

**MIDDLESEX-LONDON BOARD OF HEALTH**

**REPORT NO. 19-24**

**TO:** Chair and Members of the Board of Health  
**FROM:** Emily Williams, Chief Executive Officer  
Dr. Alexander Summers, Medical Officer of Health  
**DATE:** 2024 March 21

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**2024 INSURANCE POLICIES**

**Recommendation**

*It is recommended that the Board of Health receive Report No. 19-24 re: “2024 Insurance Policies” for information.*

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**Report Highlights**

- **General insurance** costs are forecast to increase by ~7% from \$143,813 to \$154,287. Currently with underwriter but will be finalized prior to March 31, 2024.
- **Cyber insurance** costs have decreased by 8% from \$50,000 to \$46,070.
- Combined insurance cost will be ~\$200,357, compared to \$193,813 spent for 2023/24.
- The ability to go to market is limited with very few providers covering the public sector.

**Background**

The Middlesex-London Health Unit (MLHU) has general insurance provided through Intact Public Entities Incorporated. MLHU has partnered with Intact Public Entities for coverage since 2019. The provider is a Canadian leader in providing specialized insurance programs, including risk management and claims services to municipal, public administration, and community-based organizations across Canada.

Cyber insurance is provided by CFC, a company in the United Kingdom. The policy is underwritten by Lloyd’s underwriters who work closely with the MLHU’s broker Holman Insurance Brokers Ltd.

**Terms and Conditions**

General insurance is provided through Intact Public Entities Incorporated, and the term is March 31, 2024, to March 31, 2025. Coverage is the same as the previous year.

The General Insurance Policy is attached as [Appendix A](#). Please note that an overview of coverages and deductibles begins on page 5 and descriptions of those coverages begin on page 17.

Cyber insurance is provided by CFC and the term is March 1, 2024, to March 1, 2025. Coverage is the same as the previous year.

The Cyber insurance policy is attached as [Appendix B](#). Coverage is provided under four (4) clauses:

1. Cyber Incident Response, on page 4.
2. Cyber Crime, on page 5.
3. System Damage and Business Interruption, on page 6.
4. Network Security and Privacy Liability, on page 7.

Continued risk identification and mitigation through enhanced policy, technology and education practices has positioned MLHU well to obtain fair insurance rates within the sector.

This report was written by the Manager, Privacy, Risk and Client Relations.



**Emily Williams, BScN, RN, MBA, CHE**  
Chief Executive Officer



**Alexander Summers, MD, MPH, CCFP, FRCPC**  
Medical Officer of Health

**This report refers to the following principle(s) set out in Policy G-490, Appendix A:**

- The Good Governance and Management Practices standard as outlined in the [Ontario Public Health Standards: Requirements for Programs, Services and Accountability](#).
- The following goal or direction from the [Middlesex-London Health Unit's Strategic Plan](#):
  - Organizational Excellence – we make decisions, and we do what we say we are going to do.
  - Direction 4.2 – Develop and initiate an organizational quality management system.

**This topic has been reviewed to be in alignment with goals under the Middlesex-London Health Unit's [Anti-Black Racism Plan](#) and [Taking Action for Reconciliation](#), specifically recommendation of Governance.**