

**CITY OF HAMILTON
2021 PROPERTY AND LIABILITY INSURANCE RENEWAL
COVERAGES AND LIMITS**

TYPE OF COVERAGE	COVERAGE \$	DEDUCTIBLE \$
Municipal Liability	5,000,000	*5,000,000
Errors & Omissions Liability	Included	
Non-Owned Auto	Included	
Excess Liability	Included	
Municipal Conflict of Interest (Reimbursement of Legal Expenses)	100,000	NIL
Wrongful Dismissal (Reimbursement of Legal Expenses)	\$500,000	\$5,000
Medical Malpractice Liability - Paramedic	5,000,000	250,000
Comprehensive Crime	10,000,000	25,000
Crime Excess	Included	
Property	3.5 Billion Replacement Value	500,000
Boiler	Included	100,000
City Automobile	5,000,000	500,000
Garage Liability Insurance	5,000,000	
WWTP Environmental Impairment Liability	10,000,000	500,000
Terrorism	As per schedule	100,000
Cyber Liability	5,000,000	150,000
HSR Rolling Stock (Transit)	Included in Property	50,000
HSR Auto Fleet	5,000,000	500,000
Excess Umbrella Excess over; Municipal Liability, Incidental Medical Malpractice Liability, Automobile Liability (City and HSR), Garage Liability	40,000,000	NIL

*Deductible increased from \$1,500,000 to \$5,000,000