Municipal

As with most products and services, you have a choice when it comes to where you place your business. Municipal insurance is no exception. While it may seem as though all providers offerings are equal, we believe there is a noticeable difference when you choose Intact Public Entities. Align your municipality with a provider who can proactively help you drive down the cost of risk and reduce the frequency of claims.

Broad Coverage

New exposures are always emerging; your coverage must continually change to keep pace. We can protect your interests today and into the future.

Client Focus

We stand confidently beside you from day one. Your account management team, in conjunction with your local broker, will provide you with prompt and thorough service.

Risk Mitigation

Our risk management program goes above and beyond to help prevent risk before it occurs. We will work with you to create a game plan to reduce recurring incidents. All of our risk management services are complimentary.

Claims Management

When a claim occurs, you want fast service, fair representation and an experienced team looking out for your best interests.

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Your Municipal Coverages:

Liability

- Occurrence based policy with no Annual Aggregate for limits up to $25,000,000.
- $50,000,000 Liability limts are available.
- Personal injury, tenants' legal liability, employers' liability, advertising liability, malpractice.
- Abuse coverage may be available on a claims made basis.

Environmental Impairment (third-party)

- Available covering gradual as well as sudden and accidental losses.
- No exclusion for tanks whether above or below ground.

Errors & Ommissions

- Provide on a claims made basis with no Annual Aggregate and full retroactive coverage.
- Employee benefits liability is automatically included with no sub-limit.

Crime

- Comprehensive dishonesty, disappearance and destruction form with additional coverage options for audit, extortion, computer fraud or fraudulent funds transfers and pension benefit plan coverage.
- Fraudulently Induced Transfer coverage.

Property

- We will work closely with you to customize coverage to suit your needs.
- We offer coverage on an all risk, blanket or scheduled basis including replacement cost.
- Supplemental Coverages are automatically included (e.g. bylaws, first party clean up, professional fees).
- Our Public Entity Extension Endorsement provides numerous extensions.
- For further information refer to the Property Coverage Highlights Sheets.

Equipment Breakdown

- Comprehensive coverage for boilers, pressure vessels, electrical and electronic equipment including production machinery.

Cyber Insurance

- Cyber, network and data exposures impact all companies. We offer comprehensive Cyber Risk Insurance Coverage to protect an Insured against the cost of data breaches, fines, penalties, and costs involved in restoring the organization's reputation. Intact Public Entities has partnered with leading cyber providers to offer best-in-class coverage.

Legal Expense

Core Coverage

- Provincial Statute or Regulation, Criminal Code Coverage, Civil Action for failure to comply under Privacy Legislation, Civil Action when an Insured is a Trustee of a Pension Fund for the Named Insured's employees.
- Access to a Legal Advice Helpline.

Optional Coverage

- Contract disputes and debt recovery, statutory license protection, property protection and tax protection.

Board Members' Accident

- On duty AD&D Insurance with an option for 24 hour protection. Coverage includes numerous additional benefits in the event of an accident.
- Accidental death of a spouse when the spouse is travelling with an Insured person on business.
- Critical illness coverage is available when board member accident coverage is selected.

More Coverages to Choose From

- Business Interruption
- Builders Risk
- Volunteers' and Fire Fighters' Accident Coverage
- Owned and Non-Owned Automobile Coverage
- Conflict of Interest
- Facility User Solution

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