

# Report to Peterborough County OPP Detachment Board

**To:** Chair & Members  
**From:** Bianca Dragicevic, Interim Board Administrator  
**Date:** September 30, 2024  
**Re:** Peterborough County OPP Detachment Board Insurance

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## **Recommendation:**

**That** the Board receive the report from the Interim Board Administrator regarding Detachment Board Insurance; and further

**That** the Board direct the Interim Board Administrator to proceed with implementing Option 1, Group Insurance Policy through the Ontario Association of Police Services Board; and further

**That** the cost of the insurance be distributed equally amongst the 7 participating municipalities; and further

**That** the Chair and Interim Board Administrator be authorized to execute any documents and agreements required for the Detachment Board Insurance.

## **Financial Implications:**

Total cost of \$3600.00 plus tax to be drawn from the Trent Lakes Police Services Board Budget.

Due to the timing and lack of formal budget for the OPP Detachment Board, the Municipality of Trent Lakes will pay the cost of the Insurance for the OPP Detachment Board and subsequently split the invoice equally amongst the participating municipalities.

## **Background:**

Each Board established under the Community Safety and Policing Act, 2019 (CSPA) is required to obtain insurance for their Board. Due to the nature of the OPP Detachment Boards being a collective of members from various organizations and the language outlined in the CSPA, obtaining insurance for OPP Detachment Boards was challenging. The Ontario Association of Police Services Boards (OAPSB) worked to find solutions for the OPP Detachment Boards which included two options, a Group Insurance Policy or Individual Board Policy.

## **Option 1: Group Insurance Policy**

The OAPSB negotiated an opportunity for an OAPSB Group Insurance Policy through Medallion Insurance. In order for this Policy to be enacted, the OAPSB requires over 40 Boards to opt-in to this insurance. The OAPSB requested information from the Board prior to this meeting to determine interest in joining this Group Policy. The Group Policy provides the Board with preferred pricing, pricing stability, and guaranteed access to coverage for all Detachment Boards.

Through this Policy, the OAPSB will complete the application this year and only a brief 3-5 question survey will be required annually thereafter to avoid lengthy renewal cycles.

Outlined below are highlights provided by the OAPSB of the comprehensive coverage being offered by the Group Insurance Policy:

- \$5,000,000 CGL (Commercial General Liability) – Will meet requirements of any facilities utilized for events/meetings etc. throughout the year
- \$5,000,000 D&O (Directors & Officers coverage for each individual board and its members – Spousal coverage included)
- Non-Owned Auto coverage - \$1,000,000 Limit
- \$1,000,000 E&O (Errors & Omissions/Professional Liability) – Coverage for claims surrounding training and policy guidance that are typically excluded from the first two policy types
- Contents coverage up to \$100,000 per detachment board (Fire/Flood/Theft etc.)
- \$50,000 Cyber Insurance for each detachment board
- \$100,000 Abuse Liability for each detachment board covering legal fees and judgements for actual or alleged abuse – Subject to abuse protocols in force which the insurer can provide a template for immediate implementation
- Dedicated inbox for certificate requests etc. with guaranteed 24–48-hour turnaround
- Dedicated local Ontario claims service for all program participants alleviating wait times

The tentative start date to the Group Insurance Policy would be October 1<sup>st</sup>, 2024. Following the implementation of the Group Insurance Policy, the Board could continue to meet on a regular schedule.

### **Option 2: Individual Policy through Intact Public Entities**

The second solution investigated and provided by the OAPSB is an Individual Insurance Policy. Intact Public Entities (IPE) has advised that they have an insurance product available for OPP Detachment Boards, however, the information received by the OAPSB at the time of this report outlines that the quotes are taking some time to develop and are at a high premium. Should the Board opt to go with IPE, they will be required to complete a Not-for-Profit Directors' and Officers' Liability application.

### **Option 3: Individual Policy through AON**

An Individual Insurance Policy can also be obtained through AON and they have advised that the turnaround time to implement the insurance is 2 days. Should the Board opt for this option, they would be required to complete the application individually as well. The Gross Premium for this insurance coverage is \$5,000.00 and this applies to Boards with a population served of under 75,000, board seats of 15 and under, and a budget of \$200,000.00. Outlined below are highlights provided by the OAPSB of the coverage being offered by AON for the Individual Insurance Policy:

- \$5,000,000 CGL limit with \$5,000 Self Insured Retention (SIR)
- \$2,000,000 Administrative Errors and Omissions Liability with \$10,000 SIR
- \$250,000 Crisis Management Services Liability
- \$500,000 Wrongful Dismissal and Employment Practices Liability with \$10,000 SIR
- Claims made retro dates - Inception

**Conclusion:**

It is recommended that the Board proceed with the Group Insurance Policy with the OAPSB. Overall, the premium is a lower cost than the Individual Insurance Policies. Further, the OAPSB would complete the application for the OPP Detachment Boards that opt in to this policy reducing the overall administrative work for the Board.

**Consultations:**

Township CAOs

**Appendices:**

None.

Submitted by:

*Bianca Dragicevic*  
Bianca Dragicevic, Interim Board Administrator