alternate broker, we recommend that you contact them at the same time as you are completing the HSC renewal process. Alternate broker quotes will need to reflect the program's minimum coverage standards in order to be eligible (see **Appendix B**). Therefore, you should provide the alternate broker with the program minimum coverage standards for their use in generating their quote.

Help us help you get the best insurance rates and ensure you are adequately protected.

- Complete the renewal application when you receive it
- Ensure that your data is correct as it will be used to determine your premium
- Notify Marsh of any changes to your data before mid-July

Alternate Broker Renewal Process & Timelines

If your renewal date is **November 1, 2022**, then please use the following timelines:

May	July	September	October	November 1 st
<ul style="list-style-type: none"> Renewal packages sent to providers for update Providers send information to alternate broker if they wish to seek an alternate quote 	<ul style="list-style-type: none"> Renewal information updates due by July 15, 2022 Broker begins to solicit quotes from insurance marketplace for both streams 	<ul style="list-style-type: none"> Program renewal sent to providers by September 23, 2022 Provider must submit alternate broker quote to HSC by September 23, 2022 	<ul style="list-style-type: none"> Providers using an alternate broker must submit Alternate Broker Coverage Form by October 14, 2022 <p>LHCs must submit LHC form by October 14, 2022</p>	<ul style="list-style-type: none"> Insurance Renewal – Coverage Commences

Forms are available on our “Alternate Broker Package” webpage: <http://www.hscorp.ca/our-programsand-services/forms-and-policies/alternate-broker-renewal-process-timelines-renewal-date-november-1/>

If your renewal date is not November 1, 2022 then please use the following timelines:

May	2 Months Before Renewal Date	35 Days Before Renewal	14 Days Before Renewal	Renewal Date
<ul style="list-style-type: none"> Renewal packages sent to providers for update Providers send information to alternate broker if they wish to seek an alternate quote 	<ul style="list-style-type: none"> Renewal information updates due 2 months prior to renewal date Broker begins to solicit quotes from insurance marketplace for both streams 	<ul style="list-style-type: none"> Program premium quote sent to providers 35 days prior to renewal date If provider wishes to submit alternate broker quote to HSC, we must receive it 35 days prior to renewal date 	<ul style="list-style-type: none"> If a provider wishes to use an alternate broker, they must submit an Alternate Broker Coverage Form LHCs must submit LHC form (Service Manager waiver) 	<ul style="list-style-type: none"> Insurance Renewal –Coverage Commences

Forms for providers with renewal dates that are not November 1, 2022 are available at this link: <https://hscorp.ca/services/insurance/forms-policies/#alternate-broker>

4.

2022-2023 Alternate Broker Process

HSC's alternate broker process ensures that you get the insurance you need at the lowest cost:

- Prescribed providers have the option to solicit and pursue a quote from an alternate broker
- Providers may bind coverage with an alternate broker where the broker offers equivalent coverage to those included in the HSC quote at a lower price
- You will be automatically bound with the group program unless you submit notification of an alternate broker through the submission of the **Alternate Broker Coverage Form** as noted below.

Minimum Coverage Standards

HSC sets minimum coverage standards for the program on an annual basis. These standards have been developed to ensure that providers have adequate coverage to protect their assets. In cases where a provider wishes to use an alternate broker, it will be necessary for them to ensure that the alternate broker confirms that the insurance coverage they are providing meets these minimum standards (see **Appendix B**). When soliciting an alternate broker quote, please ensure that you provide the broker with these minimum standards.

Alternate Broker Process

The following process must be followed if you wish to purchase your insurance coverage through an alternate broker.

If obtaining a quote from an alternate broker, provide the alternate broker with HSC's Coverage Checklist. Review this checklist with the alternate broker to ensure that the alternate broker is providing equal or better coverage to you. Please ensure that the values reported to the alternate broker are the same values as those reported to the program broker so that an accurate comparison can be made.

At least 35 days prior to renewal or initial purchase of coverage you must submit a copy of the quote from the alternate broker to HSC.

If you have been offered equivalent coverage at a lower price and have decided to bind coverage with the alternate broker, these additional documents must be sent to HSC at least 14 days before your scheduled renewal (for a November 1, 2022 renewal, these documents are due by October 14, 2022):

- **A completed Alternate Broker Coverage Form:** This form contains a Statement of Terms and Fees that will help us ensure that the alternate broker has provided a lower price for equal or

better coverage and obligates the alternate broker to forward the provider's claims history. It also confirms your alternate broker did their due diligence in explaining the coverage they are offering.

- **(For LHCs only) A completed LHC Form:** This form confirms the agreement for the LHC to obtain coverage from an alternate broker from either the LHC's CEO/Executive Director or the Service Manager.

The Coverage Checklist and required forms are available on our "Alternate Broker Package" webpage: <https://hscorp.ca/services/insurance/forms-policies/#alternate-broker>

Claim Information

HSC needs to maintain accurate and complete data on all prescribed providers and to monitor insurance trends in order to provide helpful sector advice and guidance to the Province. Therefore, providers who use an alternate broker are also required to provide HSC with annual claims experience in order that HSC may maintain accurate and complete data on the claims history of prescribed providers. This information must include:

- Type of Claim
- Insurance Line of Business
- Date
- Total Incurred Cost
- Deductible

As part of the alternate broker process under the HSC Group Insurance Program, your alternate broker is required to provide this information to HSC on a regular basis.

Where Alternate Broker Quote is More Expensive

HSC is committed to ensuring that providers have adequate coverage at the lowest rates. If upon reviewing the alternate quote HSC finds that the coverage is not equivalent or is more expensive than the quote by the program broker:

- HSC will inform the provider in writing that they are required to bind their coverage with the program broker and will be expected to provide binding instructions to the program broker, with a copy to HSC. Copies of this correspondence will also be sent to the relevant Service Manager for their information.

Administration Fee

- An administration fee is only applicable where a provider binds coverage with an alternative broker.
- The fee is 2.5% of the total premium for the HSC identified core coverages.

- This fee is purely administrative and supports the legislated role that HSC plays in establishing and managing the group insurance program.
- When reviewing quotes from an alternate broker, the comparison should be premium to premium, however **providers should recognize that they will have to pay the 2.5% administration fee.**
- The alternate broker will be required to include this fee as a separate line in their quote and remit the fee to HSC once the provider has paid their invoice.
- **Any outstanding arrears related to this administration fee must be addressed by providers seeking a return to the HSC program.**
- Services covered by the fee include:
 - Publicly procuring the program broker, third-party claims adjuster and program insurer
 - Negotiating on behalf of program participants in the insurance marketplace
 - Setting minimum coverage limits to ensure that all providers are adequately protected
 - Maintaining building and claims data for all prescribed providers
 - Providing customer service, risk management support and working to improve the risk profile of Ontario's social housing sector

5.

Changing Insurer Mid-Term

HSC recognizes that there may be extenuating circumstances that could lead a provider to change its insurer mid-way through the insurance term. Where this is the case, providers are asked to submit a written request to HSC at insurance@hscorp.ca at least 30 days before they wish to leave the program stating their reason. HSC will then be in touch with the provider to process this request.

Providers will receive a net refund of their premium as follows:

- **Total premium pro-rated for the number of months that they were in the program,**
- **less the portion of the premium that went into the Property Claims Trust Fund,**
- **less the short-rate cancellation penalty (see below)**

HSC is unable to return the portion of the premium that went into the Property Claims Trust Fund.

The short-rate cancellation penalty relates to the costs associated with cancelling the contract prior to its normal expiry. Mid-term cancellations involve additional administration because most of the work done to bind insurance is done at the beginning of the term – such as underwriting, premium calculations and document issuance. This penalty is calculated based on standardized rates established in an insurance industry cancellation wheel and applied according to where you are in your insurance term.

Appendix A

Optional Coverage

Accident Coverage for Board Members and Volunteers: Coverage for accidental death and dismemberment.

Automobile Insurance: Basic and optional coverage for vehicle loss or damage and third-party liability coverage.

Abuse Insurance: Protects against liability due to physical abuse/neglect, emotional abuse, sexual abuse/harassment or exploitation.

Builders' Risk Insurance: Covers construction, renovation, installation, repair, scaffolding, hoarding, excavation, landscaping and site problems that are beyond the scope of the Builders' Risk Insurance already included in your core coverage up to \$5 million. If your renovation or new construction project will go over \$5 million, you may wish to purchase this additional coverage.

Cyber Fraud Insurance: This insurance protects you from losses resulting from your activity of communicating and conducting business online.

Excess Property and Excess Liability Insurance: Provides coverage in excess of the primary property or umbrella liability limits described in the underlying insurance limits of coverage.

Garage Keepers' Legal Liability Insurance: Protects garage keepers against liability for damage caused by specified perils to vehicles in their care and control.

Miscellaneous Errors and Omissions: Covers the activities of nurses, social workers, family counsellors, massage therapists and physiotherapists.

Property Managers' Errors and Omissions: Covers property management services that are performed for another housing provider for a fee.

Storage Tank Third-Party Liability and Clean-up: Protects owners and/or operators of aboveground and underground fuel and oil storage tank systems against claims should the tanks cause environmental contamination. Also pays for the cleanup of your own property.

Well Water Coverage: The Ontario *Safe Drinking Water Act*, 2002 imposes strict requirements on providers to test and treat tenants' water. Well water liability coverage protects you against claims made by a third party as a result of inadequate testing, whether it is done by you or by a company you hire.

Appendix B

HSC Minimum Coverage Standards

Please note that in the details, limits and deductibles column, there are places where specific values are not identified. These values will depend on your insured values and the coverage choices you decide to make. If you're uncertain about your insured values or coverage needs, contact HSC for advice.

PROPERTY INSURANCE (AND BUSINESS INTERRUPTION) – Mandatory Coverage If your buildings and boiler & machinery equipment are covered under a separate insurance program such as Condominium Insurance, you only need to purchase property insurance for all your contents and loss of income.	
TYPE OF COVERAGE	DETAILS, LIMITS AND DEDUCTIBLES
Property of Every Description including Office Contents	LIMIT OF INSURANCE Buildings: Contents:
Covered Perils	ALL RISKS including flood and earthquake
Sewer Backup Deductibles Basic Deductible: \$5,000 each loss (Various deductible options to choose from for losses other than earthquake and flood)	Included – No Sub-limit EARTHQUAKE: 3% or \$50,000 (the greater) for properties valued < \$3,000,000; 3% or \$100,000 (the greater) for properties valued ≥\$3,000,000 With respect to CRESTA Zones (Ottawa, Kingston, Cornwall, Hawkesbury area): 5% or \$250,000 for all other properties FLOOD: \$25,000 each loss SEWER BACKUP: \$5,000 each loss or other deductible, Specify: \$ ALL OTHER LOSSES: Basic deductible: \$5,000 Other deductible, specify: \$ Note: CRESTA zones are based on the observed and expected seismic activity, as well as on other natural disasters, such as droughts, floods and storms. See www.cresta.org for more information
Gross Rentals: Actual Loss Sustained 12 months or 24 months (insured values and indemnity period)	Indemnity Period:
Contingent Gross Rentals: (Loss caused by interruption of utility services due to a covered loss at their facilities except for damage to off-premises transmission or distribution lines)	Included – No Sub-limit
Delayed Rentals: due to covered loss at property in course of construction, or property the insured plans to acquire.	Included – No Sub-limit
Revenues (other than housing rental income): Actual Loss Sustained	Limit:

Extra Expense	Included – No Sub-limit
Contingent Extra Expense: (Loss caused by interruption of utility services due to a covered loss at their facilities except for damage to off-premises transmission or distribution lines)	Included – No Sub-limit
Basis of Loss Settlement	Full Replacement Cost on the same site or on another site without any co-insurance provision or penalty
Automatic Coverage for newly acquired properties	Where the value of the newly acquired property exceeds \$1,000,000. coverage is provided, subject to Insured reporting to the insurer within 120 days of acquisition, and is limited to \$10,000,000
By-Laws Coverage: including cost of demolition and increased cost of construction	Included – No Sub-limit
Additional time required due to By-laws	Included – No Sub-limit
Fire Department Service Charges and Fire Fighting Expenses: including fire extinguishing materials, municipal or private fire department charges and other firefighting expenses	Included – No Sub-limit
Professional and Auditors Fees	Sub-limit: \$5,000,000
Expediting Expenses	Included – No Sub-limit
Fine Arts	Included – No Sub-limit
Valuable Papers and Records	Included – No Sub-limit
Accounts Receivable	Sub-limit: \$5,000,000
Personal Effects	Sub-limits: \$5,000 per employee/ \$25,000 per occurrence
Blanket Glass: Interior and Exterior	Included – No Sub-limit
Signs: Attached and Freestanding	Included – No Sub-limit
Electronic Data Processing: EDP Equipment, EDP Media & EDP Breakdown	Sub-limit: \$250,000
Property in Transit	Included – No Sub-limit
Debris Removal: includes removal of debris of property not covered under policy (i.e., property blown by windstorm upon a location)	Included – No Sub-limit
Service Interruption (Physical Damage): Loss caused by interruption of utility services due to a covered loss at their facilities except for damage to off-premises transmission or distribution lines	Included – No Sub-limit
Defence Costs: for claims or suits related to loss or damage to property of others in the custody of the Insured	Included – No Sub-limit
Consequential loss: as a result of an insured peril	Included – No Sub-limit
Ingress and Egress Coverage: when ingress to or egress from the insured's premises is prevented or impaired as a result of a covered peril	4-week limitation

Interruption by Civil Authority: to retard or prevent a conflagration or other catastrophe or a result of a covered peril	4-week limitation
Vacancy	Cease operations in, and for any individual "buildings" to remain vacant for 180 days. If vacancy exceeds 180 days, coverage converts to Named Perils only and basis of loss settlement is on Wreckage Value;
Notice of Cancellation or Non-Renewal	90 days
Additional Living Expenses	Sub-limit: \$10,000 per unit to a maximum of \$1,000,000 per occurrence incurred by tenants while repairs are being made as a result of an insured peril
First Party Pollution Clean-Up – Land & Water	Sub-limit \$1,000,000
Automatic Builders' Risk coverage: for routine repair and renovation work	Sub-limit: \$5,000,000
Builders' Risk for Property in Course of Major Construction or Renovation: must be reported and rated individually	Available if required
Joint Loss Agreement: with Boiler and Machinery Insurer	Included
Salvage and Sue and Labour: Insurer's pro rata contribution	Included
Limited Fungi and Spores Coverage	Sub-limit \$250,000
Immediate Repairs Permission	Included
Unintentional Errors and Omissions: "Failure of the Insured to disclose all hazards existing as of the inception date of the Policy, or improper, or inaccurate, or wrong descriptions of premises, products, contracts or otherwise shall not invalidate or in any way affect the coverage afforded by this Policy provided such failure or any error or omission was not intentional and notice is given to the Broker, for transmission to the Insurer(s) as soon as such error or omission comes to the knowledge of the Insured."	Sub-limit: \$5,000,000
Liberalization Clause	Included
Business Interruption	Actual Loss Sustained and Extra Expense resulting from an order by a Civil or Military Authority restricts or prohibits partial or total access to an insured location
Terrorism Exclusion	Loss or Damage by Fire, Basis of Loss Settlement will be Actual Cash Value
Green Building Upgrade Extension	25% of the value of loss to a maximum of \$2,500,000 to rebuild/replace with upgrade to "Green" alternatives.

Pre-Existing Green Building Extension	Additional costs and expenses, including “Green” certified Consultants required to maintain or re-attain the same pre-loss “Green Building” designation
---------------------------------------	---

EQUIPMENT BREAKDOWN (Boiler & Machinery) – Mandatory Coverage for Housing Providers that have Boiler and Machinery Equipment If your buildings and boiler & machinery equipment are covered under a separate insurance program such as the Condominium Insurance, you only need to purchase property insurance for all your contents and loss of income.

TYPE OF COVERAGE	DETAILS, LIMITS AND DEDUCTIBLES
Combined Limit per Accident (Property Damage/Business Interruption/Extra Expense)	Limit: \$50,000,000 per accident
Deductibles	Direct Damage: Spoilage: \$1,000 Gross Rents & Extra Expense: 24-hour waiting period
Extra Expense	Included
Coinsurance	Nil
Perils Insured	Sudden and accidental breakdown of all boilers, pressure vessels, electrical and mechanical equipment plus production machines and electronic equipment
Basis of Loss Settlement	Direct Damage – Repair or Replacement including By-Laws (Demolition and Increased Cost of Construction due to By-laws)
Replacement cost if damaged property is repaired or replaced within 24 months after the date of the Accident	Number of months: 24
Broad definition of “Accident”	Included
Broad definition of “Object”	Included
Expediting Expenses	Included
Ammonia Contamination	Sub-limit: up to \$1,000,000 (no charge)
Water Damage from Refrigerating Systems	Sub-limit: up to \$1,000,000 (no charge)
Hazardous Substance	Sub-limit: up to \$1,000,000 (no charge)
Spoilage	Sub-limit: \$50,000
Data and Media Restoration	Sub-limit: \$50,000
Demolition and Increased Cost of Construction due to By-laws	Included – No Sub-limit
Contingent Loss caused by Service Interruption – All Utilities	Included – No Sub-limit
Professional fees	Included – No Sub-limit

COMPREHENSIVE CRIME INSURANCE – Mandatory Coverage	
TYPE OF COVERAGE	DETAILS, LIMITS AND DEDUCTIBLES
Employee Dishonesty	Limit: \$250,000
Inside Money & Securities	Limit: \$25,000 Loss of Cheques: \$50,000
Outside Money & Securities	Limit: \$25,000 Loss of Cheques: \$50,000
Third Party Computer Theft, Fund Transfer, or Toll Fraud	Limit: \$250,000
Money Order and Counterfeit Currency	Limit: \$25,000
Depositor's Forgery	Limit: \$250,000
Employee extended to include non-compensated directors and officers, volunteers, students, independent property managers while working on behalf of the insured	Included
Named Insured includes any Employee Benefit Plan or Trust sponsored by the Insured (subject to information being provided on application form). Employee includes any natural person while in the service of any Employee Benefit Plan as fiduciary, trustee, administrator, officer or employee and any other natural person required to be bonded by law.	Included
Ex-Employees	30 days
Loss caused by unidentifiable employees	Included
Cancellation or Non-Renewal	90 days
Discovery Clause	Included – 2 years
Audit Expenses	Sub-limit: \$25,000
Prior Fraud (Employee)	Tolerance level: \$25,000
Third-Party Theft	Sub-limit: \$25,000
Consolidation Merger Acquisition – Automatic coverage if total assets of newly acquired subsidiary is 10% or less of total assets (report within 60 days)	Included
Definition of "Employee" states that "Employee of one Named Insured shall be considered an employee of any other Named Insured"	Included

<p>COMPREHENSIVE GENERAL LIABILITY (CGL) – Mandatory Coverage Minimum Required Limits: \$2,000,000 (HSC Program offers CGL coverage of \$2,000,000 and Umbrella coverage of an additional \$3,000,000 for a total liability limit of \$5,000,000. Excess Liability of up to \$20,000,000, for a total of \$25,000,000 is available on an individual basis.)</p> <p>Applicant: The minimum limits of \$2,000,000 may only suit the very small organizations with small detached buildings and low-risk activities or operations. Please consult with HSC and alternate brokers (if applicable) to select the appropriate limits of liability for your organization.</p>	
LIMITS OF LIABILITY	LIMITS OF LIABILITY
Bodily Injury and Property Damage	Limits: \$2,000,000 per occurrence
Products & Completed Operations	Limit & Aggregate \$2,000,000
Employee Benefits Liability	Sub-limits: \$2,000,000
Non-Owned Automobile Liability excluding long-term leased vehicle (SEF #99)	Sub-limit: \$2,000,000
SEF #94, Damage to Hired Vehicles	Sub-limit: \$75,000 Deductible: \$1,000
Advertisers' Liability	Sub-limit: \$2,000,000
Tenants' Legal Liability	Sub-limit: \$2,000,000 Coverage: All Risks
Forest Fire Fighting Expenses	Sub-limit: \$2,000,000
Sudden and Accidental Pollution Coverage	Time Element Pollution – 240 hours Discovery / 240 hours Reporting
Elevator Collision	Sub-limit: \$2,000,000
Deductible	DEDUCTIBLE: Basic Deductible: \$5,000 per loss or other deductible; Specify:
Annual General Aggregate	\$15,000,000 or \$30,000,000 Specify
Occurrence Basis	Included
Broad Form Property Damage	Included
Owners' & Contractors' Protective Liability	Included
Intentional Injury to Protect Persons and/or Property	Included
Employers' Liability	Included
Defence Costs	<u>EXCLUSIVE OF DEDUCTIBLE</u>
Broad Definition of "Insured"	"Insured" includes: -The Named Insured; -Any partner, officer, director, trustee, volunteer, committee member, employee spouse or shareholder or any other person while acting on behalf of the Insured and any partner or former partner with respect to liability arising out of the partnership or former partnership; -Each person, firm, corporation or government body for whom the Named Insured has contracted to provide insurance and mortgagee but only with respect to liability which arises out of the operations of the Named Insured; - Owners of property leased to the Named Insured

	where the terms of the agreement require the Named Insured to provide insurance on behalf of the owner, but only with respect to liability which arises out of the occupancy by the Named Insured of such property; -Any social or recreational association or club operated for the benefit of the Named Insured's staff and residents and their families and any members while participating in their organized activities; -Any person or firm acting as your real estate manager –Where working arrangements or joint ventures have been made by the Insured with other firms, corporations or individuals, the Insured shall be protected within the terms of this policy for any claim made against the Insured arising directly or indirectly from such arrangements or joint ventures.
Cross Liability	Included
Severability of Interests	Included
Blanket Contractual Liability	Included
Physical and Sexual Abuse (physical abuse, physical neglect, emotional abuse, sexual abuse, molestation, sexual harassment and sexual exploitation) Please note: this extension of coverage is optional and is subject to the completion of the "Abuse Protocol Application" and approval by your insurance carrier.	Limit & Aggregate \$2,000,000
Medical Payment	Limit \$2,000,000
Contingent Incidental Medical Malpractice	Included
Bodily Injury Definition	Includes bodily injury, shock, mental anguish, mental injury, sickness or disease sustained by a person, including incidental medical malpractice Injury.
Notice of Cancellation or Non-Renewal	90 days
Non-Owned Watercraft	Maximum 8 metres
Restricted Worldwide Territory	Included
Unintentional Errors and Omissions Clause: "Failure of the Insured to disclose all hazards existing as of the inception date of the policy, or improper, or inaccurate, or wrong descriptions of premises, products, contracts or otherwise shall not invalidate or in any way affect the coverage afforded by this policy provided such failure or any error or omission is not intentional."	Included
Pesticide Spray Liability	Limit: \$1,000,000

Non-Municipal Water Supply Testing Liability	Any one Accident or Occurrence \$100,000 Annual Aggregate \$250,000
--	---

UMBRELLA LIABILITY – For providers that need a total liability limit of \$5,000,000 Minimum Required Limits: \$2,000,000

Applicant: The Umbrella Liability Policy offers several advantages over a straight Comprehensive General Liability (CGL) Policy. It provides the following protection:

- 1) Catastrophic loss protection over various liability policies such as CGL, employers' liability, automobile liability, watercraft & E&O
- 2) Drop down coverage to replace an underlying policy where limits are exhausted by claim payments
- 3) First dollar protection for losses not covered by underlying policies and not excluded in the Umbrella policy

TYPE OF COVERAGE	DETAILS, LIMITS AND DEDUCTIBLES
Umbrella Liability	Limits: \$3,000,000 per occurrence \$3,000,000; annual aggregate where applicable
Self-Insured Retention (SIR)	\$10,000 each occurrence (for claims excluded by underlying policies but covered by Umbrella)
Follow-Form Personal and Real Property	Included
Follow-Form Automobile and Non-Owned Automobile	Included
Follow-Form Blanket Contractual Liability	Included
Follow-Form Employee Benefits	
Pollution Exclusion except for Hostile Fire	Included
Follow-Form Restricted Worldwide Territory	Included
Non-Owned Aircraft and Watercraft Liability	Included
Where coverage is more restrictive in the Umbrella, the primary wording will apply unless specifically excluded on the Umbrella.	Included

DIRECTORS' & OFFICERS' LIABILITY – Mandatory Coverage Minimum Required Limits: \$2,000,000

Applicant: Consult with HSC and alternate brokers (if applicable) to select suitable limits of liability for your organization and your directors and officers

TYPE OF COVERAGE	DETAILS, LIMITS AND DEDUCTIBLES
LIMITS OF LIABILITY (\$2,000,000 with optional limits of \$3,000,000, \$5,000,000, and \$10,000,000)	D&O LIMITS OF LIABILITY Specify limits per claim and annual aggregate: Entity Coverage Deductible: NIL
Pay on behalf of D&O and Corporation	Included
Defence costs	Inclusive in limits
D&O Coverage for wrongful act and statutory liability	Included
Entity Coverage for wrongful act, and loss/costs where permitted by law to indemnify the D&O	Included
Full prior acts	Included

Duty to defend even if groundless, false or fraudulent	Included
Insured includes past, present and future directors, officers, trustees, employees, volunteers and committee members – spouses covered only if named as a co-defendant in a claim against an insured.	Included
Automatic coverage of newly elected or appointed Directors and Officers	Included
Fiduciary Liability	Included
Limited Outside Directorship at the request of the Corporation subject to request and underwriting	Specify:
Joint Loss Agreement	Included
Personal Defence Costs – covers penal defence if charges are laid in Canada and if defence fully succeeds	Sub-limit: \$500,000 (included in the policy limit)
Extended Reporting Period	12 months for a sliding scale charge from 50% to 20% of the expiry premium, if purchased following the first to the fourth year or subsequent consecutive policy issued by the Insurer.
Notice of Cancellation	90 days
Punitive Damages	Included

**EMPLOYMENT PRACTISE LIABILITY INSURANCE (EPLI) – Highly Recommended coverage
Stand-alone policy or as part of Directors’ & Officers’ Policy**

Applicant: EPLI protects your organization against the rapidly emerging employment-related lawsuits. EPLI policies typically cover “wrongful acts” that include dismissal, breach of employment contracts, violation of employment discrimination laws, failure to employ or promote, negligent evaluation, invasion of privacy and infliction of emotional distress.

Organizations of all sizes are increasingly faces with EPL lawsuits. This coverage is not a Required Coverage but is highly recommended to protect your organization from potential employee lawsuits and high defense costs. If EPLI is provided as an extension of the D&O policy, both the D&O and EPLI coverages will share the same annual aggregate limit of availability.

LIMITS OF LIABILITY Provided as part of the D&O Policy	Included in the D&O Policy
Coverage:	Discrimination (age, race, religion, sex) Sexual Harassment Wrongful Termination Failure to Employ/Promote Breach of Employment Contract Wrongful Discipline Equal Pay Violations Deprivation of Career Opportunity Negligent Evaluation Invasion of Privacy Defamation Wrongful Infliction of Emotional Distress Retaliation Misrepresentation

Mandatory Coverages, where applicable

<p>EXCESS LIABILITY – For housing providers seeking limits > \$5,000,000 up to \$20,000,000 Excess Liability can be secured via a straight excess of CGL policy, an Umbrella policy or via a stand-alone Excess policy. Under the HSC program Excess Liability coverage is offered on a stand-alone basis through Marsh over the Umbrella coverage.</p>	
<p>TYPE OF COVERAGE</p>	<p>DETAILS, LIMITS AND DEDUCTIBLES</p>
<p>EXCESS LIABILITY Limits in excess of Primary and Umbrella insurance can be purchased through Marsh subject to completion of application form.</p>	<p>Limits:</p>
<p>Coverage</p>	<p>Follow-form Umbrella</p>

<p>PROPERTY MANAGERS’ ERRORS AND OMISSIONS and MISCELLANEOUS ERRORS AND OMISSIONS LIABILITY INCLUDING MEDICAL MALPRACTISE LIABILITY (excluding physicians, psychiatrists and nurses) – Mandatory where applicable. Applicant: “Where applicable” means that the housing provider (or a third-party on its behalf) offers the applicable services to others such as property management, counselling, social work, education, medical care, personal care, day care, food catering, etc. This does not include the services provided by others through working arrangements. The General Liability coverage protects you from bodily injury and property damage losses suffered by others resulting from an accident. The Professional Liability or Errors and Omissions Liability coverage protects you from financial or economic losses and also injury suffered by others (without the presence of an accident) caused by your error or omission in performing or failing to perform your professional duties. This coverage can be offered within the CGL policy or as a stand-alone policy. Under the HSC program, E&O and Professional Liability coverages are offered on a stand-alone policy basis.</p>	
<p>PROPERTY MANAGERS’ ERRORS AND OMISSIONS – This coverage is required for Providers who perform property management activities for third parties.</p>	
<p>TYPE OF COVERAGE</p>	<p>DETAILS, LIMITS AND DEDUCTABLES</p>
<p>LIMITS OF LIABILITY Limits in excess of \$2,000,000 can be purchased through Marsh. Deductible options from \$1,000 to \$10,000</p>	<p>LIMITS OF LIABILITY \$2,000,000 any one claim; \$2,000,000 annual aggregate Basic Deductible: \$1,000 or Other, specify \$</p>
<p>Basis of Insurance</p>	<p>Claims-made</p>
<p>Retroactive Date (subject to underwriting and agreement by the Insurer)</p>	<p>Specify:</p>
<p>Provision for Optional Discovery Coverage</p>	<p>One year; subject to additional premium</p>
<p>Duty to defend and pay-on behalf of the Insured</p>	<p>Included</p>
<p>Defence costs</p>	<p>Inside the limits of liability</p>

<p>Broad Named Insured including any current or former partner, executive officer, or director, employees or independent contractors of the Named Insured solely while providing Professional Services on behalf of the Named Insured, and any heirs, executors, administrators, assigns and legal representatives in the event of death, incapacity or bankruptcy.</p>	<p>Included</p>
---	-----------------

MISCELLANEOUS ERRORS AND OMISSIONS LIABILITY INCLUDING MEDICAL MALPRACTISE LIABILITY (excluding physicians, and psychiatrists) – Mandatory where applicable

<p>TYPE OF COVERAGE</p>	<p>DETAILS, LIMITS AND DEDUCTIBLES</p>
<p>LIMITS OF LIABILITY Limits in excess of \$2,000,000 can be purchased through Marsh. Deductibles options from \$1,000 to \$10,000</p>	<p>LIMITS OF LIABILITY \$2,000,000 each claim \$2,000,000 annual aggregate Basic Deductible: \$1,000 or Other Deductible: \$</p>
<p>Basis of insurance:</p>	<p>Claims-made</p>
<p>Definition of Insured:</p>	<p>If you are designated in the Declarations as a partnership or joint venture, you are an insured, including your members, your partners, and their spouses, but only with respect to the conduct of your business, but not in their professional capacity as physicians, and psychiatrists. If you are designated in the Declarations as an organization other than a partnership or joint venture, you are an insured. Each of the following is also an insured but only with respect to their duties in the conduct of your business: executive officers, directors, governors, trustees, administrators and members of the named insured’s Medical Advisory Boards or Committees. Each of the following is also an insured: -Your employees, other than your executive officers, psychiatrists, or physicians, including but not limited to nurses and technicians, but only for acts within the scope of their employment by you; -All volunteer workers, and assistants, and members of hospital auxiliaries, medical, or other, students, medical personnel and technicians while engaged in research for you regardless of the source of remuneration; - Your legal representative if you die, but only with respect to duties as such. –Any organization you newly acquire or form, other than partnership or joint venture, and over which you maintain ownership or majority interest, will be deemed to be a named insured if there is no other similar insurance available to that organization – Grace period of 90 days.</p>
<p>Covered Acts</p>	<p>Means legal liability because bodily injury arising out of the rendering of or failure to render, professional services in the practice of the business described in the Declarations.</p>

Retroactive Date (subject to underwriting and agreement by the Insurer)	Specify:
Provision for Optional Discovery Coverage	One year subject to additional premium
Duty to defend and Pay-on-behalf of the Insured	Included
Defence Costs	Inside the limits of liability
Medical Malpractice	Available where applicable and declared by housing provider.

Contact Information

If you have any questions on these guidelines or insurance coverages, please contact:

Jenny Gloria

Senior Manager, Insurance & Risk

HSC Insurance Inc.

30 Duncan Street, Suite 501

Toronto, ON M5V 2C3

Phone: 1-866-268-4451 ext. 314

Email: jgloria@hscorp.ca

www.hscorp.ca



HSC Insurance Inc.
30 Duncan Street, Suite 501
Toronto, Ontario M5V 2C3
1 866 268 4451
www.hscorp.ca



Jason Wills
 London & Middlesex Community Housing Inc .
 300 Dufferin Avenue,
 London, ON N6A 4L9



September 27, 2022

**Subject: HSC Group Insurance Program, November 1st, 2022-2023
 Policy No: 187707-LHC039**

Dear Jason Wills,

Thank you for participating in the HSC Group Insurance Program, Ontario's group insurance program for the social housing sector. We are pleased to provide you with your renewal documents and invoice for the November 1, 2022/2023 policy term. **It is important that you review this letter and the enclosed documents immediately following receipt to confirm that the information is complete and accurate.**

Please note that Certificates of Insurance to Additional Interests will be sent directly to your certificate holders.

HSC RISK RATING

This year, HSC has introduced a provider Risk Rating designed to help providers to understand how their risk would be perceived by the insurance market. The rating considers the frequency and severity of individual provider claims. Ratings are assigned on a scale of 1 (low risk) to 6 (high risk). Your rating is located in the top righthand corner of this document. The ratings are currently assigned for reference purposes only, offering providers an opportunity to improve their risk profile where warranted. We would encourage you to review your rating and visit our website for more information at <https://hscorp.ca/services/insurance/> or contact us to learn more at insurance@hscorp.ca.

STREAM A PROPERTY DEDUCTIBLE

The minimum stream A property deductible has increased from \$5,000 per occurrence to \$10,000 per occurrence.

“NON-CORE” RENEWAL DOCUMENTS

If applicable, “Non-Core” (Automobile, Tankguard, Accidental Death & Dismemberment policies) that renew after November 30th or are not finalized to date will be sent separately. All terms and conditions remain unchanged except as noted in quotes.

CHANGE REQUESTS

It is important for the declared property values to be accurate as the policy contains a margin clause that limits the maximum payable to 115% of your declared building and contents values. The premium(s) per the policy documents, your contribution to the HSC Claims Trust Fund, and taxes is based on the underwriting information on file. If you require any changes to the policy documents, please contact Marsh at:

Tel: 1-888-768-9887 Email hscorp.service@marsh.com Fax: 1-416-815-3541



CANCELLATION OF COVERAGE

If you do not wish to continue with the HSC Group Insurance Program, to avoid any penalties, please return all renewal documentation, confirming you do not wish to renew , prior to the effective date **(November 1, 2022)**. If you advise us after the November 1, 2022 effective date, you will be responsible for the appropriate earned premium, taxes and contribution to the HSC Claims Trust Fund.

DIRECTORS' & OFFICERS' CLAIMS TRUST FUND

Finally, there is a line on your invoice relating to a new D&O Claims Trust Fund. Like the Property Claims Trust Fund, its goal is to better control costs in a specific coverage area. More information is available on our website or by contacting us via email.

On behalf of HSC Insurance Inc. and Marsh, we thank you for your business and your continued support of the HSC Group Insurance Program.

Sincerely yours,

Sarah Baker
Chief Operating Officer
HSC Insurance Inc.

Mindy Tarantelli
Senior Vice President
Marsh Canada Limited

Meaghann Blanchett
Vice President
Marsh Canada Limited



HOW TO REPORT A CLAIM

Claim Type	Contact
Property Claims	1-866-532-7315 (24/7 call centre with the ability to dispatch emergency contractors)
Liability Claims	1-866-532-7315 NewCrawfordClaims@crowco.ca Copy: insurance@hscorp.ca
Directors & Officers & Employment Practices Liability Claims	1-855-627-7454 toronto.claims@marshcanadaclaims.com Copy: insurance@hscorp.ca
Vehicle Claims	1-888-607-9410 newgcsclaims.ca@aviva.com Ensure that you provide your policy number located on your pink insurance slip



Claim Notification Requirements:

There are time sensitive claims reporting requirements, which apply to your insurance coverage. Please take a moment to review this schedule and familiarize yourself with these requirements to avoid complications when reporting claims. Failure to comply with the reporting provisions of the policies could result in the Insurers denying coverage for claims under policy terms and conditions.

Coverage	Notification Requirements
Property	<p>Newly acquired property is subject to a 120 day reporting period from the date of acquisition.</p> <p>Insured must give notice to the Insurer upon becoming aware of the loss and deliver as soon as practicable the Proof of Loss.</p>
Equipment Breakdown Insurance	<p>Newly acquired property is subject to a 90 day reporting period from the date of acquisition.</p>
Commercial General Liability	<p>Insured must give notice to the Insurer upon becoming aware of loss or damage to persons or property.</p> <p>Limited Pollution Liability is subject to a discovery and reporting period of 240 hours.</p> <p>Employee Benefits Liability is claims-made. This means that for coverage to apply, the Insured must notify the Insurer immediately upon knowledge or discovery of loss or of an "occurrence" which may give rise to a claim during the policy period.</p>
Legal Expenses	<p>Claims Made Policy Form</p> <p>This means that in order for coverage to apply, the Insured must notify the Insurer immediately upon knowledge or discovery of loss or of an "occurrence" which may give rise to a claim within 120 days.</p>
Abuse Liability	Not Insured / Coverage Not Purchased
Tenant Support and/or Assisted Care Services Errors and Omissions	Not Insured / Coverage Not Purchased
Property Manager's Errors and Omissions	<p>Claims Made Policy Form</p> <p>This means that for coverage to apply, the Insured must notify the Insurer immediately upon knowledge or discovery of loss or of an "occurrence" which may give rise to a claim during the policy period.</p>
Umbrella Liability	Insured must give notice to the Insurer upon becoming aware of the loss or any incident that may give rise to a loss under the policy.



Coverage	Notification Requirements
Crime	Upon knowledge or discovery of loss or of an "occurrence" which may give rise to a claim, the Insured must give notice as soon as practicable as well as report the incident to the police if the loss is due to a violation of law.
Directors and Officers Liability Insurance	Claims Made Policy Form This means that for coverage to apply, the Insured must notify the Insurer immediately upon knowledge or discovery of loss or of an "occurrence" which may give rise to a claim during the policy period or the 60 day discovery period.

This explanation of the reporting provisions of your policies has been provided in order to assist you in understanding and complying with the policies' requirements. In the event of a question or disagreement with your insurer concerning interpretation of the policies' reporting requirements as applied to the reporting of a specific claim, loss, occurrence, incident, offence or lawsuit, the actual policy wording, which is the contract between you and the insurer, and not Marsh's or HSC Insurance Inc.'s explanation of that language, will be controlling. Marsh and HSC Insurance Inc., as insurance representatives, do not provide legal advice, and this explanation should not be relied upon as a legal interpretation of the provisions of the policies.



DECLARATION OF INSURANCE

Named Insured: London & Middlesex Community Housing Inc.

Mailing Address: 300 Dufferin Avenue
London ON N6A 4L9

Insured Location(s): As per the attached schedule

Policy No: LHC039

Policy Period: **Effective Date:** November 1, 2022 12:01 a.m. **Expiry Date:** November 1, 2023 12:01 a.m.

All times are local time at the Named Insured's postal address shown in this Declaration of Insurance.

The insurance afforded is that defined below or as may hereinafter be amended under the Master Policy. Each section is to be considered as separate insurance fully as if afforded under an entirely separate policy.

Summary of Coverages and Limits of Insurance

PROPERTY Coverage	Limit of Loss	Deductibles
All Risks of Direct and Physical Loss or Damage including Flood, Earthquake and Sewer Back-up, except as excluded		
Property of Every Description including Gross Rents/Rental Income and Business Interruption (applicable only if values have been declared to the insurer). Any one occurrence	Per Building and Contents Limit in Schedule of Locations (subject to a margin clause of 115%)	3% Minimum \$50,000 Earthquake for properties valued less than \$3,000,000 3% Minimum \$100,000 Earthquake for all other properties valued equal or more than \$3,000,000 5% Minimum \$250,000 Earthquake for properties located on Cresta Zone 1 (Ottawa, Kingston, Cornwall, Hawkesbury) area Flood - Same as Property deductible shown in Schedule of Location Subject to \$25,000 minimum As shown in Schedule of Locations All other losses
Gross Rentals Indemnity Period	Per Indemnity Period shown in Schedule of Locations	
Business Interruption Indemnity Period	Per Indemnity Period shown in Schedule of Locations	
Condominium Unit Owners Contingent		
Condominium Owners Loss Assessment		
Condominium Unit Improvements and Betterments Coverage		



DECLARATION OF INSURANCE

PROPERTY

Coverage	Limit of Loss	Deductibles
Sub-Limits:		
Earthquake, Annual Aggregate all housing providers combined	\$300,000,000	
Flood, Annual Aggregate all housing providers combined	\$300,000,000	
Extension of Coverage: (The following extensions of coverage does <u>not</u> increase the limit(s) of liability in the policy)	As shown above	
Accounts Receivables	\$5,000,000	
Valuable Papers	\$5,000,000	
Additional Living Expenses		
• Per Unit	\$10,000	
• Per Occurrence (maximum)	\$2,500,000	
Limited Fungi / Spores Extension (Grow Ops Extension) Per Housing Provider		
• Per Occurrence and aggregate	\$250,000	
Resulting Mold, per Endorsement 1		
• Per occurrence and annual aggregate	\$1,000,000	
Automatic Acquisition Clause - subject to reporting within 120 days	\$10,000,000	
Course of Construction (Direct Damage) Builders Risk	\$5,000,000	
Debris Removal	\$5,000,000	
Green Building Upgrade - to rebuild/replace with upgrade to "Green" alternatives	Additional 25% of the value of the loss to a maximum of \$2,500,000	
Pre-Existing Green Building Extension - any additional costs and expenses, including "Green" certified Consultants required to maintain or re-attain the same pre-loss "Green Building" designation	Included in Values as reported and shown in the attached Schedule of Locations	
Contamination Clean Up and Removal and Annual Aggregate	\$1,000,000	
Electronic Data Equipment	Included	
Errors and Omissions	\$5,000,000	
Extra Expense	Included	
Contingent Extra Expense	\$1,000,000	
Crisis Management Business Interruption	Excluded	
Fine Arts	Included	
Fire Extinguishing Materials and Fire Fighting Expenses	Included	
Lawn, Trees and Shrubs	\$100,000	
Master Keys	Included	
Personal Effects		
• Per Employee	\$5,000	
• Per Occurrence	\$25,000	
Professional Fees	\$5,000,000	
Property of Others	Included	
Property in Transit	Included	



DECLARATION OF INSURANCE

EQUIPMENT BREAKDOWN

Coverage	Limit of Loss	Deductibles	
Sudden and Accidental Breakdown of Boilers, Pressure Vessels and Electrical and Mechanical Machines excluding Production Machines			
Combined direct Damage and Business Interruption (Gross Rents, Profits as per Values declared and Extra Expense)	\$50,000,000 Any one Accident	As shown in Schedule of Locations	Direct Damage
		24 hours	Waiting Period, Business Interruption
		96 hours	Course of Construction (Delayed Start Up)
Business Interruption - Loss of Rental Income			Indemnity Period - as shown in Schedule of Locations
Expediting Expenses	Included		
By-Laws including Additional Time Required to Repair	Included		
Denial of Access	8 Weeks		
Professional Fees	Included		
Sub-Limits:			
Extra Expense	\$1,000,000		
Hazardous Substances	\$1,000,000		
Water Damage	\$1,000,000		
Ammonia Contamination	\$1,000,000		
Data Restoration	\$50,000		
Spoilage	\$50,000		
Course of Construction	\$5,000,000		
Errors and Omissions	\$5,000,000		

COMMERCIAL GENERAL LIABILITY

Coverage	Limit of Loss	Deductibles	
Bodily Injury, Personal Injury and Property Damage, Products and Completed Operations, Each Accident or Occurrence	\$2,000,000	\$25,000	Bodily Injury and Property Damage
Annual Aggregate Products and Completed Operations	\$2,000,000		
• Annual General Aggregate less than 500 units	\$15,000,000		
• Annual General Aggregate more than 500 units	\$30,000,000		
Sub-Limits:			
Medical Payments, Any one Person, Any one Accident	\$2,000,000		
Employee Benefits Liability, Each Occurrence and Annual Aggregate (Claims Made)	\$2,000,000	\$2,500	
Tenants' Legal Liability, any one Occurrence	\$2,000,000	\$25,000	
Non-Owned Automobile Liability, any one Occurrence	\$2,000,000	\$1,000	
Advertising Liability, any one Occurrence	\$2,000,000		
Elevator Collision	\$2,000,000		
Forest Fire Fighting Expenses, any one Occurrence	\$2,000,000	\$25,000	
Legal Liability for Damage to Hired Automobiles - SEF#94, All Perils	\$100,000	\$1,000	
Sudden and Accidental Pollution Liability (240 Hours Discovery/Reporting)	Included		



DECLARATION OF INSURANCE

COMMERCIAL GENERAL LIABILITY

Coverage	Limit of Loss	Deductibles
Mould - Limited Fungi or Spores Coverage		
• Any one Accident or Occurrence	\$100,000	
• Annual Aggregate	\$250,000	
Non Municipal Water Supply Endorsement	Not Insured	
Legal Expenses (Claims Made)	Per Claim \$250,000	\$2,500
	Annual Aggregate \$500,000	
Fumigation and Extermination Operations Liability	\$2,000,000	
Abuse Limitation Endorsement		
• Any one Accident or Occurrence and Annual Aggregate	\$2,000,000	10% of loss, minimum of \$5,000
Tenant Support and/or Assisted Care Services Errors and Omissions Endorsement - Claims Made		
Any one Claim and Annual Aggregate	Not Insured	
Property Managers' Errors and Omissions Endorsement - Claims Made		
Any one Claim and Annual Aggregate	\$2,000,000	

UMBRELLA LIABILITY

Coverage	Limit of Loss	Deductibles
Personal Injury, Property Damage, Products and Completed Operations, Non-Owned Automobile, Tenants' Legal Liability, Each Accident and Occurrence	\$3,000,000	\$10,000 Self Insured Retention
Annual Aggregate Products and Completed Operations	\$3,000,000	
Annual General Aggregate	\$15,000,000	
Umbrella Exclusions:		
<ul style="list-style-type: none"> • Abuse Liability Exclusions • Pollution Liability Exclusions • Professional Liability Exclusions • Employee Benefits Exclusion • Employers Liability Exclusion 		

CRIME

Coverage	Limit of Loss	Deductibles
Employee Dishonesty (Form A)	\$250,000	NIL
Loss of Money Inside Premises	\$25,000	NIL
• Sub limit for Cheques	\$50,000	NIL
Loss of Money Outside Premises	\$25,000	NIL
• Sub limit for Cheques	\$50,000	NIL
Money Order and Counterfeit Currency	\$25,000	NIL
Depositors Forgery	\$250,000	NIL
Third Party Computer Theft, Fund Transfer, or Toll Fraud	\$250,000	NIL

DIRECTORS' AND OFFICERS' LIABILITY

Coverage	Limit subject to the Program Aggregate Limit Below	Retention
Directors and Officers Liability , Including Employment Practices Liability	\$2,000,000 for all Claims	\$100,000 for each Claim, except: NIL for each non-indemnifiable Claim against an Insured Persons
CyberRisk	\$200,000 for all Claims	\$1,000 Each Claim against Insured Persons



DECLARATION OF INSURANCE

Program Aggregate Limit
\$10,000,000 Aggregate, for all housing providers combined, for all Claims or First Party Loss under Directors and Officers, Employment Practices Liability and CyberRisk

Line of Business	Insurer	Master Policy Number	Participation	Premium
1) Property - Primary \$10,000,000	Lloyd's Syndicates various	MCL-2081	75.00%	\$126,636.88
	XL Specialty Insurance Company, Canadian Branch	MCL-2081	12.50%	\$19,708.93
	Aviva Insurance Company of Canada	MCL-2081	12.50%	\$17,455.19
2) Property - Excess Layer \$15,000,000 of \$10,000,000	Northbridge General Insurance Company	MCL-2081	37.50%	\$7,743.28
	XL Specialty Insurance Company, Canadian Branch	MCL-2081	12.50%	\$2,541.82
	Aviva Insurance Company of Canada	MCL-2081	15.00%	\$2,709.11
	Royal and Sun Alliance Insurance Company of Canada	MCL-2081	10.00%	\$2,403.46
	National Liability & Fire Insurance Company (Berkshire Hathaway)	MCL-2081	15.00%	\$2,071.82
	Allied World Specialty Insurance Company	MCL-2081	10.00%	\$3,566.39
I Equipment Breakdown	Boiler and Inspection Insurance Company	00001619	100.00%	\$6,745.29
II Commercial General Liability	XL Specialty Insurance Company, Canadian Branch	MCL-2083	100.00%	\$140,019.72
Abuse Liability Endorsement	XL Specialty Insurance Company, Canadian Branch	MCL-2083	100.00%	\$3,118.31
Non Municipal Water Supply Liability Endorsement	XL Specialty Insurance Company, Canadian Branch	MCL-2083	100.00%	Not Insured
Tenant Support and/or Assisted Care Services Errors and Omissions	XL Specialty Insurance Company, Canadian Branch	MCL-2083	100.00%	Not Insured
Property Managers Errors and Omissions	XL Specialty Insurance Company, Canadian Branch	MCL-2083	100.00%	\$757.45
III Umbrella Liability	AXA XL Specialty Insurance Company, Canadian Branch	MCL-2083	100.00%	\$7,555.77
IV Crime	AXA XL Specialty Insurance Company, Canadian Branch	MCL-2083	100.00%	\$6,804.80
V Directors' and Officers' Liability Cyber Liability	Travelers Insurance Company of Canada	1009477	100.00%	\$19,411.87
		1000007557		
SUBTOTAL OF CORE INSURANCE PREMIUM NOT INCL APPLICABLE TAXES OR "NON-CORE" INSURANCE PREMIUM				As per invoice



DECLARATION OF INSURANCE

This Declaration of Insurance is made and accepted subject to the foregoing stipulations and conditions of the Master Policies number: Property Master Policy Number MCL-2081, Master Excess Property Policy Number MCL-2081, Comprehensive General Liability Master Policy Number MCL-2083, Umbrella Master Policy Number MCL-2083, Equipment Breakdown Master Policy Number 00001619, Directors' and Officers' Liability Master Policy Number 1009477, Cyber Liability Master Policy Number 100007557 issued by the insurers indicated above to **HOUSING SERVICES CORPORATION AND/OR ALL INSURED HOUSING PROVIDERS NAMED HEREIN AND HEREAFTER CALLED THE INSURED**, copy of which is available at the office of Marsh Canada Limited at Toronto, Ontario. Which is hereby specially referred to and made part of this Declaration of Insurance together with such provision, agreements or conditions, as may be endorsed hereon or added thereto and, no offer, agent or other representative of the Insurers shall have the power to waive or be deemed to have waived any provision or condition of this Declaration of Insurance unless such waiver, if any, shall be written hereon or attached to this Declaration of Insurance nor shall any privilege or permission affecting the insurance under this Declaration of Insurance exist or be claimed by the Insured unless so written or attached.

This Declaration of Insurance is issued as a matter of information only and describes the insurance afforded by the Master Policies as of the date of issuance of this Declaration of Insurance only.

This Declaration of Insurance does not amend, alter or extend the Master Policies and is at all times subject to the terms, conditions, exclusions, limits and sub-limits contained in the Master Policies.

IN WITNESS WHEREOF the Insurer has caused the Master Policies to be signed by their duly authorized officer but this Declaration of Insurance shall not be valid unless signed by:

Signed on behalf of insurers:

Date Issued: September 27, 2022

Per: _____
Marsh Canada Limited



Transparency and Privacy Compliance Consent Form

BETWEEN: HSC INSURANCE INC. (“HSCI”)

AND: London & Middlesex Community Housing Inc. (the “Client” or “you”)

A. HSCI PRIVACY COMPLIANCE

The Client consents to Housing Services Corporation and HSCI collecting, using and disclosing all information about the Client arising out of the HSC Group Insurance Program for the purposes outlined in this paragraph and as required or permitted pursuant to applicable law. The information will be shared with current and proposed brokers and underwriters to the HSC Group Insurance Program. It will also be shared on a confidential basis, with the Client’s municipal and/or dssab service manager(s) and used for risk management, service standards, new offerings, and sector or governmental analysis and compilation. Housing Services Corporation and HSCI may also use this information for purposes related to their respective current and future projects including, but not limited to, social housing sector research or policy development and marketing purposes.

B. COMMISSION DISCLOSURE

Commissions:

For your benefit, we have listed below the insurers providing coverage and have included the range of compensation that HSCI and Marsh Canada Limited receives as a percentage of your overall premium that appears on your invoice.

Line of Coverage	Limits / Layers	Insurance Company / Issuing Paper	Commission ¹
Property - All Risks	(Stream B) \$10,000,000	Lloyd's Underwriters various	12.78%
Property - All Risks	(Stream B) \$10,000,000	XL Specialty Insurance Company, Canadian Branch	12.78%
Property - All Risks	(Stream B) \$10,000,000	Aviva Insurance Company of Canada	12.78%
Excess Property	(Stream B) \$15MM xs of \$10MM	Northbridge General Insurance Corporation	12.78%
Excess Property	(Stream B) \$15MM xs of \$10MM	XL Specialty Insurance Company, Canadian Branch	12.78%
Excess Property	(Stream B) \$15MM xs of \$10MM	Aviva Insurance Company of Canada	12.78%
Excess Property	(Stream B) \$15MM xs of \$10MM	Royal and Sun Alliance Insurance Company of Canada	12.78%
Excess Property	(Stream B) \$15MM xs of \$10MM	National Liability & Fire Insurance Company (Berkshire Hathaway)	12.78%
Excess Property	(Stream B) \$15MM xs of \$10MM	Allied World Specialty Insurance Company	12.78%
2 nd Excess Property	\$10,000,000	Royal & Sun Alliance Insurance Co of Can	12.78%
2 nd Excess Property	\$10,000,000	Liberty Mutual Insurance Company	12.78%
2 nd Excess Property	\$10,000,000	Intact Insurance Company	12.78%
2 nd Excess Property	\$10,000,000	Allied World Specialty Insurance Company	12.78%
2 nd Excess Property	\$10,000,000	Starr Technical Risks Canada Inc.	12.78%
2 nd Excess Property	\$10,000,000	Echelon Insurance	12.78%
3 rd Excess Property	Not Insured	Royal & Sun Alliance Insurance Co of Can	12.78%
3 rd Excess Property	Not Insured	Intact Insurance Company	12.78%
3 rd Excess Property	Not Insured	Liberty Mutual Insurance Company	12.78%



Line of Coverage	Limits / Layers	Insurance Company / Issuing Paper	Commission ¹
3 rd Excess Property	Not Insured	Echelon Insurance	12.78%
3 rd Excess Property	Not Insured	Everest Insurance Company of Canada	12.78%
3 rd Excess Property	Not Insured	Starr Technical Risks Canada Inc.	12.78%
4 th Excess Property	Not Insured	Intact Insurance Company	12.78%
Equipment Breakdown	\$50,000,000	Boiler Inspection and Insurance Company	12.78%
General Liability	\$2,000,000	XL Specialty Insurance Company, Canadian Branch	12.78%
Umbrella	\$3,000,000	XL Specialty Insurance Company, Canadian Branch	12.78%
Excess Umbrella Liability	\$5,000,000	Markel Canada Limited (Licensed)	12.78%
Crime	\$250,000	XL Specialty Insurance Company, Canadian Branch.	12.78%
Directors and Officers Liability	\$2,000,000	Travelers Insurance Company of Canada	12.78%
Excess Directors & Officers	Not Insured	HDI Global Specialty SE	12.78%

¹ Commissions are shared between HSCI and Marsh Canada Limited.

This commission percentage is paid annually for both new business and renewals. Should there be an increase in the commission schedule that HSCI receives, or, any other material change that affects compensation arrangements, we will notify you.

Note that a commission percentage is not applied to your Property Claims Trust Fund and D&O Claims Trust Fund contributions

Additional Notes:

HSCI Role

HSCI is serving as your retail broker in placing your insurance coverage(s) referenced above.

HSCI Transparency

HSCI is a fully owned subsidiary of Housing Services Corporation.

C. CLIENT CONSENT

By making any payment on any invoice enclosed with this letter you are consenting to the statements above.

SCHEDULE OF ADDITIONAL INTERESTS

(FOR INSURED)

Insured Name:	London & Middlesex Community Housing Inc.							
Policy Period:	Effective Date:	November 1, 2022	12:01 a.m.	Expiry Date:	November 1, 2023	12:01 a.m.	Declaration of Insurance No:	187707 - LHC039

Insured Location 1299 Oxford Street East
London, ON N5Y 4W5

Additional Interest Name Westdell Corp.
Additional Interest Address: 782 Richmond Street

Additional Interest Type: Named Insured Additional Insured Loss Payee Mortgagee Other type of Additional Insured: _____

With Respect To: Evidence of Insurance

Insured Location Credit Agreement CMHC File No. 6280559
NA, ON NA

Additional Interest Name Canada Mortgage and Housing Corporation (CMHC)
Additional Interest Address: 300-100 Sheppard Avenue East

Additional Interest Type: Named Insured Additional Insured Loss Payee Mortgagee Other type of Additional Insured: _____

With Respect To: Credit Agreement CMHC File No. 6280559

Insured Location

Additional Interest Name

Additional Interest Address:

Additional Interest Type: Named Insured Additional Insured Loss Payee Mortgagee Other type of Additional Insured: _____

With Respect To:

Insured Location

Additional Interest Name

Additional Interest Address:

Additional Interest Type: Named Insured Additional Insured Loss Payee Mortgagee Other type of Additional Insured: _____

With Respect To:

SCHEDULE OF INSURED LOCATIONS AND VALUES

Insured Name: London & Middlesex Community Housing Inc.

Policy Period: **Effective Date:** November 1, 2022 12:01 a.m. **Expiry Date:** November 1, 2023 12:01 a.m. Declaration of Insurance No. 187707 - LHC039

Location Name (0001) -

Location Address 349 Wharncliffe Road
London, ON N6G 1E5

Location Details Non-Combustible **# of Units:** 145 **Building:** \$18,348,590 **Equipment & Contents:** \$208,042 **Rental Income:** \$362,665 **Additional Business Income:** \$268
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0002) -

Location Address 30 Baseline Road West
London, ON N6J 1V3

Location Details Non-Combustible **# of Units:** 251 **Building:** \$31,265,575 **Equipment & Contents:** \$344,906 **Rental Income:** \$1,153,567 **Additional Business Income:** \$1,033
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0003) -

Location Address 170 Kent Street
London, ON N6A 1L4

Location Details Non-Combustible **# of Units:** 212 **Building:** \$29,238,478 **Equipment & Contents:** \$299,329 **Rental Income:** \$824,387 **Additional Business Income:** \$526
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

SCHEDULE OF INSURED LOCATIONS AND VALUES

Insured Name: London & Middlesex Community Housing Inc.
 Policy Period: **Effective Date:** November 1, 2022 12:01 a.m. **Expiry Date:** November 1, 2023 12:01 a.m. Declaration of Insurance No. 187707 - LHC039

Location Name (0004) -
Location Address 200 Berkshire Drive
 London, ON N6J 3R9
Location Details Non-Combustible **# of Units:** 89 **Building:** \$12,180,799 **Equipment & Contents:** \$133,292 **Rental Income:** \$265,050 **Additional Business Income:** \$346
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured
Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months
Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0005) -
Location Address 39 Tecumseh Avenue East
 London, ON N6C 1R5
Location Details Masonry **# of Units:** 38 **Building:** \$4,104,260 **Equipment & Contents:** \$67,682 **Rental Income:** \$68,891 **Additional Business Income:** \$6
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured
Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months
Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0006) -
Location Address 1194 Commissioners Road
 London, ON N6K 1C8
Location Details Non-Combustible **# of Units:** 126 **Building:** \$16,345,938 **Equipment & Contents:** \$182,320 **Rental Income:** \$688,353 **Additional Business Income:** \$785
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured
Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months
Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

SCHEDULE OF INSURED LOCATIONS AND VALUES

Insured Name: London & Middlesex Community Housing Inc.

Policy Period: **Effective Date:** November 1, 2022 12:01 a.m. **Expiry Date:** November 1, 2023 12:01 a.m. Declaration of Insurance No. 187707 - LHC039

Location Name (0007) -

Location Address 304 Oxford Street West
London, ON N6H 1T1

Location Details Non-Combustible **# of Units:** 109 **Building:** \$13,685,961 **Equipment & Contents:** \$159,543 **Rental Income:** \$341,606 **Additional Business Income:** \$286
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0008) -

Location Address 345 Wharncliffe Road
London, ON N6G 2V3

Location Details Non-Combustible **# of Units:** 145 **Building:** \$18,258,447 **Equipment & Contents:** \$213,433 **Rental Income:** \$384,156 **Additional Business Income:** \$291
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0009) -

Location Address 632 Hale Street
London, ON N5W 1H5

Location Details Non-Combustible **# of Units:** 146 **Building:** \$18,460,710 **Equipment & Contents:** \$206,807 **Rental Income:** \$721,661 **Additional Business Income:** \$923
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

SCHEDULE OF INSURED LOCATIONS AND VALUES

Insured Name: London & Middlesex Community Housing Inc.
 Policy Period: **Effective Date:** November 1, 2022 12:01 a.m. **Expiry Date:** November 1, 2023 12:01 a.m. Declaration of Insurance No. 187707 - LHC039

Location Name (0010) -

Location Address 872 William Street
London, ON N5Y 2S4

Location Details Non-Combustible **# of Units:** 70 **Building:** \$9,106,306 **Equipment & Contents:** \$109,831 **Rental Income:** \$157,142 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0011) -

Location Address 580 Dundas Street
London, ON N6W 1W9

Location Details Non-Combustible **# of Units:** 151 **Building:** \$16,582,049 **Equipment & Contents:** \$221,911 **Rental Income:** \$322,184 **Additional Business Income:** \$554
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0012) -

Location Address 136 Albert Street
London, ON N6A 1M2

Location Details Non-Combustible **# of Units:** 82 **Building:** \$11,293,944 **Equipment & Contents:** \$124,285 **Rental Income:** \$221,062 **Additional Business Income:** \$261
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

SCHEDULE OF INSURED LOCATIONS AND VALUES

Insured Name: London & Middlesex Community Housing Inc.
 Policy Period: **Effective Date:** November 1, 2022 12:01 a.m. **Expiry Date:** November 1, 2023 12:01 a.m. Declaration of Insurance No. 187707 - LHC039

Location Name (0013) -
Location Address 49 Bella Street
 Strathroy, ON N7G 3W5
Location Details Frame/Brick Veneer **# of Units:** 51 **Building:** \$5,358,621 **Equipment & Contents:** \$71,497 **Rental Income:** \$157,396 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured
Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months
Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0014) -
Location Address 125 Head Street
 Strathroy, ON N7G 3K6
Location Details Frame/Brick Veneer **# of Units:** 25 **Building:** \$2,613,907 **Equipment & Contents:** \$37,099 **Rental Income:** \$112,702 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured
Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months
Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0015) -
Location Address 249 Ellen Street
 Parkhill, ON N0M 2K0
Location Details Frame/Brick Veneer **# of Units:** 10 **Building:** \$1,154,933 **Equipment & Contents:** \$15,986 **Rental Income:** \$38,657 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured
Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months
Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

SCHEDULE OF INSURED LOCATIONS AND VALUES

Insured Name: London & Middlesex Community Housing Inc.

Policy Period: **Effective Date:** November 1, 2022 12:01 a.m. **Expiry Date:** November 1, 2023 12:01 a.m. Declaration of Insurance No. 187707 - LHC039

Location Name (0016) -

Location Address 10 York Street
Newbury, ON N0L 1Z0

Location Details Frame/Brick Veneer **# of Units:** 10 **Building:** \$1,252,127 **Equipment & Contents:** \$17,254 **Rental Income:** \$30,645 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0017) -

Location Address 157 Simpson Street
Glencoe, ON N0L 1M0

Location Details Frame/Brick Veneer **# of Units:** 21 **Building:** \$2,323,852 **Equipment & Contents:** \$31,807 **Rental Income:** \$58,244 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0018) -

Location Address 2061 Dorchester Road
Dorchester, ON N0L 1G2

Location Details Masonry **# of Units:** 16 **Building:** \$2,300,112 **Equipment & Contents:** \$31,102 **Rental Income:** \$81,520 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

SCHEDULE OF INSURED LOCATIONS AND VALUES

Insured Name: London & Middlesex Community Housing Inc.
 Policy Period: **Effective Date:** November 1, 2022 12:01 a.m. **Expiry Date:** November 1, 2023 12:01 a.m. Declaration of Insurance No. 187707 - LHC039

Location Name (0019) -

Location Address 1481 Limberlost Road
London, ON N6G 2C7

Location Details Frame/Brick Veneer **# of Units:** 160 **Building:** \$30,120,749 **Equipment & Contents:** \$228,460 **Rental Income:** \$661,696 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0020) -

Location Address 961-1183 Huron Street
London, ON N5Y 4K5

Location Details Frame/Brick Veneer **# of Units:** 110 **Building:** \$15,863,962 **Equipment & Contents:** \$162,310 **Rental Income:** \$410,612 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0021) -

Location Address 160-430 Boullee Street
London, ON N5Y 1V1

Location Details Frame/Brick Veneer **# of Units:** 136 **Building:** \$27,370,747 **Equipment & Contents:** \$196,708 **Rental Income:** \$646,789 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

SCHEDULE OF INSURED LOCATIONS AND VALUES

Insured Name: London & Middlesex Community Housing Inc.
 Policy Period: **Effective Date:** November 1, 2022 12:01 a.m. **Expiry Date:** November 1, 2023 12:01 a.m. Declaration of Insurance No. 187707 - LHC039

Location Name (0022) -

Location Address 1-34 Barberry Court
London, ON N5Z 3C4

Location Details Frame/Brick Veneer **# of Units:** 35 **Building:** \$5,534,088 **Equipment & Contents:** \$52,170 **Rental Income:** \$117,630 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0023) -

Location Address 35-48 Ivy Court
London, ON N5Z 3B3

Location Details Frame/Brick Veneer **# of Units:** 14 **Building:** \$4,098,149 **Equipment & Contents:** \$18,522 **Rental Income:** \$62,648 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0024) -

Location Address 49-81 Vinewood Court
London, ON N5Z 3C5

Location Details Frame/Brick Veneer **# of Units:** 32 **Building:** \$4,507,141 **Equipment & Contents:** \$42,336 **Rental Income:** \$107,188 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

SCHEDULE OF INSURED LOCATIONS AND VALUES

Insured Name: London & Middlesex Community Housing Inc.

Policy Period: **Effective Date:** November 1, 2022 12:01 a.m. **Expiry Date:** November 1, 2023 12:01 a.m. Declaration of Insurance No. 187707 - LHC039

Location Name (0025) -

Location Address 82-100 Primrose Court
London, ON N5Z 3C6

Location Details Frame/Brick Veneer **# of Units:** 19 **Building:** \$3,094,120 **Equipment & Contents:** \$36,052 **Rental Income:** \$92,745 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0026) -

Location Address 370 Pond Mills Road
London, ON N5Z 3X6

Location Details Frame/Brick Veneer **# of Units:** 81 **Building:** \$14,452,352 **Equipment & Contents:** \$120,735 **Rental Income:** \$378,555 **Additional Business Income:** \$11,596
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0027) -

Location Address 931 -1225 Southdale Road
London, ON N6E 1R7

Location Details Frame/Brick Veneer **# of Units:** 144 **Building:** \$28,952,653 **Equipment & Contents:** \$207,072 **Rental Income:** \$567,115 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

SCHEDULE OF INSURED LOCATIONS AND VALUES

Insured Name: London & Middlesex Community Housing Inc.
 Policy Period: **Effective Date:** November 1, 2022 12:01 a.m. **Expiry Date:** November 1, 2023 12:01 a.m. Declaration of Insurance No. 187707 - LHC039

Location Name (0028) -
Location Address 243-345 Marconi Blvd
 London, ON N5V 1A6
Location Details Frame/Brick Veneer **# of Units:** 51 **Building:** \$9,968,598 **Equipment & Contents:** \$67,473 **Rental Income:** \$211,064 **Additional Business Income:** \$4,167
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured
Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months
Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0029) -
Location Address 152-218 Marconi Blvd
 London, ON N5V 1A5
Location Details Frame/Brick Veneer **# of Units:** 34 **Building:** \$17,364,540 **Equipment & Contents:** \$61,762 **Rental Income:** \$160,309 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured
Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months
Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0030) -
Location Address 25, 45, 94 Court Lane
 London, ON N5W 5M6
Location Details Frame/Brick Veneer **# of Units:** 3 **Building:** \$629,707 **Equipment & Contents:** \$3,969 **Rental Income:** \$11,157 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured
Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months
Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

SCHEDULE OF INSURED LOCATIONS AND VALUES

Insured Name: London & Middlesex Community Housing Inc.
 Policy Period: **Effective Date:** November 1, 2022 12:01 a.m. **Expiry Date:** November 1, 2023 12:01 a.m. Declaration of Insurance No. 187707 - LHC039

Location Name (0031) -

Location Address 120 Tweedsmuir Avenue
London, ON N5W 5M3

Location Details Frame/Brick Veneer **# of Units:** 1 **Building:** \$223,182 **Equipment & Contents:** \$1,323 **Rental Income:** \$11,916 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0032) -

Location Address 240 Atkinson Blvd
London, ON N5W 4Z6

Location Details Frame/Brick Veneer **# of Units:** 1 **Building:** \$211,078 **Equipment & Contents:** \$1,323 **Rental Income:** \$5,579 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0033) -

Location Address 358 Regal Drive
London, ON N5Y 1J4

Location Details Frame/Brick Veneer **# of Units:** 1 **Building:** \$263,025 **Equipment & Contents:** \$1,323 **Rental Income:** \$8,641 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

SCHEDULE OF INSURED LOCATIONS AND VALUES

Insured Name: London & Middlesex Community Housing Inc.

Policy Period: **Effective Date:** November 1, 2022 12:01 a.m.

Expiry Date: November 1, 2023 12:01 a.m.

Declaration of Insurance No. 187707 - LHC039

Location Name (0034) -

Location Address 201 Fairway Avenue
London, ON N5W 1J2

Location Details Frame/Brick Veneer # of Units: 1 **Building:** \$200,265 **Equipment & Contents:** \$1,323 **Rental Income:** \$11,759 **Additional Business Income:** \$0

Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0035) -

Location Address 1487, 1489, 1495, 1497 Perth Avenue
London, ON N5V 2M6

Location Details Frame/Brick Veneer # of Units: 4 **Building:** \$930,340 **Equipment & Contents:** \$5,292 **Rental Income:** \$29,819 **Additional Business Income:** \$0

Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0036) -

Location Address 205 Cairn Avenue
London, ON N5Z 3W6

Location Details Frame/Brick Veneer # of Units: 1 **Building:** \$241,399 **Equipment & Contents:** \$1,323 **Rental Income:** \$7,615 **Additional Business Income:** \$0

Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

SCHEDULE OF INSURED LOCATIONS AND VALUES

Insured Name: London & Middlesex Community Housing Inc.
 Policy Period: **Effective Date:** November 1, 2022 12:01 a.m. **Expiry Date:** November 1, 2023 12:01 a.m. Declaration of Insurance No. 187707 - LHC039

Location Name (0037) -

Location Address 28 Cornish Street
London, ON N5W 4M3

Location Details Frame/Brick Veneer **# of Units:** 1 **Building:** \$214,251 **Equipment & Contents:** \$1,323 **Rental Income:** \$2,412 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0038) -

Location Address 193 Burnside Drive
London, ON N5V 1B8

Location Details Frame/Brick Veneer **# of Units:** 1 **Building:** \$231,762 **Equipment & Contents:** \$1,323 **Rental Income:** \$3,808 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0039) -

Location Address 7 & 9 Tucker Street
Newbury, ON N0L 1Z0

Location Details Frame/Brick Veneer **# of Units:** 2 **Building:** \$414,987 **Equipment & Contents:** \$2,646 **Rental Income:** \$14,008 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

SCHEDULE OF INSURED LOCATIONS AND VALUES

Insured Name: London & Middlesex Community Housing Inc.
 Policy Period: **Effective Date:** November 1, 2022 12:01 a.m. **Expiry Date:** November 1, 2023 12:01 a.m. Declaration of Insurance No. 187707 - LHC039

Location Name (0040) -

Location Address 28, 30 York Street
Newbury, ON N0L 1Z0

Location Details Frame/Brick Veneer **# of Units:** 2 **Building:** \$414,987 **Equipment & Contents:** \$2,646 **Rental Income:** \$20,373 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0041) -

Location Address 23, 25 Broadway Street
Newbury, ON N0L 1Z0

Location Details Frame/Brick Veneer **# of Units:** 2 **Building:** \$414,987 **Equipment & Contents:** \$2,646 **Rental Income:** \$7,378 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0042) -

Location Address 346-350 Penny Lane & 351-373 Penny Lane (N7G 3P7)
Strathroy, ON N7G 3P6

Location Details Frame/Brick Veneer **# of Units:** 20 **Building:** \$4,705,173 **Equipment & Contents:** \$26,460 **Rental Income:** \$94,770 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

SCHEDULE OF INSURED LOCATIONS AND VALUES

Insured Name: London & Middlesex Community Housing Inc.
 Policy Period: **Effective Date:** November 1, 2022 12:01 a.m. **Expiry Date:** November 1, 2023 12:01 a.m. Declaration of Insurance No. 187707 - LHC039

Location Name (0043) -
Location Address 85 Walnut Street
 London, ON N6H 4P3
Location Details Non-Combustible **# of Units:** 232 **Building:** \$31,366,648 **Equipment & Contents:** \$326,395 **Rental Income:** \$798,762 **Additional Business Income:** \$827
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured
Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months
Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0044) -
Location Address 241 Simcoe Street
 London, ON N6B 3L4
Location Details Non-Combustible **# of Units:** 217 **Building:** \$27,143,098 **Equipment & Contents:** \$307,928 **Rental Income:** \$460,456 **Additional Business Income:** \$16,246
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured
Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months
Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0045) -
Location Address 202 McNay Street
 London, ON N5Y 4X1
Location Details Non-Combustible **# of Units:** 252 **Building:** \$30,591,560 **Equipment & Contents:** \$341,599 **Rental Income:** \$917,175 **Additional Business Income:** \$992
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured
Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months
Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

SCHEDULE OF INSURED LOCATIONS AND VALUES

Insured Name: London & Middlesex Community Housing Inc.
 Policy Period: **Effective Date:** November 1, 2022 12:01 a.m. **Expiry Date:** November 1, 2023 12:01 a.m. Declaration of Insurance No. 187707 - LHC039

Location Name (0047) -

Location Address 551-605 Millbank Drive
London, ON N6E 1R7

Location Details Frame/Brick Veneer **# of Units:** 28 **Building:** \$3,012,086 **Equipment & Contents:** \$37,044 **Rental Income:** \$126,846 **Additional Business Income:** \$0
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name (0048) - Office

Location Address 1299 Oxford Street East
London, ON N5Y 4W5

Location Details Non-Combustible **# of Units:** 1 **Building:** \$0 **Equipment & Contents:** \$608,580 **Rental Income:** \$0 **Additional Business Income:** \$270,857
Condo Unit Owners Contingent: Not Insured **Condo Owners Loss Assessment:** Not Insured **Condo Improvements and Betterments:** Not Insured

Deductibles **Property Deductible:** \$25,000 **Equipment Breakdown Deductible:** \$25,000 **General Liability Deductible:** \$25,000 **Indemnity Period:** 12 months

Credits **Smoke Free Building:** No **Entire Building Outfitted with Safe-T Elements:** No **Mandatory Tenants Insurance:** No **Tenants Insurance Monitored for Compliance:** No

Location Name

Location Address

Location Details **# of Units:** **Building:** **Equipment & Contents:** **Rental Income:** **Additional Business Income:**
Condo Unit Owners Contingent: **Condo Owners Loss Assessment:** **Condo Improvements and Betterments:**

Deductibles **Property Deductible:** **Equipment Breakdown Deductible:** **General Liability Deductible:** **Indemnity Period:**

Credits **Smoke Free Building:** **Entire Building Outfitted with Safe-T Elements:** **Mandatory Tenants Insurance:** **Tenants Insurance Monitored for Compliance:**



HSC Insurance Inc.
 30 Duncan Street, Suite 501
 Toronto, Ontario M5V 2C3
 Tel: 416-360-0761
 Toll Free: 1-866-440-2492

Insurance Invoice

(for the period ending November 1, 2023)

Bill To:

London & Middlesex Community Housing Inc.
 300 Dufferin Avenue
 London, ON N6A 4L9

For enquiries, please provide the following:

Invoice #:	INS22-35428273
Account #:	LHC039
Billing Date:	September 27, 2022
Due Date:	October 27, 2022

Payment Options		Total Amount Due: \$856,599.38
Electronic Funds Transfer (EFT):	<p>The Bank of Nova Scotia 392 Bay Street, Toronto, ON, Canada M5H 3K5 Account Information:</p> <ul style="list-style-type: none"> • Bank Code: 002 • Transit Number: 34272 • Account Number: 0106119 <p>Please email remittance advice to finance@hscorp.ca. Ensure that remittance advice contains reference to the payment date, payment amount, invoice number, invoice date, account number and payer's contact information.</p>	
Online Banking:	<p>Available at most Canadian financial institutions</p> <p>Please select HSC Insurance Inc. as payee and reference your account number located on the top right corner of your invoice.</p>	
Credit Card:	<p>To make a payment by credit card please call Lucy Krutiansky at 437-242-5772.</p>	
Interace-Transfer (e-Mail Money Transfer):	<p>Please send the payment to finance@hscorp.ca and reference the invoice number and account number.</p>	
Financing:	<p>Annual premiums can be paid in monthly instalments if premium financing is elected through FIRST Insurance Funding of Canada. Please send your completed FIRST Insurance forms and a VOID cheque to clientservices@firstinsurancefunding.ca or mail forms to FIRST Insurance Funding of Canada, 20 Toronto St., Suite 700, Toronto, ON M5C 2B8. Note that if you have used the premium financing option in prior years, you are still required to complete and return the FIRST Insurance forms to proceed with the premium financing option. For more information, please refer to the FIRST Insurance forms or contact FIRST Insurance at 1-888-232-2238. Finance Contract to follow by separate email.</p>	
Refunds:	<p>If your invoice indicates a refund is due to you, payment will follow via EFT.</p>	
Inquiries:	<p>If you have questions regarding these payment options, please contact us at finance@hscorp.ca</p>	



HSC Insurance Inc.
 30 Duncan Street, Suite 501
 Toronto, Ontario M5V 2C3
 Tel: 416-360-0761
 Toll Free: 1-866-440-2492

London & Middlesex Community Housing Inc.
 Invoice #: INS22-35428273
 Account #: INS21-LHC039
 Billing Date: September 27, 2022

PREMIUM DETAILS

Total # of units: 3283

Effective Date	Expiry Date	Coverage Type / Description	Cost
November 1, 2022	November 1, 2023	Property	\$184,836.88
November 1, 2022	November 1, 2023	2 nd Excess Property	\$25,677.00
November 1, 2022	November 1, 2023	3 rd Excess Property	Not Insured
November 1, 2022	November 1, 2023	4 th Excess Property	Not Insured
November 1, 2022	November 1, 2023	Equipment Breakdown	\$6,745.29
November 1, 2022	November 1, 2023	Commercial General Liability	\$143,138.02
November 1, 2022	November 1, 2023	Umbrella Liability	\$7,555.77
November 1, 2022	November 1, 2023	Excess Umbrella Liability	\$36,793.53
November 1, 2022	November 1, 2023	Directors & Officers Liability	\$19,411.87
November 1, 2022	November 1, 2023	Cyber Extension	Included
November 1, 2022	November 1, 2023	Excess Directors & Officers	Not Insured
November 1, 2022	November 1, 2023	Property Managers Errors & Omissions	\$757.45
November 1, 2022	November 1, 2023	Tenant Support Services Errors & Omissions	Not Insured
November 1, 2022	November 1, 2023	Crime	\$6,804.80
November 1, 2022	November 1, 2023	AD&D - Board	Not Insured
November 1, 2022	November 1, 2023	AD&D - Volunteer	Not Insured
November 1, 2022	November 1, 2023	Automobile	Not Insured
November 1, 2022	November 1, 2023)	Automobile - Client Transportation	Not Insured
November 1, 2022	November 1, 2023	Storage Tank	Not Insured



HSC Insurance Inc.
 30 Duncan Street, Suite 501
 Toronto, Ontario M5V 2C3
 Tel: 416-360-0761
 Toll Free: 1-866-440-2492

London & Middlesex Community Housing Inc.
 Invoice #: INS22-35428273
 Account #: INS21-LHC039
 Billing Date: September 27, 2022

Effective Date	Expiry Date	Coverage Type / Description	Cost
November 1, 2022	November 1, 2023	Contribution to Property Claims Trust Fund	\$349,913.23
November 1, 2022	November 1, 2023	Contribution to Directors & Officers Claims Trust Fund	\$11,513.73
November 1, 2022	November 1, 2023	Mandatory Tenant Insurance Credit	(\$0.00)
November 1, 2022	November 1, 2023	Monitoring Tenant Insurance Credit	(\$0.00)
November 1, 2022	November 1, 2023	Smart Burner Credit	(\$0.00)
November 1, 2022	November 1, 2023	Smoke Free Credit	(\$0.00)

SUMMARY

ANNUAL PREMIUM	\$431,720.62
Contribution to Directors & Officers Claims Trust Fund*	\$11,513.73
Contribution to Property Claims Trust Fund*	\$349,913.23
Total Risk Credits	(\$0.00)
SUB-TOTAL	\$793,147.58
RST on Sub-Total (not applicable on AUTO) RST - IP BN #830182945TR0002	\$63,451.81
TOTAL AMOUNT DUE	\$856,599.38

Note: Other Non-Core Coverages (if applicable) are not included in this invoice and will be billed separately at a later date.

***Please note: All contributions to the Claims Trust Funds are fully non-refundable**



HSC Insurance Inc.

30 Duncan Street, Suite 501
Toronto, Ontario M5V 2C3
Tel: 416-360-0761
Toll Free: 1-866-440-2492

London & Middlesex Community Housing Inc.

Invoice #: INS22-35428273

Account #: INS21-LHC039

Billing Date: September 27, 2022

Premium is calculated based on data provided to HSC Insurance Inc. through Marsh Canada Limited. Amounts may differ from your original quote if coverage, limits, deductibles, or information provided to Marsh Canada Limited were changed following the generation of the original quote.

By making any payment on account of this invoice, you confirm your consent to Housing Services Corporation and HSC Insurance Inc.'s privacy terms as described in the most recent Transparency and Privacy Compliance Consent Form provided to you in connection with the HSC Group Insurance Program.

Any balance not paid by the due date will be subject to a late payment charge of 2% per month compounded monthly until paid in full. Unpaid accounts are subject to cancellation of insurance. For more information, please call (416) 360-0761, ext. 0 or 1-866-440-2492, ext. 0. You may also email us at finance@hscorp.ca.

At Marsh, we hold ourselves to the highest professional standards and are committed to ensuring our customers are treated fairly. Visit our website at www.marsh.ca to learn more about how we comply with our industry's codes of