

AGENDA
MIDDLESEX-LONDON BOARD OF HEALTH
Finance and Facilities Committee

50 King St., Room 3A, London
Thursday, February 7, 2019 9:00 a.m.

1. ELECTION OF CHAIR, FINANCE AND FACILITIES COMMITTEE

2. DISCLOSURE OF CONFLICTS OF INTEREST

3. APPROVAL OF AGENDA

4. APPROVAL OF MINUTES – November 1, 2018

5. NEW BUSINESS

- 5.1 Finance and Facilities Committee – Terms of Reference (Report No. 001-19FFC)
- 5.2 Finance and Facilities Committee – 2019 Reporting Calendar (Report No. 002-19FFC)
- 5.3 Health Unit General Insurance Policy Renewal (Report No. 003-19FFC)
- 5.4 Technology & Infrastructure Reserve Funds (Report No. 004-19FFC)
- 5.5 Information Technology Status Report – Q1 2019 (Report No. 005-19FFC)

6. OTHER BUSINESS

Next meeting Thursday, February 14, 2019 at 9:00 a.m. Middlesex County Boardroom

7. CONFIDENTIAL

The Finance and Facilities Committee will move in-camera to approve confidential minutes from its November 1, 2018 meeting.

8. ADJOURNMENT



PUBLIC MINUTES
FINANCE & FACILITIES COMMITTEE
50 King Street, London
Middlesex-London Health Unit
Thursday, November 1, 2018, 9:00 a.m.

MEMBERS PRESENT: Ms. Trish Fulton (Chair)
Mr. Jesse Helmer
Ms. Tino Kasi
Mr. Marcel Meyer
Ms. Joanne Vanderheyden

REGRETS: Dr. Christopher Mackie, Secretary-Treasurer

OTHERS PRESENT: Mr. Michael Clarke, Board of Health
Ms. Maureen Cassidy, Board of Health
Ms. Laura Di Cesare, Director, Healthy Organization
Ms. Lynn Guy, Executive Assistant (Recorder)
Dr. Alexander Summers, Associate Medical Officer of Health
Mr. Brian Glasspoole, Manager, Finance
Mr. Joe Belancic, Manager, Procurement and Operations
Mr. Stephen Turner, Director, Environmental Health and Infectious Diseases
Ms. Maureen Rowlands, Director, Healthy Living
Ms. Heather Lokko, Director, Healthy Start
Ms. Brooke Clark, PHN

Chair Fulton called the meeting to order at 9:03 a.m.

DISCLOSURES OF CONFLICT(S) OF INTEREST

Chair Fulton inquired if there were any disclosures of conflicts of interest. None were declared.

APPROVAL OF AGENDA

Chair Fulton noted that item 4.7 would be moved to earlier on the agenda, immediately following 4.1, to accommodate staff schedules. She also advised that at approximately 9:20 a.m., the Committee would take a short recess to allow attendees to attend the Middlesex-London Health Unit and Regional HIV/AIDS Connection announcement at 9:30 a.m. in the Middlesex County Building.

It was moved by Ms. Vanderheyden, seconded by Mr. Meyer, *that the amended **AGENDA** for the November 1, 2018 Finance & Facilities Committee meeting be approved.*

Carried

APPROVAL OF MINUTES

It was moved by Ms. Vanderheyden, seconded by Ms. Kasi, *that the **MINUTES** of the September 6, 2018 Finance & Facilities Committee meeting be approved.*

Carried

NEW BUSINESS

4.1 Q3 Financial Update and Factual Certificate (Report No. 038-18FFC**)**

Mr. Glasspoole introduced the report and provided additional context when necessary.

Discussion ensued on the following items:

- Limited revenue expected this year from oral health adult treatment.
- The technology budget, relating to a report reviewed by the FFC at its May 3 meeting.

It was moved by Ms. Kasi, seconded by Mr. Helmer, *that the Finance & Facilities Committee recommend that the Board of Health receive Report No. 038-18FFC re: “Q3 Financial Update and Factual Certificate” for information.*

Carried

It was moved by Ms. Kasi, seconded by Ms. Vanderheyden, *that the Finance & Facilities Committee recommend that the Board of Health approve the allocation of surplus to mitigate costs related to Relocation Project expenses and the Electronic Client Records project.*

Carried

4.2 Cyber Insurance (Report No. 039-18FFC)

Discussion ensued on the following items:

- Why the province isn't paying for all health units to be covered, and whether alPHa should be involved.
- Details on how the other two quotes compared to the one from Holman Insurance Brokers Ltd.

It was moved by Mr. Helmer, seconded by Ms. Vanderheyden, *that the Finance & Facilities Committee receive Report No. 039-18FFC re: “Cyber Insurance” for information.*

Carried

4.3 Location Project – Source of Financing (Report No. 040-18FFC)

Mr. Glasspoole noted that this was a fairly extensive process and highlighted some key points of the report. Ms. Di Cesare advised that the Province has been in contact and there is a meeting booked for next week.

Discussion ensued on the following items:

- Debt financing in general
- Clarification of the relationship between the Relocation Advisory Committee and the Finance & Facilities Committee.

It was moved by Mr. Meyer, seconded by Mr. Helmer, *that the Finance & Facilities Committee:*

- 1) *Receive Report No. 040-18FFC re: “Location Project – Source of Financing” for information; and*
- 2) *Recommend that the Board of Health approve the selection of the City of London as the lender for office fit-up.*

Carried

4.4 Enterprise Resource Planning – Financial System Update (Report No. 041-18FFC)

There was discussion about why the first round of requests for proposal (RFP) in 2017 yielded no bids. Mr. Belanic advised that it may have been the RFP's wording and/or the multiple requirements stipulated therein.

It was moved by Mr. Helmer, seconded by Mr. Meyer, *that the Finance & Facilities Committee receive Report No. 041-18FFC re: “Enterprise Resource Planning – Financial System Update” for information.*

Carried

4.5 Mobile Device Services Contract Extension (Report No. 042-18FFC)

There was a brief discussion about why this report is being called an “extension” when it appears to be a new contract. Mr. Belanic and Ms. Di Cesare provided additional context and noted that there will be cost savings, over the contract's two years, of approximately \$31,000.

It was moved by Mr. Helmer, seconded by Mr. Meyer, *that the Finance & Facilities Committee receive Report No. 042-18FFC re: "Mobile Device Services Contract Extension" for information.*

Carried

4.6 Middlesex-London Health Unit Be Well Program Update (Report No. 043-18FFC)

It was moved by Mr. Meyer, seconded by Mr. Helmer, *that the Finance & Facilities Committee receive Report No. 043-18FFC re: "Middlesex-London Health Unit Be Well Program Update" for information.*

Carried

4.7 Proposed Resource Reallocation for the 2019 Budget (Report No. 044-18FFC)

Chair Fulton opened the floor to discussion, beginning with the subject of disinvestments.

Discussion ensued on the following disinvestment proposals:

- 1-001 reduction of staff for the Sexual Health Clinic. Mr. Turner assured the Committee that there should be no disruption to client services with the closure of the drop-in clinic. There will be a change in clinic hours, which will be communicated to clients.
- 1-004 Public Health Inspection Work. Mr. Turner noted that efficiencies have been found in the recommendations of the recent PHI review.
- Scoring was discussed briefly, including how the scores have changed since PBMA was introduced.

At 9:20 a.m., Chair Fulton asked for a motion to recess for the purpose of attending the MLHU/RHAC announcement. It was so moved by Mr. Meyer, seconded by Mr. Helmer.

Carried

At 9:57 a.m., Chair Fulton welcomed everyone back and asked for a motion to resume the meeting. It was so moved by Ms. Vanderheyden, seconded by Mr. Meyer. At this time, Ms. Cassidy joined the meeting and Chair Fulton provided her with an update on what had been covered on the agenda so far. Ms. Kasi did not return when the meeting reconvened.

Discussion ensued on the Electronic Client Records Investment Proposal. Mr. Turner noted that there is potential for bringing together public health, primary care, and acute care to allow for exchange of information across the healthcare system, but there are some logistical hurdles. The ECR that is noted here has the potential to allow health units to share data with each other. Mr. Clarke advised that Health Innovation funds are available, and that he will send the contact details to Mr. Turner for further exploration.

Discussion ensued on the following one-time investment proposals:

- 1-0024 Procurement Coordinator. Ms. Di Cesare provided additional details, noting that this position could be funded through savings and efficiencies in procurement process results, and that as such the recruitment process has begun.
- 1-0028 Vision Screening Coordinator. Ms. Rowlands advised that partnerships have been looked at and the Ivey Institute has offered free training. The Ministry has offered one-time funding for the purchase of equipment.
- 1-0035 Contract Epidemiologist. Dr. Summers noted that this extension is for the purpose of completing the Community Health Status Report. He mentioned that at this time he is not sure if a further extension will be required.

It was moved by Mr. Helmer, seconded by Ms. Kasi, *that the Finance & Facilities Committee approve Appendix A, PBMA Disinvestments totalling \$390,727.*

Carried

It was moved by Mr. Helmer, seconded by Mr. Meyer, *that the Finance & Facilities Committee approve Appendix B, PBMA Investments totalling \$397,526.*

Carried

It was moved by Ms. Vanderheyden, seconded by Mr. Helmer, *that the Finance & Facilities Committee approve Appendix C, PBMA One-Time Proposals totalling \$140,784.*

Carried

It was moved by Mr. Meyer, seconded by Mr. Helmer, *that the Finance & Facilities Committee approve Appendix D, outlining proposals not currently recommended for inclusion totalling \$631,732.*

Carried

4.8 Great-West Life Benefits Renewal Update (Report No. 045-18FFC)

It was moved by Mr. Helmer, seconded by Mr. Meyer, *that the Finance & Facilities Committee review and recommend that the Board of Health extend the current renewal period of the group insurance rates administered by Great-West Life as described in Report No. 045-18FFC re: “Great-West Life Benefits – Renewal Update.”*

Carried

4.9 Enterprise Resource Planning – Human Capital Management Update (Report No. 046-18FFC)

Chair Fulton asked for Committee members to consider their questions vis a vis the potential need to go in camera.

Mr. Belancic advised that four bids have been received, which will be reviewed as soon as possible. In response to a question, Mr. Belancic noted that the contract would be for a minimum of five years and a maximum of ten, with an opt-out clause.

At 10:41 a.m., it was moved by Mr. Helmer, seconded by Mr. Meyer, *that the Finance & Facilities move in-camera to discuss matters regarding identifiable individuals.*

Carried

At 10:50 a.m., it was moved by Mr. Helmer, seconded by Mr. Meyer, *that the Finance & Facilities return to public session.*

Carried

It was moved by Mr. Helmer, seconded by Mr. Meyer, *that the Finance & Facilities Committee:*

- 1. Receive Report No. 046-18FFC re: “Enterprise Resource Planning – Update” for information;*
- 2. Recommend that the Board of Health approve the outsourcing of payroll services; and*
- 3. Recommend that the Board of Health approve the implementation of a comprehensive Human Resource Capital Management System within the financial parameters identified herein.*

Carried

OTHER BUSINESS

Next meeting: December 6, 2018.

ADJOURNMENT

At 10:53 a.m., it was moved by Mr. Meyer, seconded by Mr. Helmer, *that the meeting be adjourned.*

Carried

At 10:53 a.m., Chair Fulton *adjourned the meeting.*

TRISH FULTON
Chair

LAURA DI CESARE
Director, Healthy Organization

DRAFT



MIDDLESEX-LONDON HEALTH UNIT

REPORT NO. 001-19FFC

TO: Chair and Members of the Finance & Facilities Committee

FROM: Christopher Mackie, Medical Officer of Health/CEO

DATE: 2019 February 7

FINANCE & FACILITIES COMMITTEE – TERMS OF REFERENCE

Recommendation

It is recommended that the Finance & Facilities Committee review and approve Report No. 001-19FFC re: “Finance & Facilities Committee – Terms of Reference.”

Key Points

- The Terms of Reference for the Finance & Facilities Committee is to be reviewed biennially at minimum.
- The last review was conducted in January 2016.
- No material changes are proposed to the Terms of Reference except for a change in title for staff members supporting the Committee.

Background

The Finance & Facilities Committee acts in an advisory and monitoring role to ensure effective administration and risk management in matters related to the organization’s finances and facilities. It is incumbent upon the Committee to review its Terms of Reference biennially at minimum to ensure that all relevant components (purpose, reporting relationship, membership, appointment of chair, term of office, duties, frequency of meetings, agendas and minutes, by-laws and review) remain relevant to the needs of the organization. The Terms of Reference are attached as [Appendix A](#).

The Terms of Reference address the following aspects of the Committee:

- Importance of appropriate mix of skills and expertise among board and committee members;
- Attendance minimums;
- Description of roles and responsibilities for the committee chair;
- Election of officers and committee members to ensure fair representation from all jurisdictions supported by the Health Unit;
- Rotation of committee chairs every two years to ensure continuity of leadership; and
- Comprehensive description of the Committee’s role and responsibilities in ensuring effective administration and risk management in matters related to the organization’s finances and facilities.

Changes to the Middlesex-London Health Unit Organizational Structure

Minor amendments were made to reflect the change in staff titles for those supporting the committee. A change was required to amend the Director, Corporate Services and Associate Director of Finance to Director, Healthy Organization and Manager, Finance.

This report was prepared by the Finance Team, Healthy Organization Division.



Christopher Mackie, MD, MHSc, CCFP, FRCPC
Medical Officer of Health/CEO



FINANCE & FACILITIES COMMITTEE

PURPOSE

The committee serves to provide an advisory and monitoring role. The committee's role is to assist and advise the Board of Health, the Medical Officer of Health /Chief Executive Officer (MOH/CEO), and the Director, Healthy Organization in the administration and risk management of matters related to the finances and facilities of the organization.

REPORTING RELATIONSHIP

The Finance & Facilities Committee is a committee reporting to the Board of Health of the Middlesex-London Health Unit. The Chair of the Finance & Facilities Committee, with the assistance of the Director, Healthy Organization and the MOH/CEO, will make reports to the Board of Health as a whole following each of the meetings of the Finance & Facilities Committee.

MEMBERSHIP

The membership of the Committee will consist of a total of five (5) voting members. The members will include the Chair and Vice-Chair of the Board of Health and in total, the membership will contain at least one Middlesex County Board Member, one City of London Board Member and two provincial Board Members.

The Secretary-Treasurer will be an ex-officio member.

Staff support: - Director, Healthy Organization, Manager, Finance, Executive Assistant to the Board of Health

Other Board of Health members are invited to attend the Finance & Facilities Committee but are not able to vote.

CHAIR

The Committee will elect a Chair at the first meeting of the year to serve at least one year, and optimally more than one year.

TERM OF OFFICE

At the first Board of Health meeting of the year the Board will review the committee membership. At this time, if any new appointments are required, the position(s) will be filled by majority vote. The appointment will be for at least one year, and where possible, staggered terms will be maintained to ensure a balance of new and continuing members. A member may serve on the committee as long as he or she remains a Board of Health member.

DUTIES

The Committee will seek the assistance of and consult with the MOH/CEO and the Director, Healthy Organization for the purposes of making recommendations to the Board of Health on the following matters:

1. Reviewing detailed financial statements and analyses.

2. Reviewing the annual cost-shared and 100% funded program budgets, for the purposes of governing the finances of the Health Unit.
3. Reviewing the annual financial statements and auditor's report for approval by the Board.
4. Reviewing annually the types and amounts of insurance carried by the Health Unit.
5. Reviewing periodically administrative policies relating to the financial management of the organization, including but not limited to, procurement, investments, and signing authority.
6. Monitoring the Health Unit's physical assets and facilities.
7. Reviewing annually all service level agreements.
8. Reviewing all funding agreements.

FREQUENCY OF MEETINGS

The Committee will meet monthly between Board of Health meetings and also at the call of the chair. If a meeting is deemed not to be required, it shall be cancelled by the Chair of the Committee.

AGENDA & MINUTES

1. The Chair of the Committee, with input from the Director, Healthy Organization and the Medical Officer of Health & Chief Executive Officer (MOH/CEO), will prepare agendas for regular meetings of the committee.
2. Additional items may be added at the meeting if necessary.
3. The recorder is the Executive Assistant to the Board of Health.
4. Agenda & minutes will be made available at least 5 days prior to meetings.
5. Agenda & meeting minutes are provided to all Board of Health members.

BYLAWS:

As per Section 19.1 of Board of Health By-Law No. 3, the rules governing the proceedings of the Board shall be observed in the Committees insofar as applicable. This will include rules related to conducting of meetings; decision making; quorum and self-evaluation.

REVIEW

The terms of reference will be reviewed every 2 (two) years.

Implementation Date: February 7, 2019



TO: Chair and Members of the Finance & Facilities Committee

FROM: Christopher Mackie, Medical Officer of Health/CEO

DATE: 2019 February 7

FINANCE & FACILITIES COMMITTEE – 2019 REPORTING CALENDAR

Recommendation

It is recommended that the Finance & Facilities Committee approve Report No. 002-19FFC re: “Finance & Facilities Committee – 2019 Reporting Calendar.”

Key Points

- The 2019 Finance & Facilities Committee (FFC) Reporting Calendar provides a framework for activities anticipated to be undertaken in the current year.
- The Committee’s duties and responsibilities are articulated in its Terms of Reference, the Health Protection and Promotion Act, the Ontario Public Health Organizational Standards, and other applicable legislation.

Background

The Finance & Facilities Committee serves the Board of Health in an advisory and monitoring role in relation to the administration and risk management of matters concerning the organization’s finances and facilities. In this role, it is important that Committee members are aware of the annual reporting requirements and other Committee responsibilities.

The FFC Reporting Calendar provides a prudent and effective means of assessing reporting requirements, ensuring compliance with relevant statutes, and initiating a proactive approach to Board of Health accountability and performance.

Finance & Facilities Committee Reporting Calendar

The FFC Reporting Calendar is an account of the planned activities required of the Committee. The Reporting Calendar is updated annually to include additional accountabilities identified by FFC members and staff.

A draft Reporting Calendar with proposed meeting dates, attached as [Appendix A](#), is submitted for the Committee’s approval.

This report was prepared by the Finance Team, Healthy Organization Division.

A handwritten signature in black ink, appearing to read 'C. Mackie'.

Christopher Mackie, MD, MHSc, CCFP, FRCPC
Medical Officer of Health/CEO

Finance & Facilities Committee 2019 Reporting Calendar

Q1 (Jan 1 to Mar 31)	Q2 (Apr 1 to Jun 30)
<ul style="list-style-type: none"> • 2018 Q4 Financial and Factual Certificate Update • Review and Approve Annual Reporting Calendar • Review and Recommend 2019 Board of Health Budget • Public Sector Salary Disclosure • Physical Assets and Facilities Update • Review 2018 BOH remuneration • 2018 Visa and Accounts Payable Payments • Financial Controls Checklist 	<ul style="list-style-type: none"> • Q1 Financial and Factual Certificate Update • Review and Recommend - Audited 2018 Financial Statements for MLHU • Recommend Budget Parameters & Planning Assumptions for 2019 • Review and Recommend 2019 Board of Health Remuneration • Review Funding & Service Level Agreements • Physical Assets and Facilities Update
Q3 (Jul 1 to Sep 30)	Q4 – (Oct 1 to Dec 31)
<ul style="list-style-type: none"> • Q2 Financial and Factual Certificate Update • Review and Recommend – Audited Financial Statements for April 1 to March 31 Programs • Review and Recommend Program Budgeting Marginal Analysis (PBMA) Process, Criteria and Weighting • Physical Assets and Facilities Update • Review Funding & Service Level Agreements 	<ul style="list-style-type: none"> • Q3 Financial and Factual Certificate Update • Review and Recommend PBMA Proposed Resource Reallocation • Review Insurance Policies • Initiate Terms of Reference Review every second year (biennially) • Physical Assets and Facilities Update • Review Funding & Service Level Agreements

The items on the reporting calendar are organized around the requirements to uphold public accountability over the use of resources, to manage the budget process efficiently, to communicate and report on the status of the budget, monitoring of facilities, risk management and administration and to align the budget to the strategic priorities of the Board of Health.

Proposed 2018 FFC Meeting Dates

Thursday	February 7	9:00 a.m. – 1:00 p.m.
Thursday	February 14	9:00 a.m. – 1:00 p.m.
Thursday	March 7	9:00 a.m. – 12:00 p.m.
Thursday	April 4	9:00 a.m. – 12:00 p.m.
Thursday	May 2	9:00 a.m. – 12:00 p.m.
Thursday	June 6	9:00 a.m. – 12:00 p.m.
Thursday	July 4	9:00 a.m. – 12:00 p.m.
Thursday	August 1 (if required)	9:00 a.m. – 12:00 p.m.
Thursday	September 5	9:00 a.m. – 12:00 p.m.
Thursday	October 3	9:00 a.m. – 12:00 p.m.
Thursday	November 7	9:00 a.m. – 12:00 p.m.
Thursday	December 5	9:00 a.m. – 12:00 p.m.

Accountability

Audited Financial Statements Review

The preparation of the financial statements is the responsibility of the Health Unit's management and is prepared in compliance with legislation and in accordance with Canadian public sector accounting standards. The Finance & Facilities Committee meets with management and the external auditors to review the financial statements and discuss any significant financial reporting or internal control matters prior to their approval of the financial statements. This is typically done in June each year.

In addition, each September it is a requirement of the Board of Health to provide audited financial reports to various funding agencies for programs that are funded from April 1st – March 31st each year. The purpose of this audited report is to provide the agencies with assurance that the funds were expended for the intended purpose and for their annual settlement process.

Board of Health Remuneration

Section 49 of the Health Protection & Promotion Act (HPPA) speaks to the composition, term, and remuneration of Board of Health members. Subsections (4), (5), (6), & (11) relate specifically to remuneration and expenses. This is to be reviewed by the Finance & Facilities Committee who makes recommendations to the Board of Health each year.

Public Sector Salary Disclosure

The Public Sector Salary Disclosure Act, 1996 makes Ontario's public sector more open and accountable to taxpayers. The act requires organizations that receive public funding from the Province of Ontario to disclose annually the names, positions, salaries and total taxable benefits of employees paid \$100,000 or more in a calendar year.

The main requirement for organizations covered by the act is to make their disclosure or if applicable to make their statement of no employee salaries to disclose available to the public by March 31st each year. Organizations covered by the act are also required to send their disclosure or statement to their funding ministry or ministries by the fifth business day of March.

Funding & Service Level Agreements

The Middlesex-London Health Unit receives grant funding, both one-time and ongoing from a variety of different sources. It is incumbent upon the Finance & Facilities Committee to annually, or as deemed necessary, review all service level and funding agreements.

Budget Process

Board of Health Budget Cycle

The Board of Health budget cycle consists of a defined set of tools and key deliverable dates that the management of the Middlesex-London Health Unit are accountable to meet. The budget cycle intends to align planning processes with resource allocation and facilitate meeting the needs of the programs and services.

Budget Parameters & Planning Assumptions

Developing high level planning parameters is an integral part of any budget process. They help guide and inform planning and resource allocation decisions. Ideally the parameters should be linked to the organization's strategic direction, key budget planning assumptions and take into consideration municipal and provincial outlooks.

Strategic and financial targets can also be considered during the Budget Parameters & Planning Assumptions deliberations at the Finance & Facilities Committee.

While the Municipal funders can set targets for the Board, the final decision regarding budget requirements rests with the Board of Health. It is therefore essential that the Board of Health determine its approach to the development of the budget and provide the Municipalities of intended changes to the budget.

Reserve and Reserve Funds

The Board of Health maintains the following Reserve and Reserve Funds: Funding Stabilization Reserve, Dental Treatment Reserve Fund, Sick Leave Reserve Fund, Environmental Reserve – Septic Tank Inspections, Technology & Infrastructure Reserve Fund, and Employment Cost Reserve Fund.

Planned contributions and drawdowns to the reserves or reserve funds will be included in the annual operating budget approved by the Board of Health. Any unplanned drawdowns will be approved by resolution of the Board of Health. Each year a report is provided to the obligated municipalities outlining the transactions of the reserve and reserve funds.

Program Budgeting Marginal Analysis

Program Budgeting Marginal Analysis (PBMA) is a criteria-based budgeting process that facilitates reallocation of resources based on maximizing service. This is done through the transparent application of pre-defined criteria and decision-making processes to prioritize where proposed funding investments and disinvestments are made.

Board of Health Budget

The Board of Health Budget is presented to the Finance & Facilities Committee through the use of Annual Service Plan as mandated by the MOHLTC and supplemented with program detail which integrates: (A) A summary of each program undertaken by the Health Unit funded from all sources (B) Program mandate and relevant legislation including Public Health Standards, (C) Program management, interventions / components designed to deliver the program, (D) Key partners and stakeholders (E) Key highlights, initiatives planned, (F) Program challenges and risks (G) Staffing costs, expenditures and funding sources

Communications

Quarterly Financial Updates

Health Unit staff provide financial analysis for each quarter and report the actual and projected budget variance as well as any budget adjustments, or noteworthy items that have arisen since the previous financial update that could impact the Middlesex-London Health Unit budget.

Visa & Accounts Payable Updates

In accordance with Section 5.17 of the Procurement Policy, the Manager, Finance is to report annually the suppliers who have invoiced a cumulative total value of \$100,000 or more in a calendar year.

The Finance & Facilities Committee also requested to report annually a summary of purchases made with corporate purchase cards.

Facilities, Risk Management & Administration

Factual Certificate

Health Unit Management completes a factual certificate to increase oversight in key areas of financial and risk management. The certificate process ensures that the Committee has done its due diligence. The certificate is reviewed on a quarterly basis alongside financial updates.

Financial Controls Checklist

Financial controls support the integrity of the Board of Health's financial statements, support the safeguarding of assets, and assist with the prevention and/or detection of significant errors, including fraud. The financial controls checklist outlines all critical controls in place and effectively administered by management to provide assurance to the Committee that the Board of Health is complying with Schedule E of the Public Health Funding Accountability Agreement: Boards of Health Financial Controls.

Physical Asset and Facilities Monitoring

The Finance & Facilities Committee is responsible for monitoring the Middlesex-London Health Unit's physical assets and facilities. This entails a review of space needs, property leases and acquisitions.

Policy Development & Review

Bylaws and policies represent the general principles that set the direction, limitations and accountability frameworks for the Middlesex-London Health Unit. The Finance & Facilities Committee is responsible for reviewing the governance and administration policies relating to the financial management of the organization, including but not limited to, procurement, investments, and signing authority.

These requirements are outlined by the Ontario Public Health Organizational Standards and should be reviewed by the Finance & Facilities Committee at least biannually.

The Senior Leadership Team may also make recommendations for additional finance bylaws, policies or revisions should the need arise.

Insurance Coverage Review

The Finance & Facilities Committee is responsible for an annual review of the types and amounts of insurance carried by the Health Unit. Staff are responsible for preparing a review of the insurance needs of the Health Unit and providing recommendation to the Finance & Facilities Committee in regards to the level and types of insurance the Middlesex-London Health Unit should purchase.

Other

Benefits Provider Review

Group insurance for the Middlesex-London Health Unit is reviewed at the completion of a service agreement. Staff are responsible for preparing a review of the needs of the Health Unit following appropriate market analysis and providing recommendation to the Finance & Facilities Committee.

Review Terms of Reference

The Finance & Facilities Committee Terms of Reference sets out the parameters of how authority is delegated to the committee and how the committee is accountable to the Board of Health.

It is incumbent upon the Finance & Facilities Committee to review the terms of reference at least biennially to ensure that components (purpose, reporting relationship, membership, chair, term of office, duties, frequency of meetings, agenda and minutes, bylaws and review) are still relevant to the needs of the committee.



TO: Chair and Members of the Finance & Facilities Committee
FROM: Christopher Mackie, Medical Officer of Health/CEO
DATE: 2019 February 7

HEALTH UNIT GENERAL INSURANCE POLICY RENEWAL

Recommendation

It is recommended that the Finance & Facilities Committee approve the renewal of the Health Unit's insurance as outlined in Report No. 003-19FFC re: "Health Unit Insurance Policy Renewal."

Key Points

- The Finance & Facilities Committee is responsible for periodically reviewing the Health Unit's general insurance policy as part of its risk management practices.
- The last time the policy was reviewed was in the fall of 2016, with pricing revisions in effect annually for 2018 and 2019.
- General insurance premiums are expected to increase by 4.3% in 2019.
- A comprehensive review of both general and cyber insurance, as well as a request for market quotes, will take place in the third quarter of 2019.

Background

The insurance policy review provides the FFC with the information necessary to consider policy changes for the current renewal period. The last insurance policy review was conducted in fall 2016 for the 2017 calendar year. Insurance rates have changed modestly between 2015 (\$69,737), 2016 (\$69,724), 2017 (\$69,657), and 2018 (\$70,905). The premium excludes the cost of cyber risk insurance, which was identified in 2018 as a separate insurable risk for the Health Unit, as outlined in [Report No. 039-18FFC](#). Both cyber and general liability insurance are currently in place, with a common renewal date of January 1, 2020.

Insurance costs will increase by 4.3% (to \$73,985) in 2019. Property insurance market pricing overall—and in particular the Lloyd's market—has been affected by recent large catastrophic losses (hurricanes, fires, floods). Since property insurance pricing often subsidizes liability exposures, insurers are seeking rate increases across several lines. In spite of some double-digit increases being sought by insurers, Frank Cowan Company Ltd. was able to keep the premium increase under 5%. The liability premium is up 10% and medical malpractice is up 5%; however, the excess layer cost was reduced by 10%. Details of the current insurance policy are attached as [Appendix A](#).

To ensure that insurance rates are competitive in the marketplace, the Health Unit plans to go to market in the third quarter of 2019 for market quotes on both general and cyber insurance. Both categories of insurance will be up for renewal on January 1, 2020.

This report was prepared by the Finance Team, Healthy Organization Division.

A handwritten signature in black ink, appearing to read 'C. Mackie'.

Christopher Mackie, MD, MHSc, CCFP, FRCPC
Medical Officer of Health/CEO

2019 Health Unit Insurance Program

MIDDLESEX-LONDON HEALTH UNIT

Renewal Report for the Policy Term January 1, 2019 to January 1, 2020

Brian Glasspoole
Middlesex-London Health Unit
50 King Street
London ON, N6A 5L7

Prepared by:
Jessica Jaremchuk, BA, LL.B
Regional Manager

Ref 48700/rc

3 December 2018

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We have
updated and enhanced
our property wordings.
See the Property Highlights
Sheet for more information.

Built with integrity, leading through innovation.





About Frank Cowan Company

Frank Cowan Company is a leader in providing specialized insurance programs, including risk management and claims services to municipalities, healthcare, education, community, children's and social service organizations across Canada. Proven industry knowledge, gained through over eight decades of partnering with insurance companies and independent brokers, gives Frank Cowan Company the ability to effectively manage the necessary risk, advisory and claims services for both standard and complex issues.

Frank Cowan Company Limited is affiliated with Cowan Insurance Group Ltd., The Guarantee Company of North America and Millennium Credit Risk Management Limited through common ownership under Princeton Holdings Limited.

Frank Cowan Company is a Managing General Agent (MGA) with the authority to write and service business on behalf of strategic partners who share our commitment and dedication to protecting specialized organizations. Because our partners are long-term participants on our program, they understand the nature of fluctuating market conditions and complex claims and are prepared to stay the course.

THE ADVANTAGE OF A MANAGING GENERAL AGENT The MGA model is different than a traditional broker/insurer arrangement in that an MGA provides specialized expertise in a specific, niche area of business. As an MGA we also offer clients additional and helpful services in the area of risk management, claims and underwriting. And unlike the reciprocal model, a policy issued by an MGA is a full risk transfer vehicle not subject to retroactive assessments but rather a fixed term and premium.

We invite you to work with a partner who is focused on providing a complete insurance program specific to your organization that includes complimentary value-added services that help drive down the cost of claims and innovative first to market products and enhancements. You will receive personalized service and expertise from a full-service, local and in-house team of risk management, claims, marketing and underwriting professionals.

As a trusted business partner, we believe in participating in and advocating for the causes that affect our clients. For this reason, we affiliate with and support key provincial and national associations. In order for Frank Cowan Company to be effective in serving you, we, as an MGA, believe in fully understanding your needs, concerns and direction. Our support is delivered through thought leadership, financial resources, advocacy, services, education and more.

RISK MANAGEMENT SERVICES We are the leader in specialized risk management and place emphasis on helping your organization develop a solid plan to minimize exposure before potential incidents occur. Risk management is built into our offerings for all clients, fully integrated into every insurance program. Our risk management team is comprised of analysts, inspectors and engineers who use their expertise to help mitigate risk. We do everything we can to minimize your exposure before potential incidents occur. This includes providing education, road reviews, fleet reviews, contract analysis and property inspections.

CLAIMS MANAGEMENT SERVICES Our in-house team of experts has the depth of knowledge, experience and commitment to manage the complicated details of claims that your organization may experience. You deal with the public often in sensitive instances where serious accusations can be made. Your claims are often long-tail in nature and can take years to settle. Some claims aren't filed until years after the occurrence or accident. You want a team of professionals on your side that will vigorously defend your reputation. We understand your risks and your exposures and have maintained a long-term commitment to understanding the complex issues your organization may face so that we can better service your unique claims requirements.



Your Insurance Coverage

Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

Casualty

Coverage Description	(\$)*Deductibles	(\$)*Limit of Insurance
General Liability (Occurrence Form) <i>Broad Definition of Insured</i>	5,000	15,000,000 Per Claim No Aggregate
Sexual Abuse Therapy & Counselling Extension Endorsement		Included
Forest Fire Expense		1,000,000 1,000,000 Aggregate
Medical Malpractice Liability (Claims Made Form) Retroactive Date: January 1, 2003	5,000	15,000,000
Errors & Omissions Liability (Claims Made Form) Retroactive Date: January 1, 2003	5,000	15,000,000 Aggregate
Directors' & Officers' Liability (Claims Made Form)	5,000	5,000,000 Aggregate
Additional Limit of Liability – Insuring Agreement A (Personal Insurance) only		1,000,000 Aggregate
Non-Owned Automobile Liability		15,000,000
Legal Liability for Damage to Hired Automobiles	500	50,000
Environmental Liability (Claims Made Form)	5,000	1,000,000 2,000,000 Aggregate
*Your deductible may be a Deductible and Reimbursement Clause (Including expenses) refer to Policy Wordings		

Follow Form – Excess Liability

Coverage Description	(\$)*Limit of Insurance
Excess Limit	10,000,000
Underlying Policy	(\$)*Underlying Limit
General Liability	15,000,000
Medical Malpractice Liability	15,000,000
Errors & Omissions Liability	15,000,000
Non-Owned Automobile	15,000,000
Owned Automobile	15,000,000

Total Limit of Liability (\$) 25,000,000

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Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

Crime

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Employee Dishonesty –Form A (Commercial Blanket Bond)		100,000
Loss Inside the Premises (Broad Form Money & Securities)		10,000
Loss Outside the Premises (Broad Form Money & Securities)		10,000
Audit Expense		100,000
Money Orders and Counterfeit Paper Currency		100,000
Forgery or Alteration (Depositors Forgery)		100,000

Accident

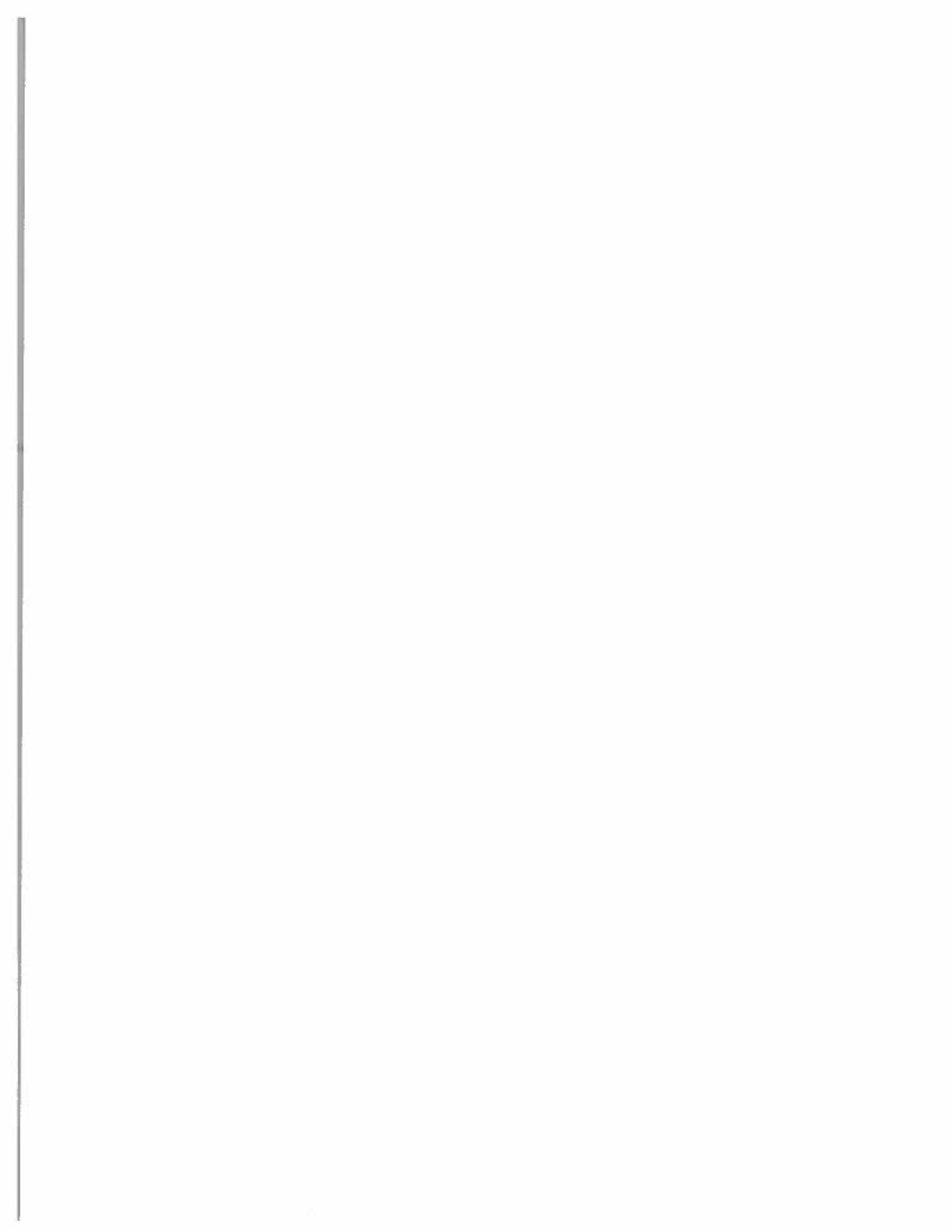
Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Board Members: Persons Insured – Eleven Board Members		
Board Members Accidental Death & Dismemberment		100,000
Paralysis		200,000
Weekly Income – Total Disability		300
Weekly Income – Partial Disability		150
Accidental Death of a Spouse While Travelling on Business		Included

Conflict of Interest

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Legal Fees Expenses		100,000 Per claim No Aggregate

Legal Expense (Claims Made)

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Legal Defence Cost		100,000 250,000 Aggregate



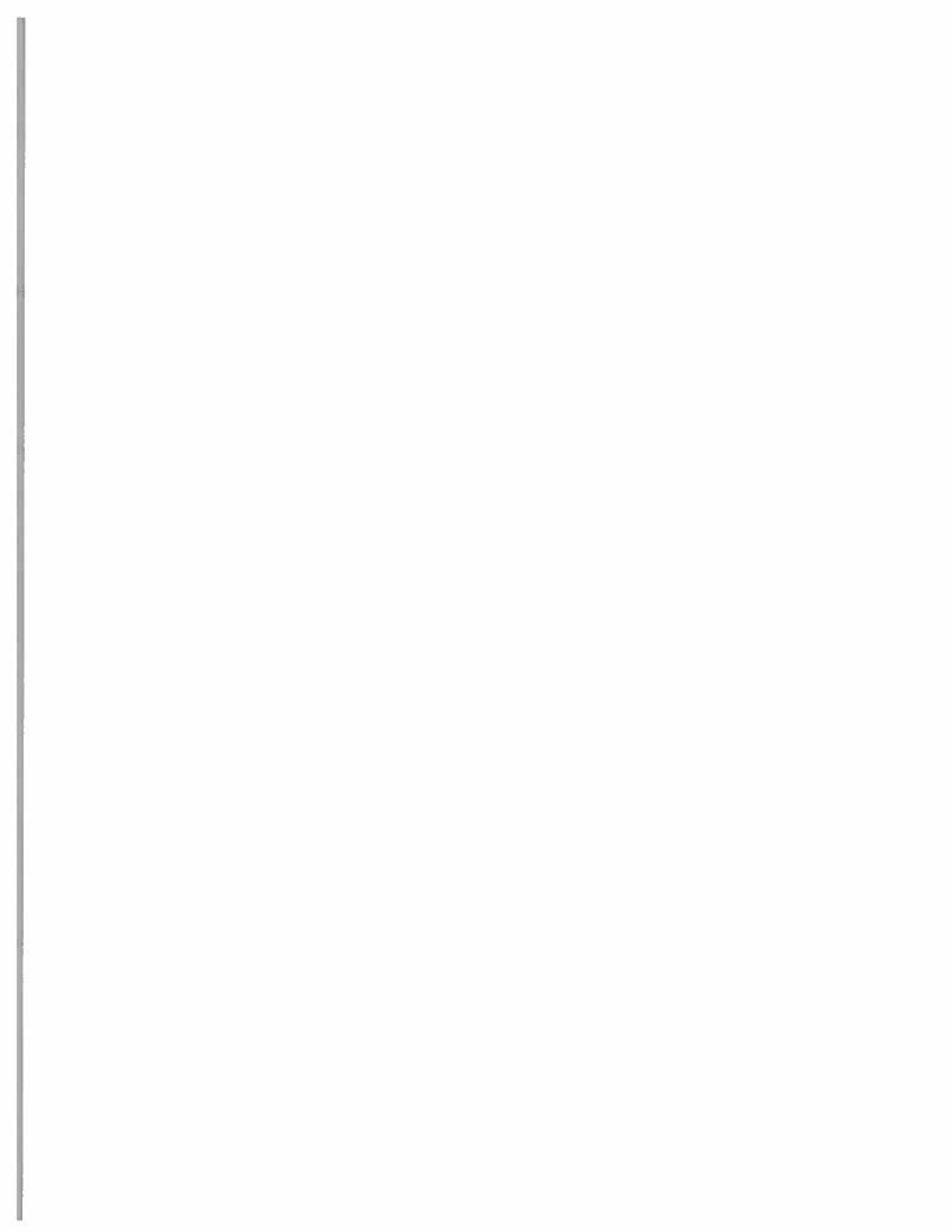
Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

Property

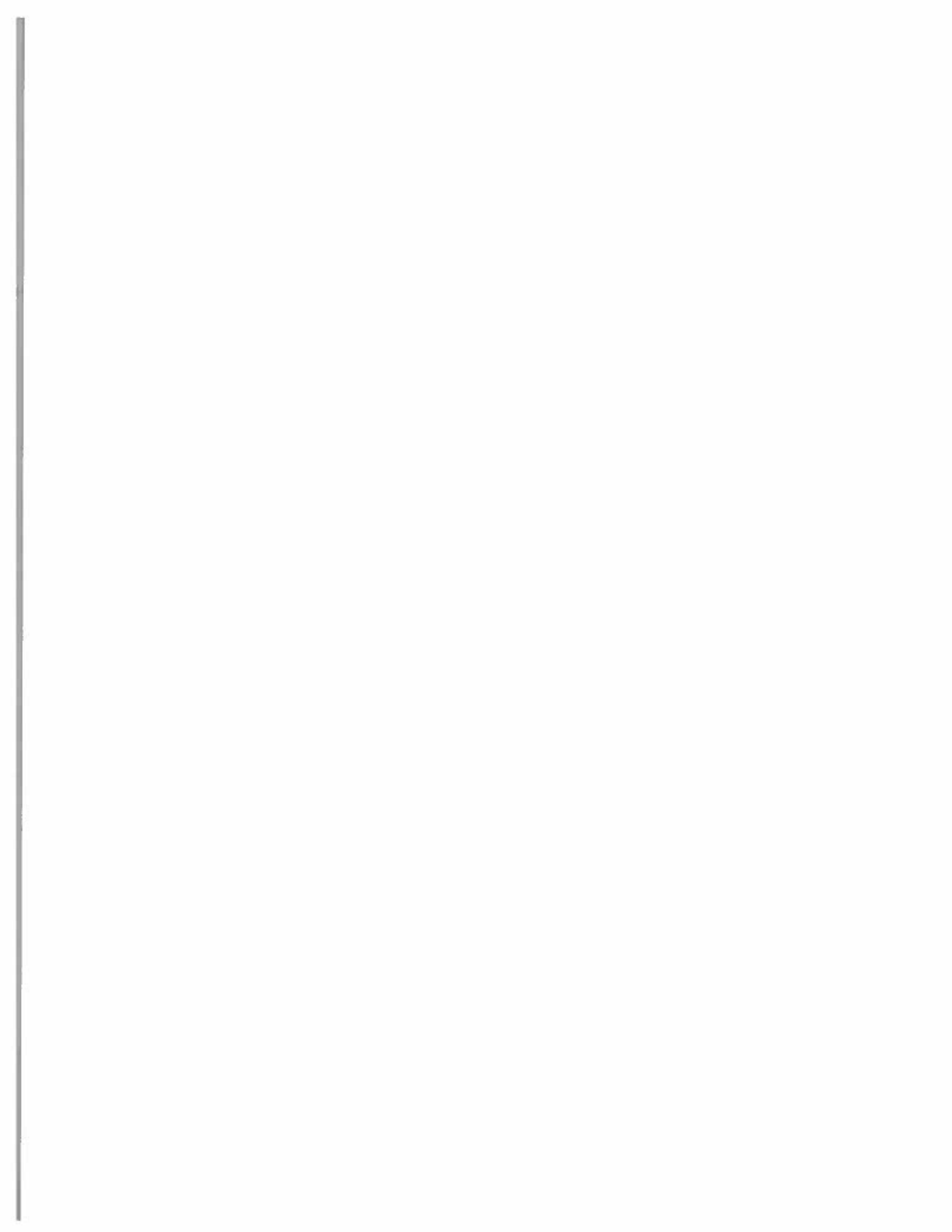
Coverage is on an All Risk Basis unless otherwise specified. Basis of Settlement is Replacement Cost unless otherwise specified The Deductible is on a Per Occurrence Basis			
Coverage Description	(\$) Deductibles	Basis	(\$) Limit of Insurance
Property of Every Description - Blanket	5,000	RC	5,128,175

Property Supplemental Coverage (Included in the Total Sum Insured unless otherwise specified in the wording)		
Building By-laws	5,000	Included
Building Damage by theft	5,000	Included
Debris Removal	5,000	Included
Electronic Computer Systems		
Electronic Computer Hardware and Media	5,000	Included
Electronic Computer Systems Breakdown		Not Insured
Electronic Computer Systems – Extra Expense		Not Insured
Extra Expense Period of Restoration	5,000	90 Days
Expediting Expense	5,000	Included
Fire or Police Department Service Charges	5,000	Included
First Party Pollution Clean-up	5,000	Included
Fungi and Spores	5,000	10,000
Furs, Jewellery and Ceremonial Regalia		
Ceremonial Regalia	5,000	Included
Furs and Jewellery	5,000	25,000
Inflation Adjustment	5,000	Included
Live Animals Birds or Fish	5,000	25,000
Newly Acquired Property	5,000	Included
Professional Fees	5,000	Included
Property and Unnamed Locations	5,000	Included
Property Temporarily Removed Including while on Exhibition and during Transit	5,000	Included

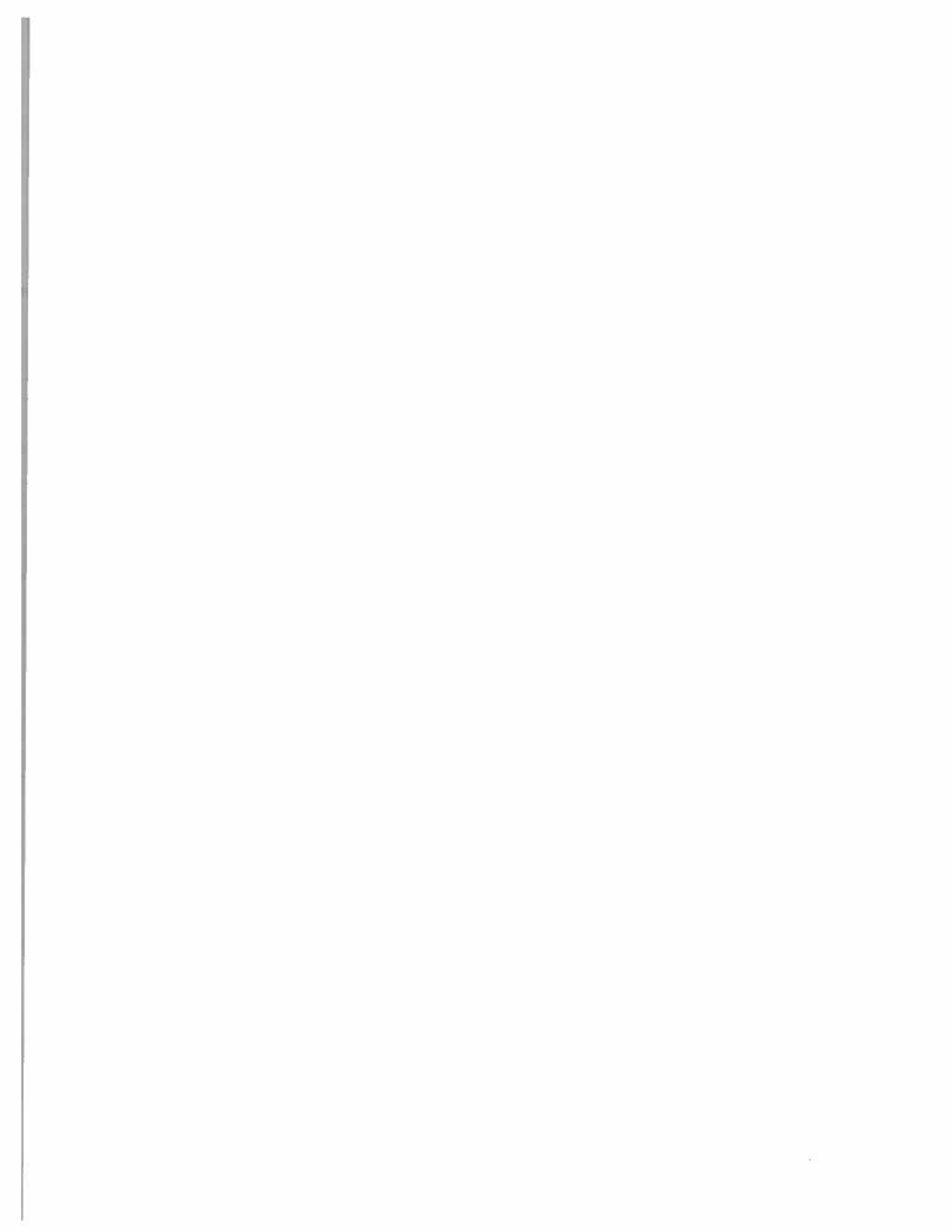


Recharge of Fire Protection Equipment Expense	5,000	Included
Sewer Backup and Overflow	5,000	Included

Public Entity Extension Endorsement (In Addition to the Total Sum Insured unless specifically scheduled in the wording)		
Accounts Receivable	5,000	250,000
Bridges and Culverts	5,000	50,000
Buildings Owned due to Non-Payment of Municipal Taxes		Not Insured
Buildings in the Course of Construction Reporting Extension	5,000	1,000,000
By Laws – Governing Acts	5,000	25,000
Consequential Loss Caused by Interruption of Services		
On Premises	5,000	Included
Off Premises	5,000	50,000
Cost to Attract Volunteers Following a Loss	5,000	10,000
Docks, Wharves and Piers	5,000	25,000
Errors and Omissions	5,000	Included
Exterior Paved Surfaces	5,000	50,000
Extra Expense	5,000	250,000
Fine Arts		
At Insured's Own Premises	5,000	25,000
On Exhibition	5,000	25,000
Fundraising Expenses	5,000	10,000
Green Extension	5,000	50,000
Growing Plants		
Any One Item	5,000	1,000
Per Occurrence	5,000	100,000
Ingress and Egress	5,000	Included
Leasehold Interest	5,000	25,000
Master Key	5,000	25,000
Peak Season Increase	5,000	25,000
Personal Effects	5,000	25,000



Property of Others	5,000	25,000
Rewards: Arson, Burglary Robbery and Vandalism	5,000	25,000
Signs	5,000	Included
Vacant Property	5,000	250,000
Valuable Papers	5,000	250,000
Additional Endorsements		
Earthquake – Other Property	5,000	Included
Earthquake – Buildings	Not Applicable	Excluded
Flood – Other Property	5,000	Included
Flood – Buildings	Not Applicable	Excluded
(\$) Total Amount of Insurance		6,373,175
RC = Replacement Cost; ACV = Actual Cash Value; VAL = Valued		



Schedule of Coverage

(Coverage is provided for those item(s) indicated below)

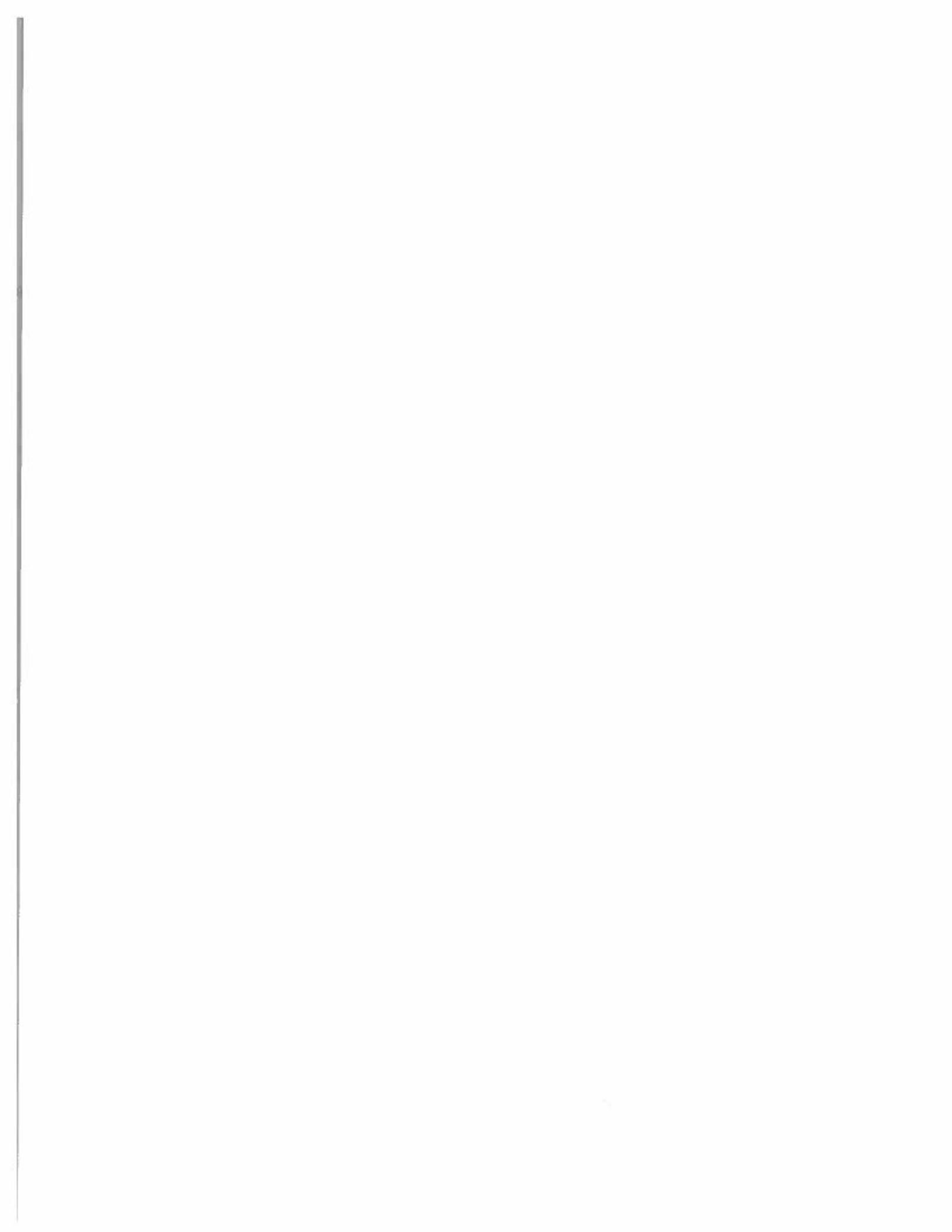
Owned Automobile

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Liability		
Bodily Injury and Property Damage		15,000,000
Accident Benefits		As stated in Section 4 of the Policy
Uninsured Automobile		As stated in Section 5 of the Policy
Direct Compensation – Property Damage		
*This policy contains a partial payment of recovery clause for property damage if a deductible is specified for direct compensation-property damage.		
Loss or Damage**		
Specified Perils (excluding Collision or Upset)		
Comprehensive (excluding Collision or Upset)		
Collision or Upset		
All Perils	1,000	Included
Endorsements		
#20 - Coverage for Transportation Endorsement		900/Occ
#44R - Family Protection Coverage		1,000,000
** This policy contains a partial payment of loss clause. A deductible applies for each claim except as stated in your policy.		

Account Premium

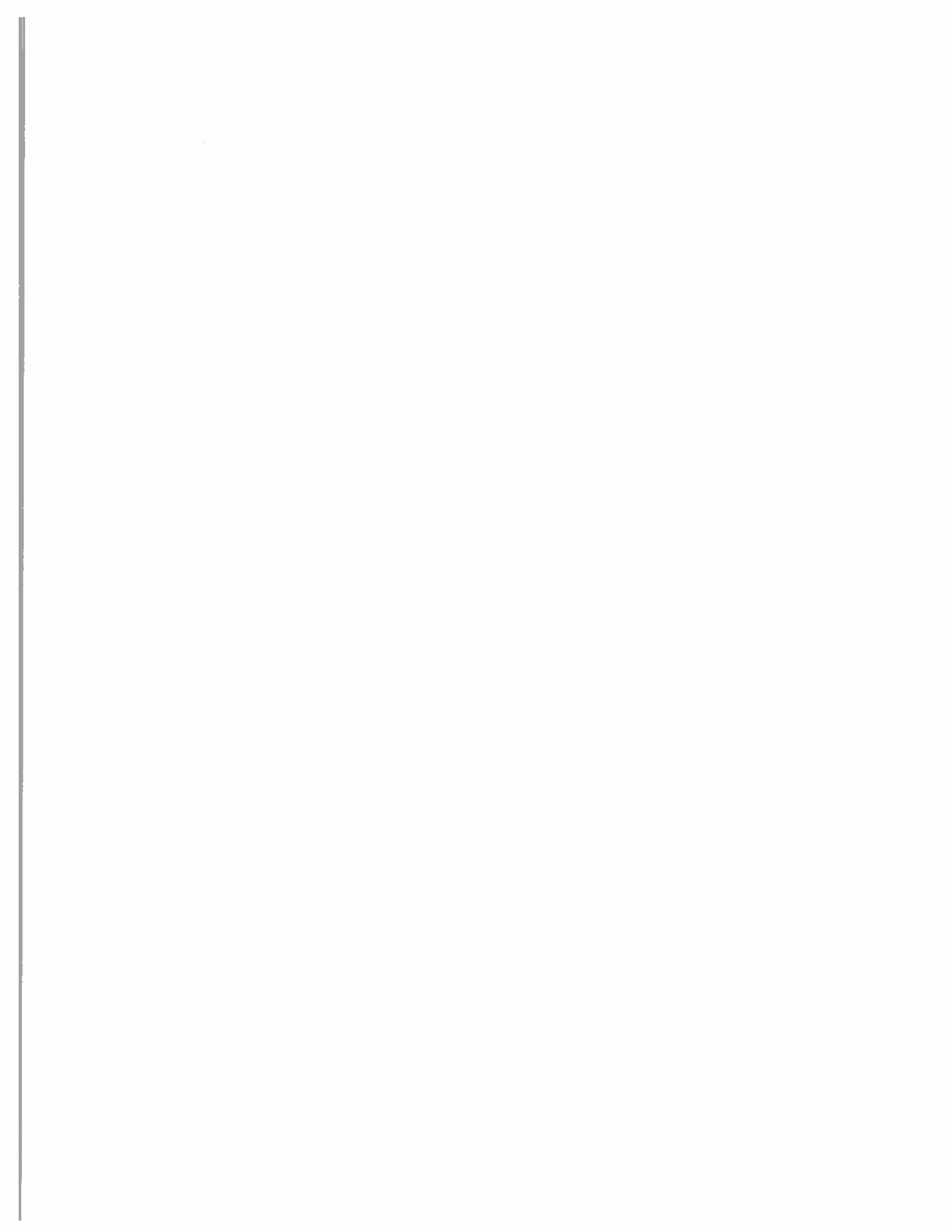
<i>Prior Term</i>	<i>Total Annual Premium (Excluding Taxes Payable)</i>	\$ 66,015	<i>Total Annual Premium (Excluding Taxes Payable)</i>	\$ 68,505
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Please refer to the insurance contract for all limits, terms, conditions and exclusions that apply. The premium Quoted is subject to a 15% minimum retained (unless otherwise stated).



Cost Analysis

	<u>Expiring Program Term</u>	<u>Renewal Program Term</u>
Casualty		
General Liability	\$ 14,881	\$ 16,370
Medical Malpractice Liability	27,694	29,079
Errors and Omissions Liability	6,193	6,193
Directors' and Officers' Liability	4,750	4,750
Non-Owned Automobile Liability	200	200
Environmental Liability	1,000	1,000
Crime	1,377	1,377
Board Members Accident	407	407
Conflict of Interest	660	660
Legal Expense	1,751	1,751
Property		
Property	2,268	2,315
Automobile		
Owned Automobile	1,073	1,018
Excess		
Follow Form	3,761	3,385
<u>Total Annual Premium</u>	\$ 66,015	\$ 68,505
(Excluding Taxes Payable)		



Changes to Your Insurance Program

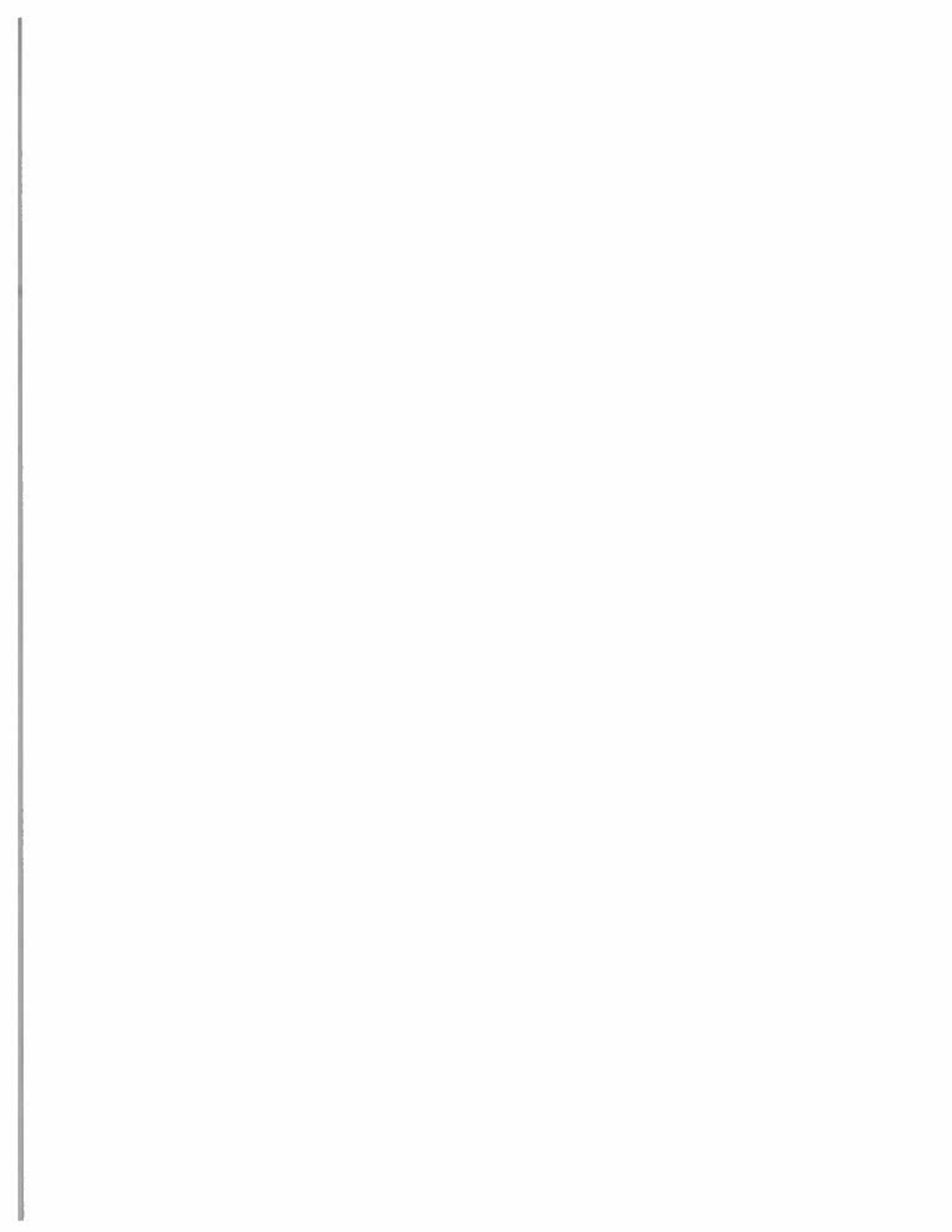
Please be advised of the following changes to your insurance program that now apply:

Property Policy

- We have made important changes to your policy. We have rewritten our Property Coverages with many improvements, including several new coverages making our wording much more flexible and adaptable to your needs while retaining the broad coverage Frank Cowan Company is known for. This redesign includes our wordings as well as our Declaration Pages and Summary of Coverage.

While many changes have been made to expand coverage under your property policy, changes have also been made to clarify intent with coverage being much more clear and concise. There may also be areas where coverage is now more restrictive.

Refer to the Property Change Highlights for further details.



PROPERTY CHANGE HIGHLIGHTS

We have made important changes to your policy. Please read your policy carefully and contact your Frank Cowan Company Representative should you have any questions or concerns.

NEW LOOK AND STYLE

Frank Cowan Company's property coverage has a new look and style that provides you with a more streamlined approach for your convenience and ease of reference. This redesign includes our wordings as well as our Declaration Pages and Summary of Coverage.

OVERVIEW

We have rewritten our Property Coverages with many improvements, including several new coverages making our wording much more flexible and adaptable to your needs while retaining the broad coverage Frank Cowan Company is known for.

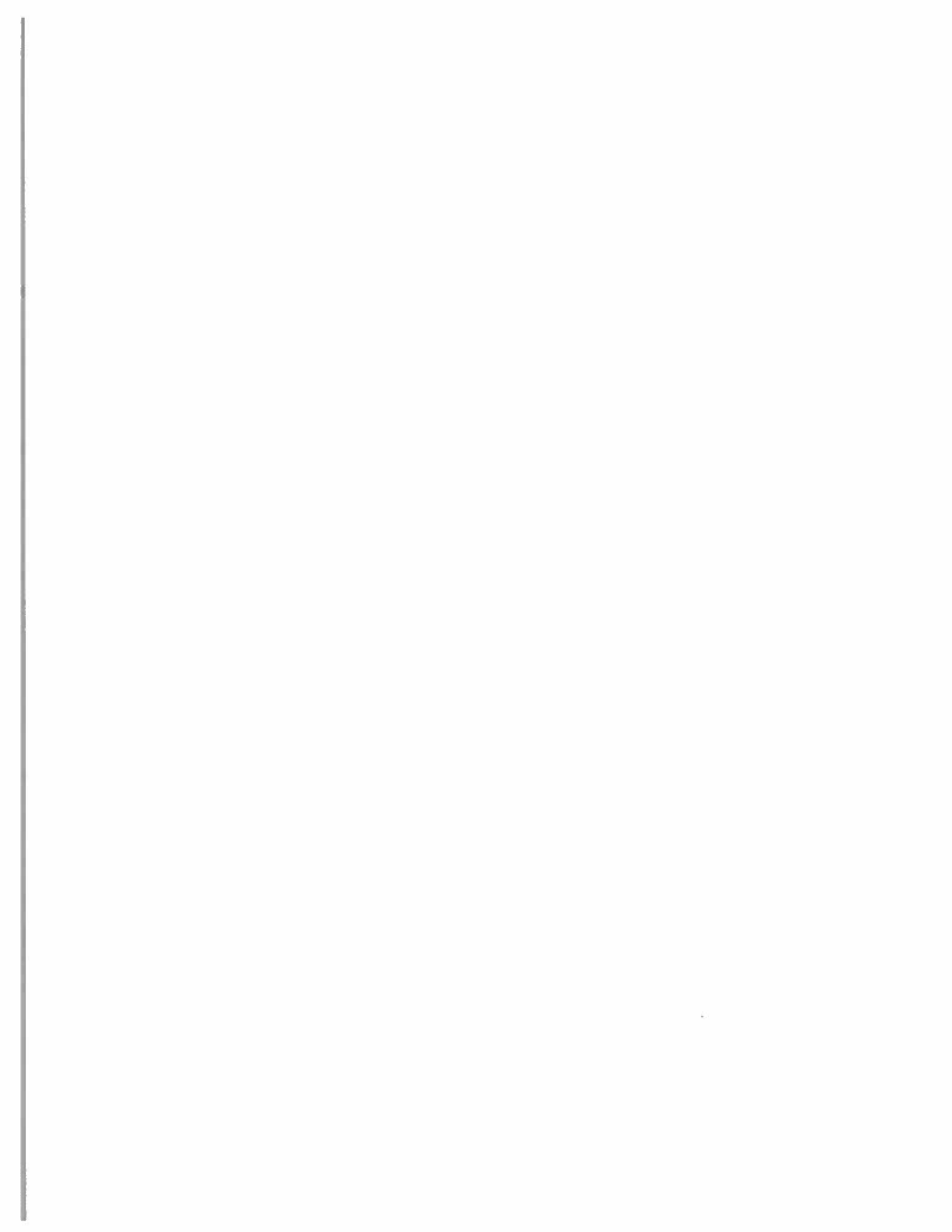
While many changes have been made to expand coverage under your property policy, changes have also been made to clarify intent with coverage being much more clear and concise. There may also be areas where coverage is now more restrictive (e.g. vacancy exposures are automatically covered for up to 120 days, after which time coverage is to be reported). Due to the extent of changes, the structure, layout and terminology of our wordings have been modified significantly. As this document only provides a brief overview of changes, please read your policy carefully.

Moving forward, your policy will be comprised of a Base Property Wording and a new Public Entity Extension of Coverage Endorsement along with any miscellaneous or specific endorsements required to tailor coverage to your needs.

BASE PROPERTY WORDING (PROPERTY COVERAGE) OVERVIEW OF CHANGES

Your property insurance includes broad coverage to protect your physical assets (e.g. buildings and other property you own, lease or are legally liable for) from direct physical loss. All parts of the base Property Wording have been re-written including the:

- Introduction
- Insuring Agreement
- Insurer's Liability Under the Form
- Property Insured
- Deductible and Dual Policy Deductible Clauses
- Perils Insured
- Property and Perils Excluded
- Supplemental Coverages
- Coverage Territory
- Loss Conditions
- Basis of Settlement
- Loss Agreement Clause
- Definitions



BASE PROPERTY WORDING (PROPERTY COVERAGE) OVERVIEW OF CHANGES CONTINUED

Improvements to the base Property Wording include the following:

- Additional titles and sections have been added for ease of reference.
- The Insuring Agreement has been re-written to clearly specify what the Insurer(s) agrees to indemnify the Insured for under the policy.
- The Insurer's Liability Under the Form clause clarifies the Insurer(s) intent when there is and is not a catastrophic limit shown on the Declarations.
- Two Deductible Clauses: We now have a standard Deductible Clause and a Dual Policy Deductible Clause. The Dual Policy Deductible Clause states how a deductible will be applied when there is both an automobile policy and a property policy involved in the same loss (when both policies are written with Frank Cowan Company).
- The 'Perils Insured' clause has been expanded to provide coverage on either a Named Perils or All Risk basis, whichever is indicated on the Declarations/Summary of Coverage pages.

EXCLUSIONS UNDER THE BASE PROPERTY WORDING

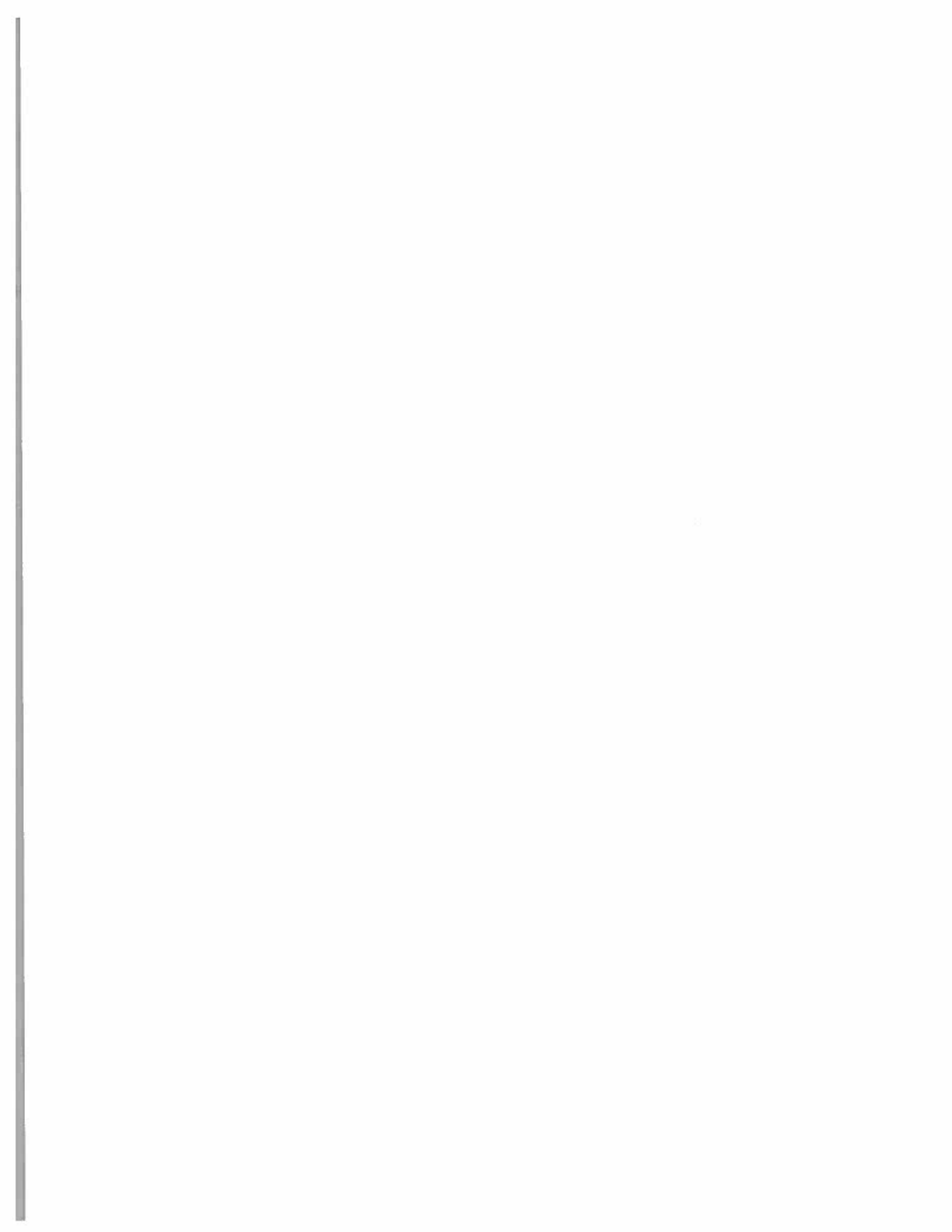
Many important changes have been made to both the Property and Perils Excluded Sections to remain current and in order to:

- Prevent duplication of coverage. Additional exclusions may be shown as in many instances coverage is more specifically insured under the policy (e.g. under the Public Entity Extension Endorsement we provide coverage for Fine Arts, Valuable Papers etc.)
- Clearly exclude exposures the policy was not intended to cover (e.g. Ocean Marine exposures, Property Illegally Acquired etc.)
- Allow us to review a risk exposure more thoroughly (e.g. Vacant Risks).
- Implement stronger exclusionary clauses with the addition of non-concurrency language under the Perils Excluded and Other Excluded Losses sections.
- Review our catastrophic coverage and exposures (e.g. Earthquake and Flood). These will now be added separately for a premium when you request coverage.
- Add Standard Exclusions within the base wording including exclusions for Terrorism, Fungi, Nuclear and Data.
- Remove the outdated exclusion for loss or damage to rented premises, where the cause of loss was due to neglect by tenants.

ADDITIONAL CHANGES

Additional Changes to the Base Property Wording include:

Loss Conditions:	An option for Insurer(s) to settle a loss directly with the Insured or owner of the property.
Loss Agreement:	Revisions to stipulate how the Equipment Breakdown and property policies will both respond in the event of a loss.
Territory:	Clarification that coverage is worldwide.
Basis of Settlement:	Expansion in various sections to clarify different settlement options.
Definitions:	Many new definitions have been added to provide clarification of intent.



SUPPLEMENTAL COVERAGE UNDER THE BASE PROPERTY WORDING

This section has been added to clarify the many benefits we automatically provide such as:

• Building Bylaws	• Furs, Jewellery and Ceremonial Regalia
• Building Damage by Theft	• Inflation Adjustment
• Debris Removal Expense	• Live Animals, Birds or Fish
• Electronic Computer Systems	• Newly Acquired Property
• Expediting Expense	• Professional Fees
• Fire or Police Department Service	• Property at Unnamed Locations
• First Party Pollution Clean-Up Coverage	• Property Temporarily Removed Including while on Exhibition and during
• Fungi (covers the expense for any testing, evaluating or monitoring for fungi or spores required due to loss)	• Recharge of Fire Protective Equipment
	• Sewer Back Up and Overflow

Note: The Supplemental Coverage does not increase your Total Sum Insured in most cases.

STATUTORY AND ADDITIONAL CONDITIONS CHANGES

Liberalization Clause:	A new clause allowing any change in statutory coverage to automatically apply to the property policy.
Mortgage Clause:	A new clause which was previously added via endorsement.
Verification of Values:	A new clause which provides the Insurer access to your Insureds' books/records etc. which may be required especially in event of a loss.

PUBLIC ENTITY EXTENSIONS OF COVERAGE ENDORSEMENT

Each Extension of Coverage will have an individual Limit of Insurance that will be shown on the Summary of Coverage/Declarations Page.

The Limit of Insurance for each Extension of Coverage is over and above the Total Sum Insured (unless shown as 'included' on the declarations or otherwise stipulated within the wording).

Limits of Insurance available for each Extension of Coverage will vary based on the individual risk.

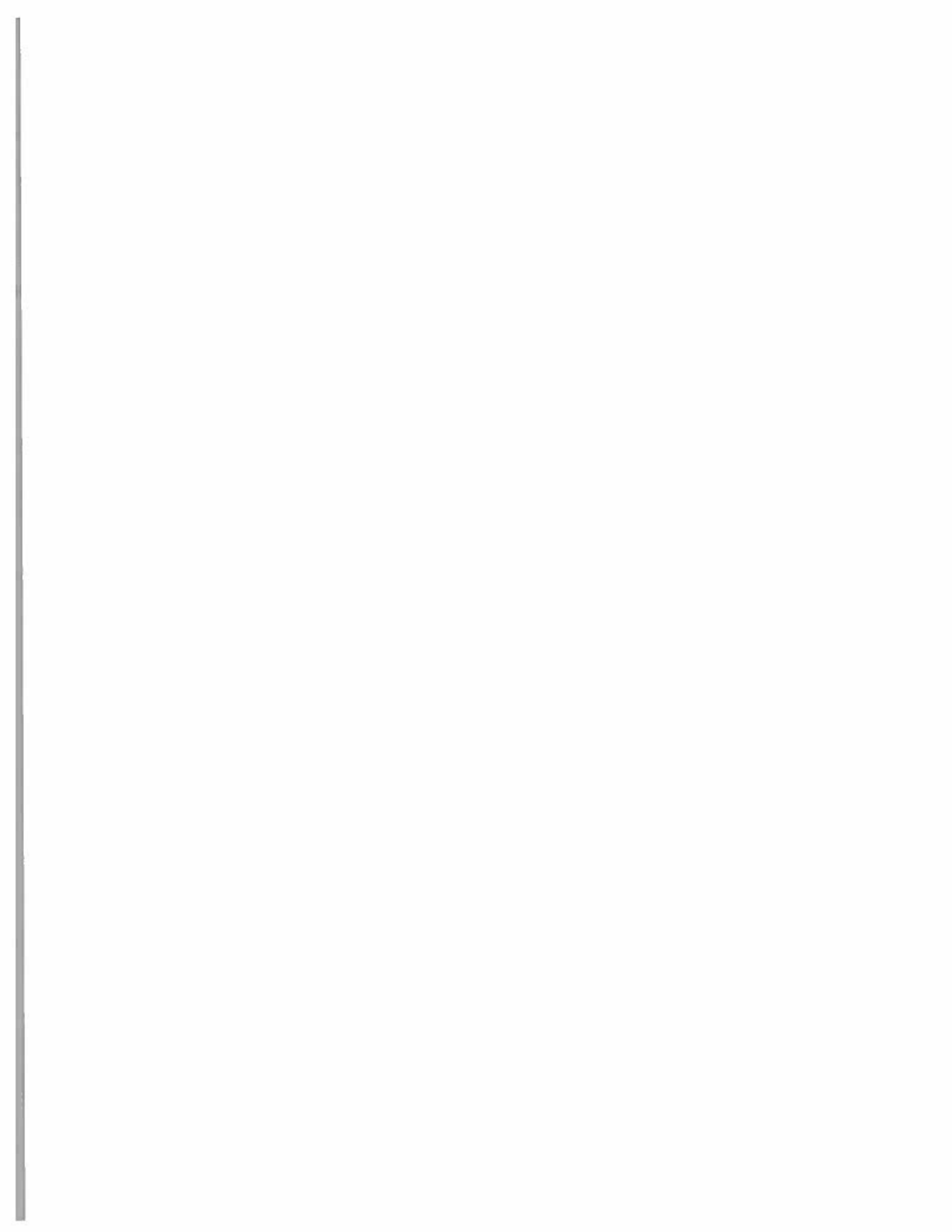
• Accounts Receivable	• Green Extension
• Bridges and Culverts	• Growing Plants
• Building Coverage Owned Due to the Non Payment of Municipal Taxes – <i>Named Perils Coverage applies.</i>	• Ingress and Egress
• Building(s) in the Course of Construction Reporting Extension	• Leasehold Interest
• By Laws – Governing Acts	• Master Key
• Consequential Loss caused by Interruption of Services	• Peak Season Increase
• Cost to Attract Volunteers Following a	• Personal Effects
• Docks, Wharves and Piers	• Property of Others



PUBLIC ENTITY EXTENSIONS OF COVERAGE ENDORSEMENT CONTINUED

<ul style="list-style-type: none">• Errors and Omissions	<ul style="list-style-type: none">• Rewards: Arson, Burglary, Robbery and Vandalism
<ul style="list-style-type: none">• Exterior Paved Surfaces	<ul style="list-style-type: none">• Signs
<ul style="list-style-type: none">• Extra Expense	<ul style="list-style-type: none">• Vacant Properties – <i>Named Perils Coverage applies on an Actual Cash Value basis.</i>
<ul style="list-style-type: none">• Fine Arts at Own Premises and Exhibition Site	<ul style="list-style-type: none">• Valuable Papers
<ul style="list-style-type: none">• Fundraising Expenses	

The information in this notice is intended for informational purposes only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage.



Program Options

1. Crime Coverage – Fraudulently Induced Transfer Coverage

Fraudulently Induced Transfer Coverage is now available. Covers a loss when an Insured under the policy has been intentionally misled by someone claiming to be a vendor, client or another employee of the company and the Insured has transferred, paid or delivered money or securities to this third party.

For Coverage information and available options refer to the Fraudulently Induced Transfer Endorsement Coverage Highlights Sheet.



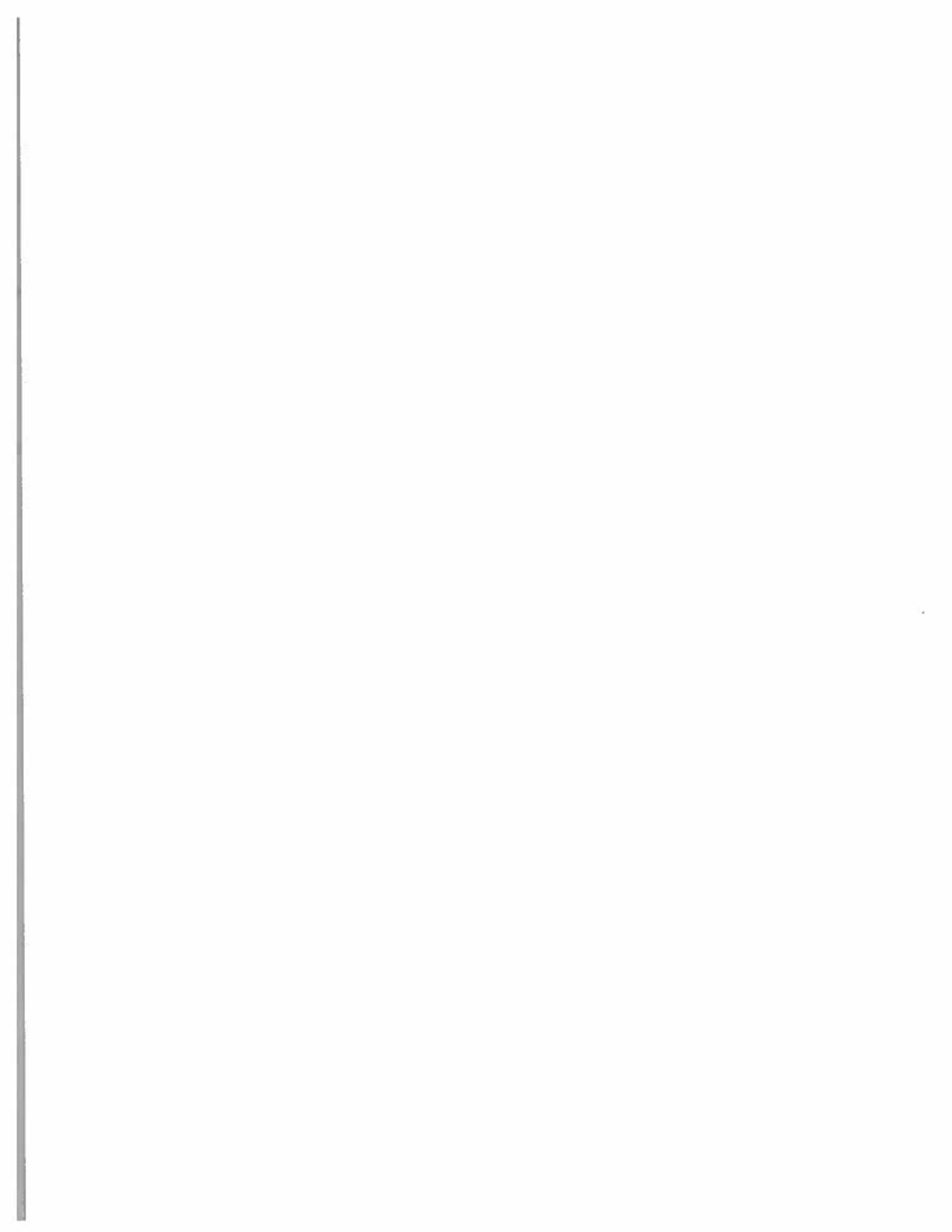
Description of Coverages

Frank Cowan Company offers a Comprehensive Insurance Program to meet your needs.

"Your Insurance Coverage" provides a summary of current coverages, limits and deductibles included in this proposal.

Highlights of coverage follow providing a summary of coverage. Highlight pages may include description of optional coverages.

The information in this notice is intended for informational purposes only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage.



HEALTH CARE LIABILITY INSURANCE HIGHLIGHTS

OVERVIEW

Insures against liability imposed by law for damages because of bodily injury or death to any person resulting from the operations of the Insured and for damages to or destruction of property of others caused by an occurrence.

FEATURES

- Occurrence based coverage
- Worldwide coverage territory
- 90 day cancellation for any reason other than non-payment
- Malpractice Liability
- Broad Bodily Injury coverage – Coverage is automatically provided for shock, mental anguish, mental injury and assault and battery
- Broad Personal Injury coverage – Coverage is automatically extended to cover humiliation and discrimination
- Cross Liability
- No General Aggregate
- Products and Completed Operations is not subject to an Aggregate Limit
- Medical Payments

NO EXCLUSIONS FOR:

- Employers Liability
- Advertising Liability
- Property damage to the Insured's work arising out of the products-completed operations hazard
- Sexual, physical or mental abuse applies to the entity (unless otherwise indicated)

EXCLUSIONS SPECIFICALLY FOR:

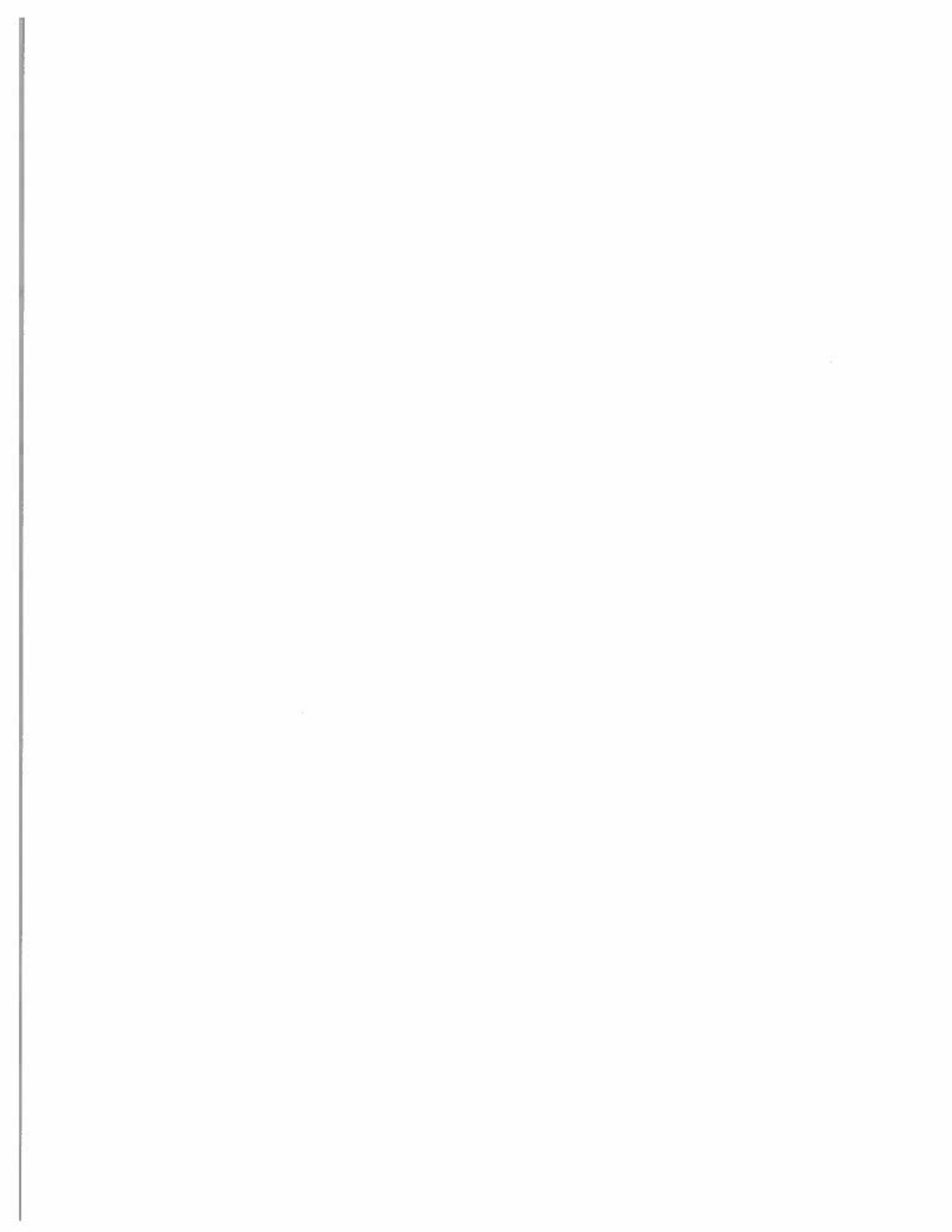
- Liability of a trustee, board member, director, executive officer, employee or volunteer worker if they are in violation of the law (criminal act), or while under the influence of hypnotics, intoxicants or narcotics
- Employment Practices wrongful act

ADDITIONAL INFORMATION :

One Limit of Insurance for all Insuring Agreements including

- Bodily Injury
- Personal Injury
- Malpractice Liability
- Property Damage
- Tenants Legal Liability

The information in this notice is intended for informational purposes only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage.



HOSPITAL MEDICAL MALPRACTICE LIABILITY COVERAGE HIGHLIGHTS (CLAIMS MADE FORM)

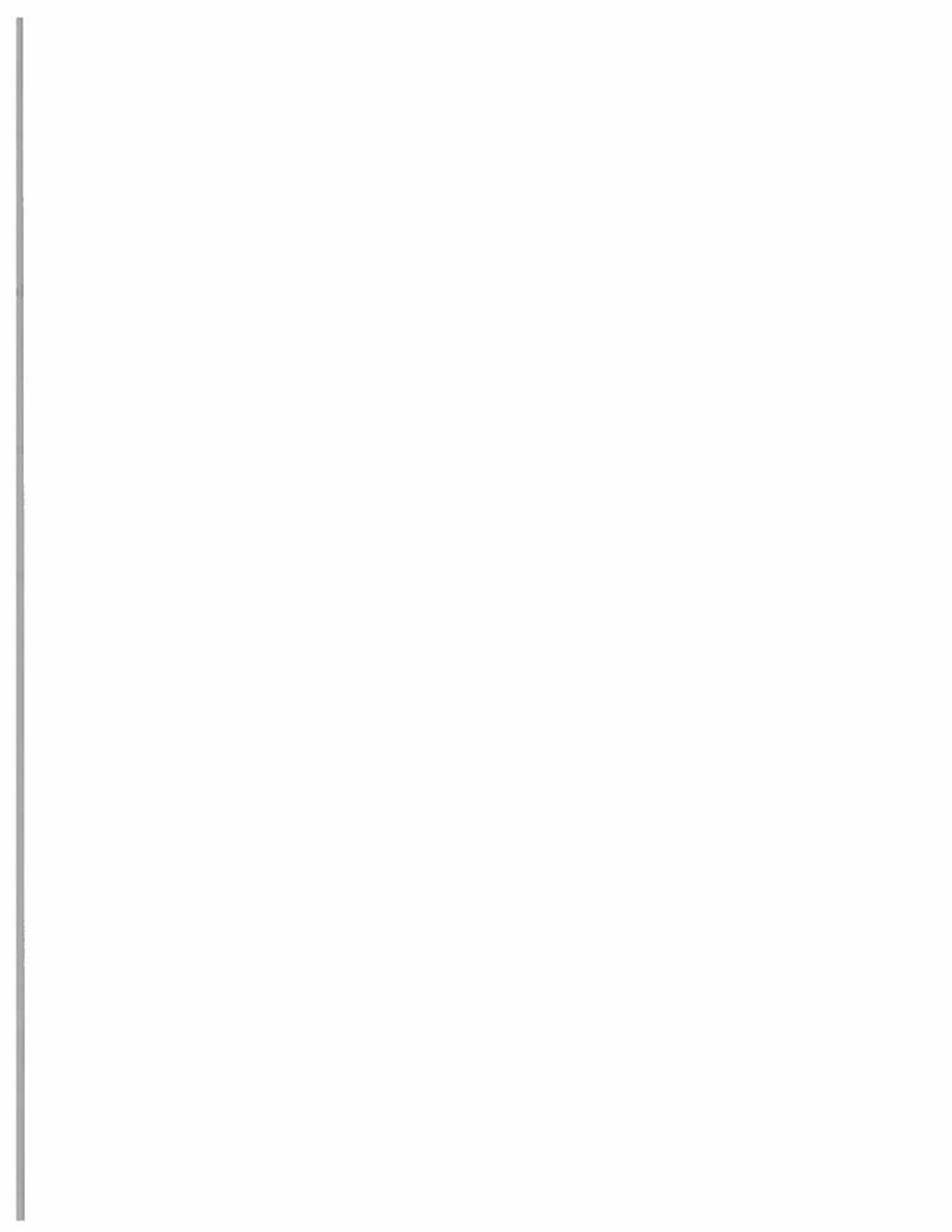
OVERVIEW

- Insures Medical Malpractice Liability imposed by law on a claims made basis for damages because of bodily injury, sickness, disease, mental anguish, mental suffering, mental injury, shock, disability or death sustained by any person arising out of the rendering of or failure to render any professional treatment or service which is rendered on or to the person of an individual in or under the auspices of a hospital or in connection with the dispensing of any prescription, remedy, drugs or medical, surgical or dental supplies or appliances or the handling of or performing post mortem examinations on human bodies.

FEATURES

- Third Party Claims Deductible including all expenses (including Adjusting Expenses) applies on all claims arising out of any one accident or occurrence.
- Claims made policy to cover claims FIRST made during the term of the policy arising from Medical Malpractice, which occurred on or after the retroactive date stated on the schedule of coverage.
- Bodily Injury, Property Damage and Personal Injury.
- Other Extensions
 - Broad Definition of Insured
 - 90 days automatic extended reporting period.
 - Punitive Damages

The information in this notice is intended for informational purposes only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage



PROFESSIONAL ERRORS AND OMISSIONS LIABILITY COVERAGE HIGHLIGHTS

DEFENCE COSTS IN ADDITION TO POLICY LIMITS AND SETTLEMENT PROVISION

Expanded Defence Costs Coverage

- Coverage for Defence Costs is provided in addition to the Limit of Liability.

ENHANCED POLICY CONDITIONS

Bankruptcy	Bankruptcy or insolvency will not relieve the Insurer of obligations under the policy.
Coverage Territory	Worldwide coverage.
Duties in event of a Claim	Notice required as soon as practicable no later than 30 Days after termination date of the policy period.
Termination of Policy	Written notice of termination in the event of non-payment of premiums is 15 days by registered letter, or 90 days by registered letter for any other reason.

LIMITS OF INSURANCE

Aggregate Limit of Liability excluding Defence Expenses

- Extended Reporting Period does not reinstate Limit of Insurance.

STANDARD EXCLUSIONS

Standard exclusions included, found in most liability policies:

- Pollution, Data, Fungi, Asbestos, Terrorism, Nuclear and War exclusions are now incorporated.

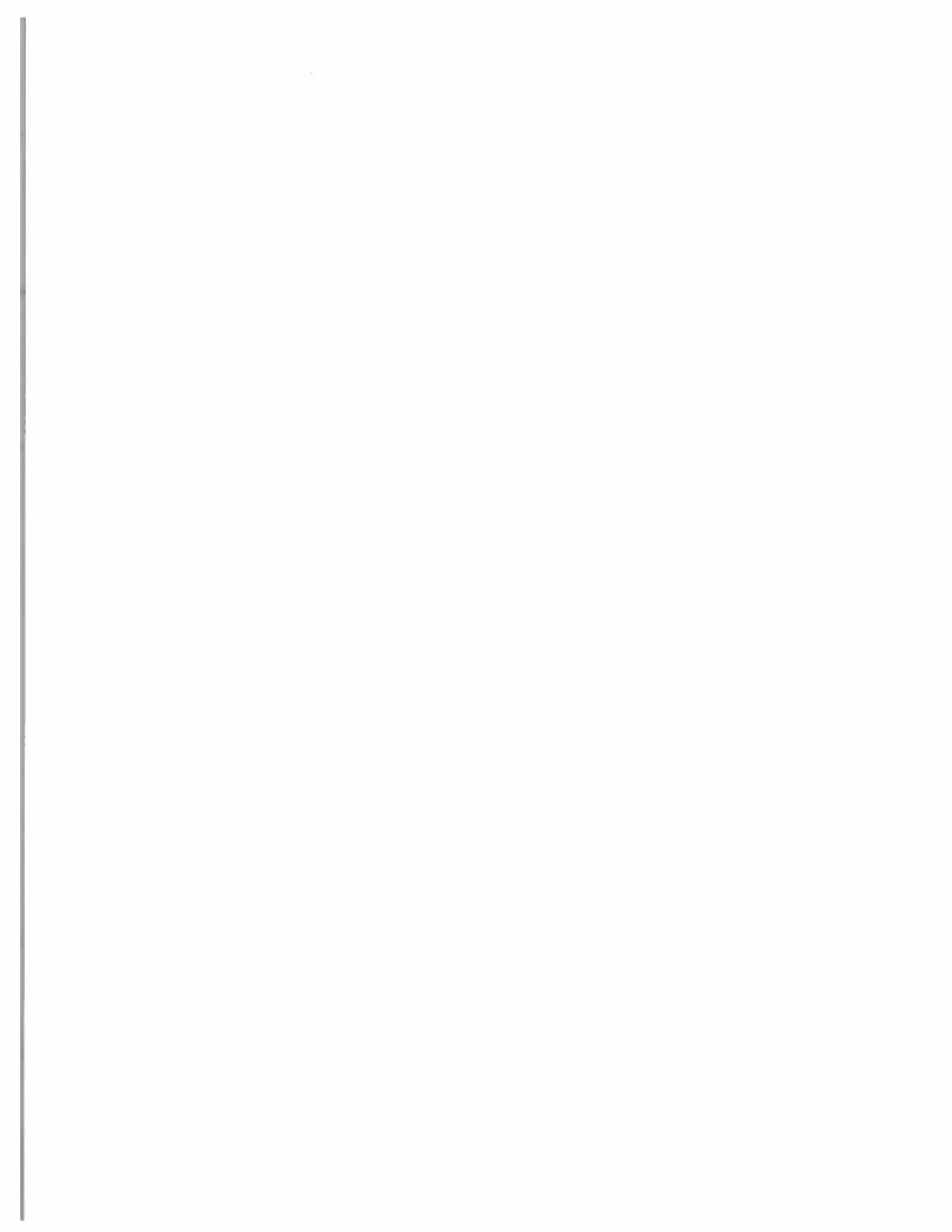
BILATERAL ELECTION OF DISCOVERY PERIOD NOW AVAILABLE

1 year at 100% of the annual premium available if either Insured or Insurer cancels or non-renews the policy.

BROAD DEFINITIONS

Claim Expanded	Civil proceedings. Arbitration, mediation or alternative dispute resolution proceedings.
Insured Persons Include	Any present or former partner, executive officer, director, stockholder, employee, volunteer, or member of a duly constituted committee.

The information in this notice is intended for informational purposes only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage.



NOT FOR PROFIT ENTITY, DIRECTORS' AND OFFICERS' LIABILITY COVERAGE HIGHLIGHTS

OVERVIEW

Not for Profit Directors' and Officers' Liability Insurance is more crucial than ever as more Non Profits make headlines in the media. There is increased scrutiny from the general public regarding the finances and management of organizations. This coupled with increased regulation along with the rising frequency and severity of legal actions leaves the Entity and Directors' and Officers' vulnerable as Directors' and Officers' can be held personally liable for their role in an Organization/Entity.

WHO NEEDS COVERAGE

- Any charitable or Not for Profit Entity.
- Not for Profit Directors and Officers.
- Members and Volunteers of these organizations.

WHY COVERAGE IS REQUIRED

Being a member of the Board of Directors or an officer for a not-for-profit organization can expose an individual to unique risks. Directors and officers can be subject to allegations of breach of common law duties breach of duties owed to their stakeholders or members and statutory liabilities imposed by federal or provincial laws. They are required to act in good faith and in the best interest of the organization within the scope of the entities' by-laws and applicable regulations and statutes.

Many not-for-profit organizations have limited resources to indemnify directors and officers or respond to potential litigation, settlements or damage awards, putting the personal assets of directors and officers at risk, as well as the assets of the entity.

FEATURES

- Regulatory and Criminal Defence
- Defence costs do not erode the Limit of Liability.
- Coverage extends to a spouse of an Insured Person.
- Additional Side A. Coverage: Coverage provides protection to the Insured Persons if the Entity is unable to indemnify (due to statute or insolvency).
- Provisions for Directors' and Officers' when they serve on other non-profit boards (with consent of the Insured Organization/Entity).
- Fiduciary Insurance (for Benefits Programs). Coverage is for allegations in administration of a Benefits program an Entity offers their employees.
- Derivative Demand Coverage: Provides coverage for Investigation Costs when members threaten to bring derivative actions on behalf of the Entity.
- Statutory Liabilities are explicitly covered.
- World-wide coverage
- No Hammer Clause
- 90 Day Reporting
- Extended Reporting/Discovery Period is available and can be purchased when the policy is not being renewed.

The information in this notice is intended for informational purposes only. For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. While coverage may be quoted, once a policy is issued coverage is only applicable if shown on Declaration Page or Schedule of Coverage.



NON-OWNED AUTOMOBILE COVERAGE HIGHLIGHTS

OVERVIEW

Non-Owned and hired automobile liability insurance covers bodily injury and property damage caused by a vehicle not owned by the Insured (including rented or borrowed vehicles). Coverage is provided for Third Party Liability arising from the use or operation of any automobile not owned or licensed in the name of the Insured if it results in bodily injury (including death), property damage (if the property was not in possession of the Insured) to a third party.

FEATURES

SEF No. 96 Contractual Liability:

- When renting a vehicle you engage in a contractual relationship with the rental company where you assume liability for the operation of the automobile. It is therefore important that contractual coverage is added to the policy by way of an endorsement known as SEF (Standard Endorsement Form) No. 96. Contractual Liability coverage is automatically provided for all written contractual agreements with our Non-Owned Automobile coverage.

SEF No. 99 Long Term Lease Exclusion:

- When Contractual Liability is provided under the policy there is also an exclusion for Long Term Leased vehicles SEF No. 99. This excludes coverage for vehicles hired or leased for longer than a certain period such as 30 days.

Territory:

- The Non-Owned Automobile policy provides coverage while in Canada and United States.

Termination Clause:

- The standard termination clause has been amended in that the Insured may still provide notice of cancellation at any time, however, the Insurer must provide ninety days' notice of cancellation to the Insured rather than the standard 15 or 30 days.

SEF No. 94 Legal Liability (Physical Damage) to a Hired/Rented Automobile:

- We automatically provide coverage for damage to a vehicle that you have hired or rented. Coverage is provided via endorsement SEF No. 94. We automatically provide 'All Perils' coverage. The limit of coverage will vary per client.

ADDITIONAL INFORMATION

Courts have repeatedly held that when an automobile is used on a person's behalf or under a person's direction, that person (or entity) has a responsibility for the operation of the automobile and may be held liable for damages in the event of an accident even though he or she is not the owner or driver of the vehicle. This common law principle has been supported by a number of court decisions making an employer responsible for the use and operation of an automobile when an employee is operating an automobile (not owned by the employer) while being used for the employer's business.

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ENVIRONMENTAL COVERAGE HIGHLIGHTS

OVERVIEW

Pollution incidents are a significant risk that can result in serious harm to public health and safety as well as to the environment.

We provide pollution liability insurance for claims for third party bodily injury and property damage. Coverage is provided on a blanket basis resulting from pollution conditions on or migrating from premises owned, occupied, rented or leased by the insured that are discovered and are reported during the policy period. The policy responds to events that are gradual in nature as well as those that are sudden and accidental, causing third party damage whether pollutants are released on land, into the atmosphere or in the water.

FEATURES

Defence Costs

- Our Defence costs are over and above the limit of insurance and will respond even if allegations are groundless or false.

Storage Tanks

- Seepage or leakage from both above and below ground storage tanks are covered without being specifically listed on the policy.

Territory

- Worldwide territory.

Limits of Insurance

- Both a 'per incident' and an 'aggregate' limit is applicable.

ADDITIONAL INFORMATION

Environmental exposures pose an imminent and substantial threat to public health, safety or welfare or to the environment. Exposures could stem from: wastewater treatment plants, electric utility plants, construction sites, flood and rainwater runoff or retention basins, underground fuel storage tanks, herbicides, pesticides, and fertilizers, road salts and chemicals used to de-ice roads and bridges, contaminated waste from medical facilities or health clinics, marina's, fire-fighting chemicals or even contaminated swimming pools.

An environmental exposure arising from sewers is covered under our liability.

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CRIME COVERAGE HIGHLIGHTS

OVERVIEW

Our crime coverage is one of the broadest and most flexible in the industry. An Insured may elect to purchase any or all of the Standard Crime Coverage we have available. In addition to the Standard crime coverage the Insured may elect to also purchase any of our Optional Coverages.

Optional Crime Coverage Includes:

- Extortion Coverage (Threats to persons and property)
- Pension or Employment Benefit Plan coverage
- Residential Trust Fund Coverage
- Credit Card Coverage
- Client Coverage (Third Party Bond)
- Fraudulently Induced Transfer Coverage (otherwise known as Social Engineering). *Separate Coverage Highlights Sheet for Fraudulently Induced Transfer Coverage is available.*

For more information on our Optional Coverage refer to our Crime Coverage Options Highlight Sheet.

FEATURES OF OUR STANDARD CRIME COVERAGE

Below is a brief description of the Standard Crime Coverage an Insured may elect to purchase:

Employee Dishonesty – Form A Commercial Blanket Bond

- This protects the employer from financial loss due to the fraudulent activities of an employee or group of employees. The loss can be the result of theft of money, securities or other property belonging to the employer.

Loss Inside and Loss Outside the Premises (Broad Form Money and Securities)

- Covers loss by theft, disappearance, or destruction of the Insured's money and securities inside the Insured's premises (or Insured's bank's premises) as well as outside the Insured's premises while in the custody of a messenger.

Money Orders and Counterfeit Paper Currency

Covers Loss

- Due to acceptance of a money order that was issued (or is purported to have been issued) by a post office or express company; and
- From the acceptance of counterfeit paper currency of Canada or the United States.

Forgery and Alteration

- Covers loss due to dishonesty from a forgery or alteration to a financial instrument (cheque, draft or promissory note).

Audit Expense

- Coverage for the expenses that are incurred by the Insured for external auditors to review their books in order to establish the amount of a loss. This is a separate limit of insurance.

Computer and Transfer Fraud (Including Voice Computer Toll Fraud)

- Loss caused when money, securities, or other property is transferred because of a fraudulent computer entry or change. The entry or change must be within a computer system that the Insured owns (and on their premises).
- Loss caused when money or securities are transferred, paid, or delivered from the Insured's account at a financial institution based on fraudulent instructions (at the financial institutions premises).
- Voice computer toll fraud covers the cost of long distance calls if caused by the fraudulent use of an account code or a system password.

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BOARD MEMBERS' (INCLUDING COUNCILLORS') ACCIDENTAL DEATH AND DISMEMBERMENT COVERAGE HIGHLIGHTS

AD&D AND PARALYSIS LIMITS	OPTION 1	OPTION 2
Accidental Death or Dismemberment (including loss of life and heart attack coverage)	\$100,000	\$250,000
Paralysis Coverage – 200% of Accidental Death and Dismemberment Limit		
Permanent Total Disability - Accidental Death and Dismemberment Limit		

WEEKLY INDEMNITY	OPTION 1	OPTION 2
Total Loss of Time	\$300	\$500
Partial Loss of Time	\$150	\$300

ACCIDENT REIMBURSEMENT - \$15,000

Chiropractor	Crutches†
Podiatrist/Chiropracist	Splints†
Osteopath	Trusses†
Physiotherapist	Braces (excludes dental braces)†
Psychologist	Casts†
Registered or Practical Nurse	Oxygen Equipment – Iron Lung
Trained Attendant or Nursing Assistant‡	Rental of Wheelchair
Transportation to nearest hospital†	Rental of Hospital Bed
Prescription drugs or Pharmaceutical supplies‡	Blood or Blood Plasma‡
Services of Physician or Surgeon outside of the province	Semi Private or Private hospital room‡

†Maximum \$1,000 per accident. ‡If prescribed by physician

DENTAL EXPENSES

Dental Expenses	\$5,000
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OCCUPATIONAL RETRAINING – REHABILITATION

Retraining – Rehabilitation for the Named Insured	\$15,000
Spousal Occupational Training	\$15,000

REPATRIATION

Repatriation Benefit (expenses to prepare and transport body home)	\$15,000
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DEPENDENT CHILDREN – PER CHILD

Dependent Children's Education (limit is per year- maximum 4 years)	\$10,000
Dependent Children's Daycare (limit is per year- maximum 4 years)	\$10,000

TRANSPORTATION/ACCOMMODATION (WHEN TREATMENT IS OVER 100KM FROM RESIDENCE)

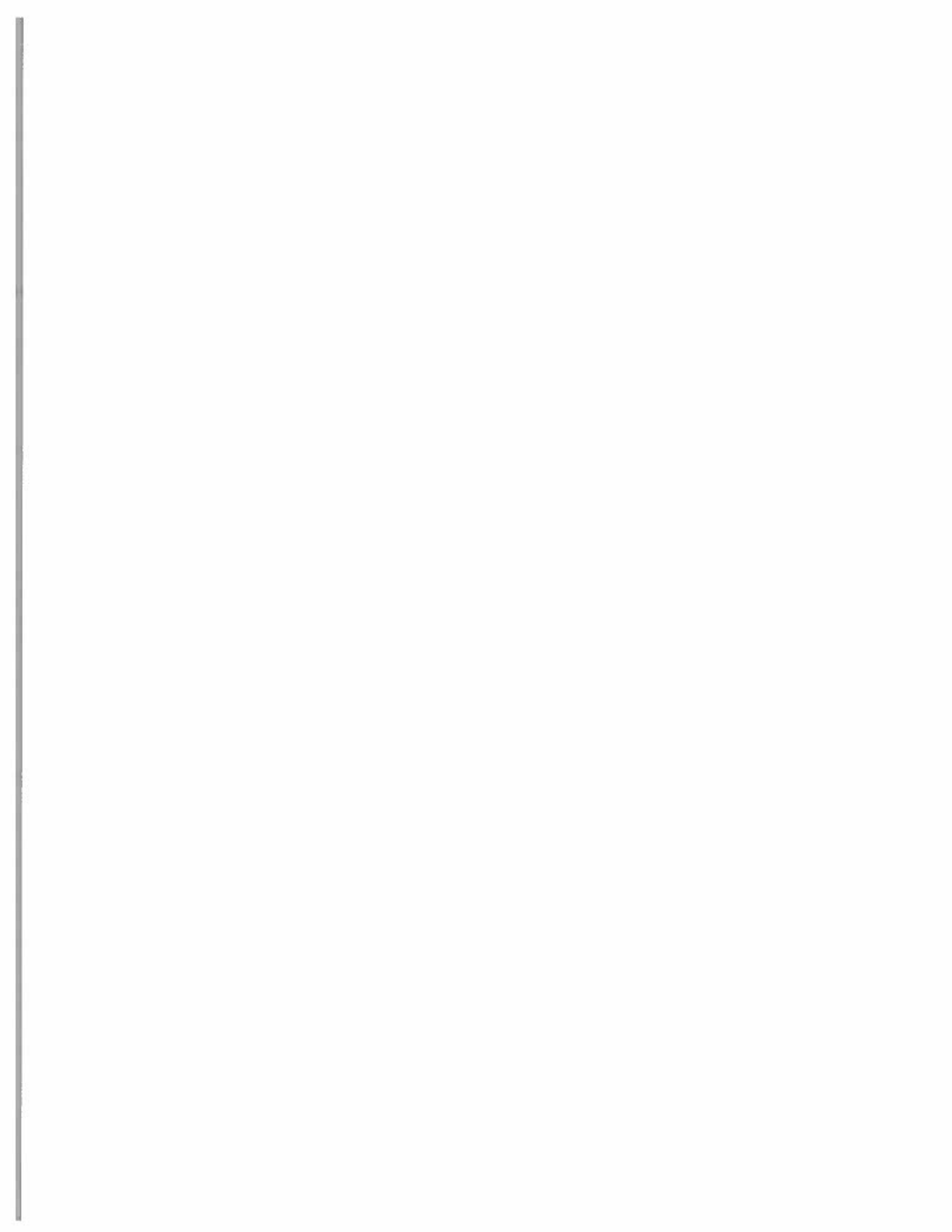
Transportation costs for the Insured when treatment is over 100km from home.	\$1,500
Transportation and accommodation costs when Insured is being treated over 100km from home.	\$15,000

HOME ALTERNATION AND VEHICLE MODIFICATION

Expenses to modify the Insured's home and/or vehicle after an accident.	\$15,000
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SEATBELT DIVIDEND

10% of Principal Sum	\$25,000
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FUNERAL EXPENSE

Benefit for loss of life	\$10,000
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IDENTIFICATION BENEFIT

Benefit for loss of life	\$5,000
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EYEGASSES, CONTACT LENSES AND HEARING AIDS

When Insured requires these items due to an accident.	\$3,000
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CONVALESCENCE BENEFIT – PER DAY

Insured Coverage	\$100
One Family Member Coverage	\$50

WORKPLACE MODIFICATION BENEFITS

Specialized equipment for the workplace.	\$5,000
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ELECTIVE BENEFITS**Complete Fractures**

Skull	\$ 5,200	Foot & Toes	\$ 2,200
Lower Jaw	\$ 2,800	Two or More Ribs	\$ 1,900
Collar Bone	\$ 2,800	Colles' fracture	\$ 2,800
Shoulder Blade	\$ 3,500	Potts' fracture	\$ 3,400
Shoulder Blade complications	\$ 3,700	Dislocation	
Thigh	\$ 4,600	Shoulder	\$ 2,200
Thigh/hip joints	\$ 4,600	Elbow	\$ 2,200
Leg	\$ 3,500	Wrist	\$ 2,500
Kneecap	\$ 3,500	Hip	\$ 4,600
Knee/joint complications	\$ 4,000	Knee	\$ 3,500
Hand/Fingers	\$ 2,200	Bones of Foot or Toe	\$ 2,500
Arm (between shoulder & elbow)	\$ 4,600	Ankle	\$ 2,800
Forearm (between wrist & elbow)	\$ 2,800		

AGGREGATE LIMIT

Aggregate Limit only applicable when 2 or more board members are injured in same accident.	\$ 2,500,000
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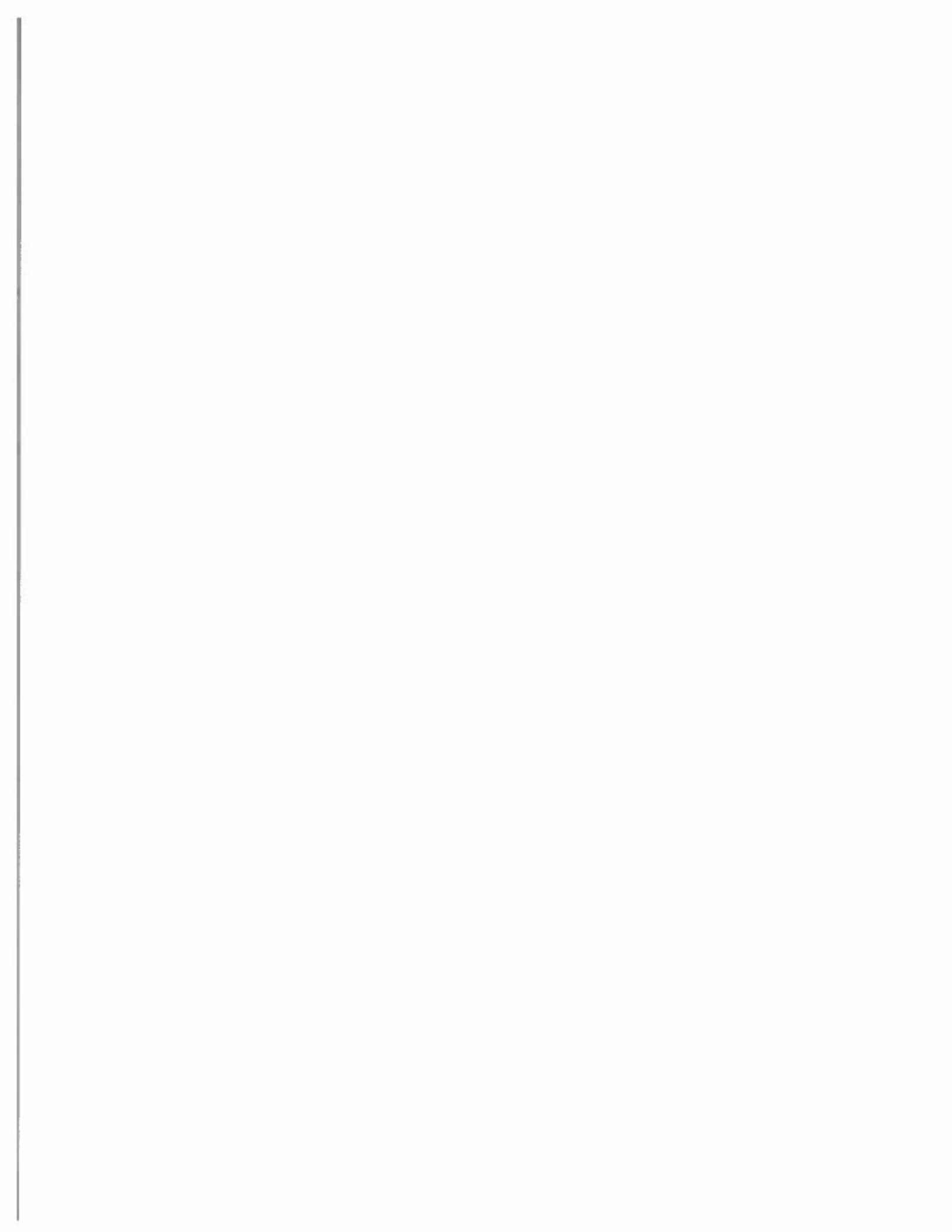
COVERAGE EXTENSIONS

- Standard coverage is applicable while the Insured is 'On Duty'. Coverage for Accidents that may occur 24/7 may be purchased.
- Accidental Death of a Spouse While Travelling on Business is automatically included when this coverage is purchased. This endorsement provides for Accidental Death of a spouse when the spouse is travelling with an Insured Person on business. Coverage applies while travelling to or from such an event and /or if the loss of life occurs within one year of the accident.
- When Board Members' Accidental Death and Dismemberment Coverage is purchased, the Insured also has the option to purchase Critical Illness Coverage.

ADDITIONAL INFORMATION

- Loss of life payments up to 365 days from date of Accident or if permanently disabled up to 5 years.
- Weekly Indemnity coverage pays in addition to Elective Benefits.
- Weekly Indemnity payments take other income sources into consideration (e.g. automobile, CPP, group plans).
- Coverage is applicable to Insured 80 years of age or under.

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CONFLICT OF INTEREST COVERAGE HIGHLIGHTS

OVERVIEW

Conflict of Interest can be described as a situation in which public servants have an actual or potential interest that may influence or appear to influence the conduct of their official duties or rather divided loyalties between private interests and public duties.

Conflict of Interest coverage provides protection for the cost of legal fees and disbursements in defending a charge under the Municipal Conflict of Interest Act (or other similar Provincial Legislation in the respective province of the Insured).

FEATURES

Coverage is offered as a standalone coverage providing the client a separate limit of insurance that is not combined with any other coverage such as legal expense coverage.

- Per Claim Limit only – No Annual Aggregate.
- Coverage provided on a Reimbursement Basis.

COVERAGE DESCRIPTION

Coverage is provided for legal costs an Insured incurs in defending a charge under the Provincial Conflict of Interest Act if a court finds that:

- There was no breach by the Insured; or
- The contravention occurred because of true negligence or true error in judgment; or
- The interest was so remote or insignificant that it would not have had any influence in the matter.

ADDITIONAL INFORMATION

Coverage is provided for elected or appointed members of the Named Insured including any Member of its Boards, Commissions or Committees as defined in the 'Conflict of Interest Act' while performing duties related to the conduct of the Named Insured's business.

Conflict of Interest coverage is applicable to only those classes of businesses that are subject to the Municipal Conflict of Interest Act (or other similar Provincial legislation in the respective province of the Insured).

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LEGAL EXPENSE COVERAGE HIGHLIGHTS

COVERAGE FEATURES

We offer comprehensive Legal Expense Coverage to protect an Insured against the cost of potential legal disputes arising out of your operations.

- Coverage will pay as costs are incurred.
- Broad Core Coverage
- Optional Coverage
- Coverage for Appeals for Legal Defence Costs and any Optional Coverage purchased.
- Unlimited Telephone Legal Advice and access to Specialized Legal Representation in event of legal disputes.
- Additional Optional Coverage available.
- Broad Definition of Insured including managers, employees and volunteers.

BROAD CORE COVERAGE

The core coverage provides Legal Defence Costs for:

- Provincial statute or regulation (including human rights tribunals).
- Criminal Code Coverage when being investigated or prosecuted. Coverage is applicable whether pleading guilty or a verdict of guilt is declared.
- 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.

OPTIONAL COVERAGE

In addition to the Core Coverage an Insured can mix and match any of the following Optional Coverage:

- Contract Disputes and Debt Recovery
- Statutory License Protection
- Property Protection
- Tax Protection

LIMITS AND DEDUCTIBLES

- Coverage is subject to an Occurrence and an Aggregate Limit.
- The Core Coverage is typically written with no deductible however a deductible may be applied to Optional Coverage.

EXCLUSIONS

- Each Insuring Agreement is subject to Specific Exclusions and Policy Exclusions.
- Municipal Conflict of Interest Act (or other similar provisions of other Provincial legislation) is excluded.
* Conflict of Interest Coverage may be provided under a separate policy for eligible classes of business.

TELEPHONE LEGAL ADVICE AND SPECIALIZED LEGAL REPRESENTATION

- General Advice (available from 8 am until 12 am local time, 7 days a week).
- Emergency access to a Lawyer 24 hours a day, 7 days a week.
- Services now automatically include the option of using an appointed representative from a panel of Lawyers with expertise in a variety of areas.

CLIENT MATERIAL AND WALLET CARD

- The 'Legal Expense Important Information' wording attached to each policy explains the steps that are to be taken in event of a claim.
- A wallet card is now attached to the policy which the Named Insured can copy & distribute to each Insured (e.g. managers, employees, etc.).

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OWNED AUTOMOBILE COVERAGE HIGHLIGHTS

OVERVIEW

We can provide mandatory automobile coverage for all licensed vehicles owned and/or leased by the Insured.

FEATURES

Third-Party Liability Coverage:

- Coverage is provided for Third Party Liability (bodily injury and property damage) protecting you if someone else is killed or injured, or their property is damaged. It will pay for claims as a result of lawsuits against you up to the limit of your coverage, and will pay the costs of settling the claims. Coverage is for licensed vehicles you own and/or leased vehicles.

Standard Statutory Accident Benefits Coverage:

- We automatically provide standard benefits if you are injured in an automobile accident, regardless of who caused the accident. Optional Increased Accident Benefits Coverage is available upon written request.

Optional Statutory Accident Benefits Coverage - Available upon request

- Including coverage for: Income Replacement; Caregiver, Housekeeping & Home Maintenance; Medical & Rehabilitation; Attendant Care; Enhanced Medical Rehabilitation & Attendant Care; Death & Funeral; Dependent Care; Indexation Benefit (Consumer Price Index) – Ontario

Direct Compensation Property Damage:

- Covers damage to your vehicle or its contents, and for loss of use of your vehicle or its contents, to the extent that another person was at fault for the accident as per statute.

Physical Damage Coverage:

- Various basis of settlement including: Replacement Cost, Valued Basis and Actual Cash Value.
 - Replacement Cost – No deduction for depreciation for repairs or replacement.
 - Available for specified vehicles (up to 25 years of age).
 - Total Loss: the Insured has the option of purchasing a new vehicle, or accepting a cash settlement for the amount it would cost to purchase a new vehicle.
 - Partial Loss: repair estimates are calculated by using all new parts to repair damage.
 - Valued Basis:
 - Can be provided on specified vehicles, usually those that are obsolete, would not be replaced, or would be replaced with a used vehicle.
 - Actual Cash Value:
 - Actual Cash Value (ACV) coverage is automatically provided for specified vehicles.

ADDITIONAL INFORMATION

Blanket Fleet Endorsement:

- Coverage is provided on a blanket basis under the 21B – Blanket Fleet Endorsement. Premium adjustment is done on renewal. Adjustment is made on a 50/50 or pro rata basis as specified in the endorsement. Mid-term endorsements are not processed on policies with this blanket cover.

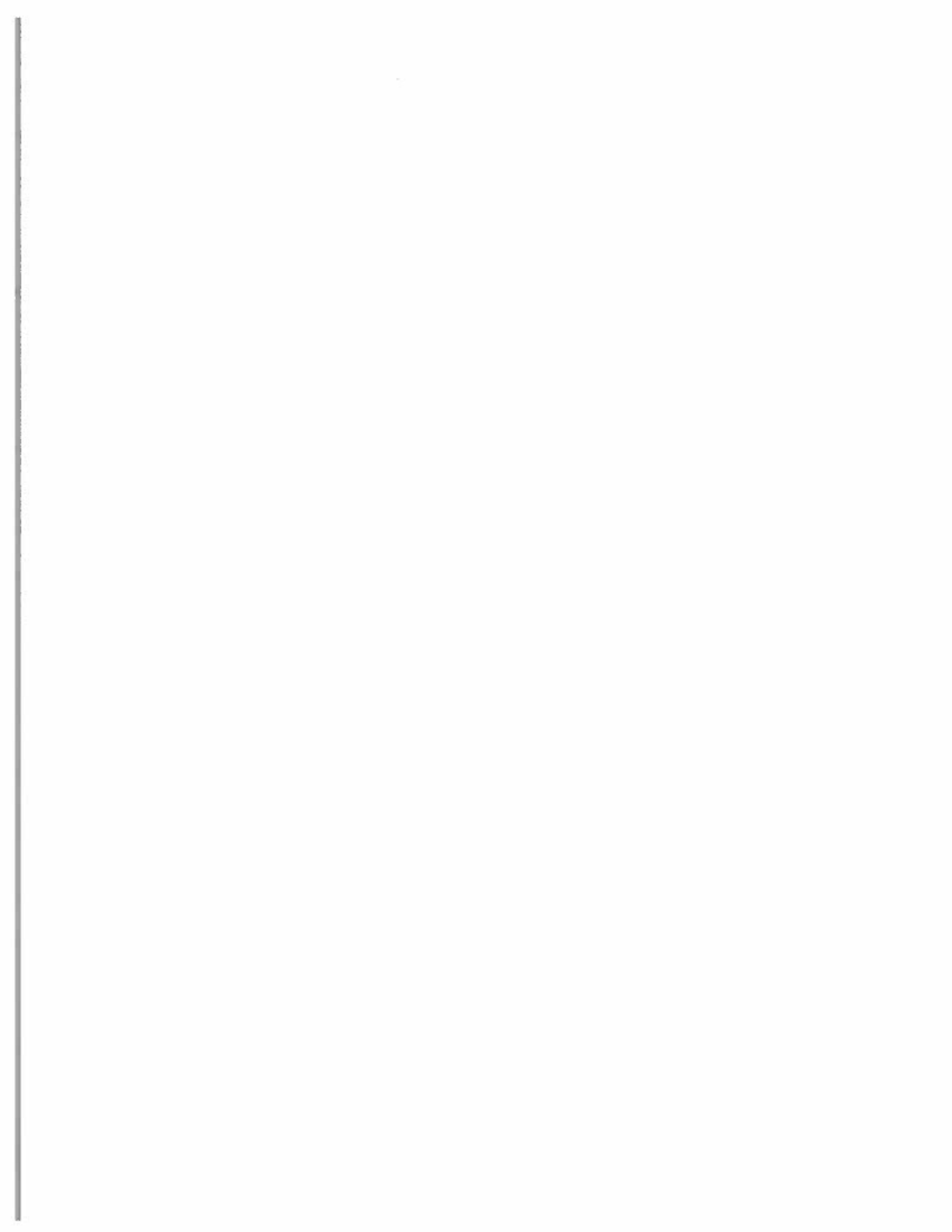
Single Loss:

- If a single loss involves both the Automobile and Property Insurance policies, the Property policy deductible is waived only on any insured property attached to the automobile.

Vehicle Insured:

1. 2007 Dodge Caravan S/N 1D4GP24R47B145655 ACV

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Program Options – Highlights of Coverage

Frank Cowan Company offers a Comprehensive Insurance Program to meet your needs.

In addition to "Your Insurance Coverage", enhancements to your coverage are available as outlined under the Program Options page.

Highlights of coverage follow providing a brief description of these options.

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FRAUDULENTLY INDUCED TRANSFER COVERAGE HIGHLIGHTS (SOCIAL ENGINEERING)

OVERVIEW

Fraud today has become much more sophisticated and complex with Fraudulently Induced Transfer Crimes (otherwise known as Social Engineering) trending in today's marketplace. In response to this trend we now offer a Fraudulently Induced Transfer Endorsement as part of our suite of Crime Coverage.

These types of crimes are usually a targeted approach where criminals are after something definite from the target, either money (usually in the form of a wire transfer) or information (such as a list of vendors, routing numbers, etc.). Often times communications are sent to an employee (most often via email, telephone or a combination of the two), which are doctored to appear as if they are sent by a senior officer of the company or by one of its customers or vendors. Essentially criminals prey on human and procedural vulnerabilities. The standard crime coverage does not respond to these types of losses as an employee of the organization has voluntarily parted with the money or securities and would be considered an active participant in the loss.

Example 1

Instructions to an employee supposedly coming from a vendor or customer are often accomplished by informing the employee that they have changed banks and require the company to use the new banking information for future payments.

Example 2

Instructions to an employee supposedly coming from an internal source (e.g. senior staff) to bypass in-house safeguards and redundancies, criminals apply pressure by imposing a time constraint, demanding secrecy or simply flattering the ego of the target by including him or her "in" on an important business transaction.

Fraudulently Induced Transfer coverage is an optional endorsement that may be purchased. Coverage is subject to a satisfactory supplementary application being completed.

FRAUDULENTLY INDUCED TRANSFER LOSSES, CYBER LOSSES AND CURRENT CRIME POLICIES

Even though this fraud often involves emails and wire transfers, cyber policies are not designed to cover them:

- Cyber policies cover losses that result from unauthorized data breaches or system failures. Fraudulently Induced Transfer actually depends on these systems working correctly in order to communicate with an organization's employees and transfer information or funds.
- Crime policies cover losses that result from theft, fraud or deception. As the underlying cause of a loss is 'fraud', a company would claim a loss under its crime policy rather than its cyber policy. Without this endorsement, coverage would be denied under a crime policy due to the Voluntary Parting Exclusion.

FRAUDULENTLY INDUCED TRANSFER ENDORSEMENT FEATURES

- Coverage is provided when an Insured under the policy has been intentionally misled by someone claiming to be a vendor, client or another employee of the company and the Insured (employee) has transferred, paid or delivered money or securities to this third party.
- Fraudulently Induced Transfer is defined as: The intentional misleading of an employee, through misrepresentation of a material fact which is relied upon by an employee, believing it to be genuine to voluntarily transfer funds or valuable information to an unintended third party.

LIMITS AND DEDUCTIBLE

The Fraudulently Induced Transfer Endorsement is subject to:

- Separate Limits of Insurance (both an Occurrence and Aggregate);
- A separate deductible;
- Limits ranging from \$10,000 - \$100,000.

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EXHIBIT "A"

Estimate of Values

The information contained herein is confidential, commercial, financial, scientific and/or technical information that is proprietary to Frank Cowan Company and cannot be disclosed to others. Any such disclosure could reasonably be expected to result in significant prejudice to the competitive position of Frank Cowan Company, significant interference with its competitive position and/or cause it undue loss.



MIDDLESEX-LONDON HEALTH UNIT

EXHIBIT "A"

OTHER PROPERTY (Excluding Buildings)

01/01/2019

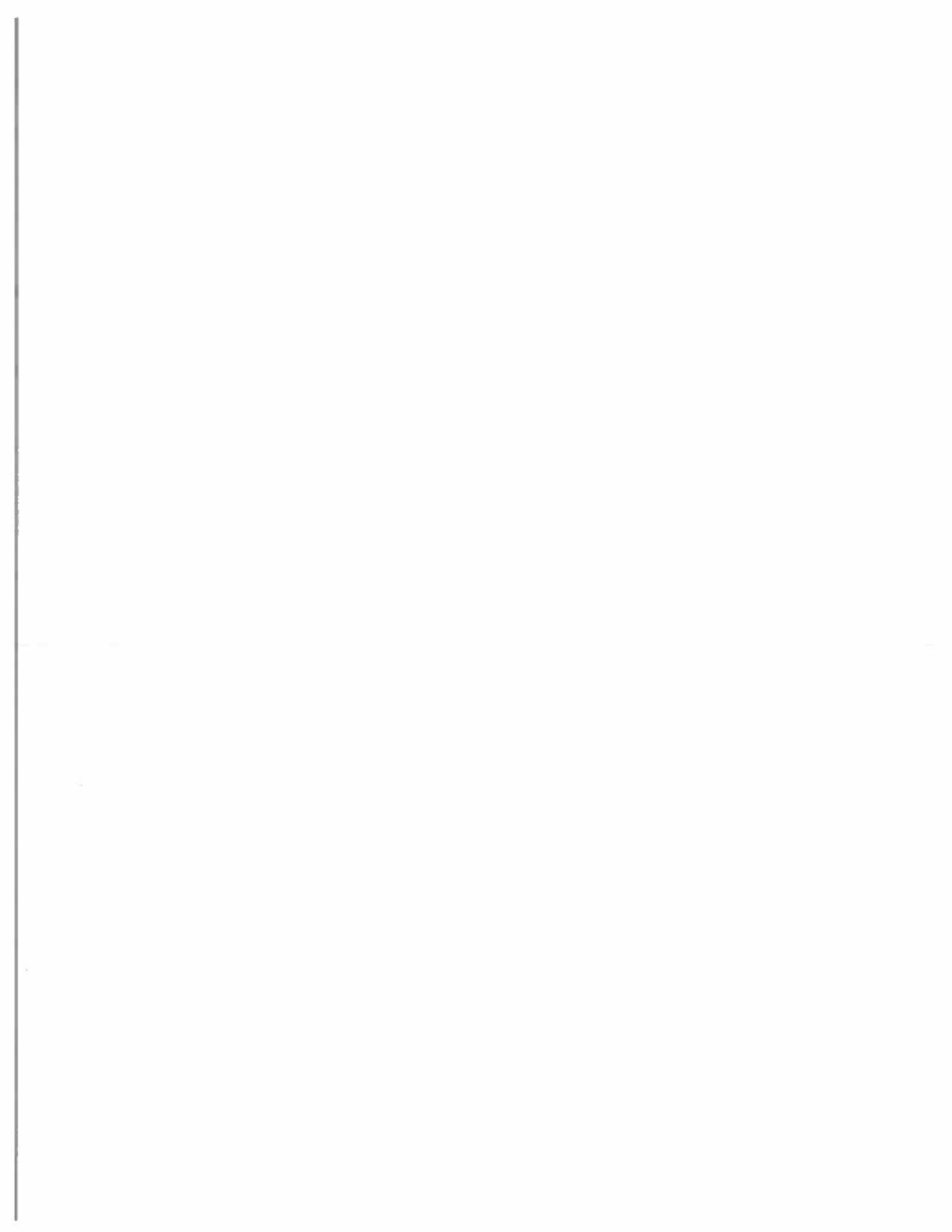
ESTIMATE OF VALUES

1	HEALTH UNIT (HEAD OFFICE) CONTENTS, 50 KING STREET, LONDON, N6A 5L7	3,045,000
2	COMPUTER EQUIPMENT, 50 KING STREET, LONDON, N6A 5L7	1,075,900
3	HEALTH UNIT CONTENTS, 51 FRONT STREET EAST, STRATHROY, N7G 1X6	101,500
4	COMPUTER EQUIPMENT, 51 FRONT STREET EAST, STRATHROY, N7G 1X6	60,900
5	HEALTH UNIT CONTENTS, 201 QUEENS AVENUE, LONDON, N6A 1J1	253,750
6	COMPUTER EQUIPMENT, 201 QUEENS AVENUE, LONDON, N6A 1J1	76,125
11	PROMOTIONAL ITEMS, IPADS, TENT & MISCELLANEOUS CONTENTS - IN STORAGE, 24 JEFFERSON AVENUE, TORONTO, M6K 1Y4	15,000
12	MEDIA, LONDON	500,000

TOTALS:

BLANKET SPECIFIED
5,128,175

PROPRIETARY DATA : USE OR DISCLOSURE OF THE INFORMATION IN THIS DOCUMENT IS SUBJECT TO THE RESTRICTIONS ON THE TITLE PAGE



Liability Additional Insured(s)

1. Board of Health of the Chatham-Kent Public Health Unit, Board of Health of the Elgin St. Thomas Health Unit, Board of Health of the Grey Bruce Health Unit, Board of Health of the Huron County Health Unit, Board of Health of the Lambton Public Health Unit, County of Oxford - Department of Public Health & Emergency Services, Board of Health of the Perth District Health Unit and Board of Health of the Windsor-Essex County Health Unit, but only with respect to their Mutual Assistance Agreement with the Named Insured
2. HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO AS REPRESENTED BY THE MINISTER, APPOINTEES, AND EMPLOYEES, with respect to their agreement with the named insured for the Preschool Speech and Language Program Infant Hearing Program and Blind-Low Vision Program Service Agreement
3. HER MAJESTY THE QUEEN IN RIGHT OF ONTARIO AS REPRESENTED BY THE MINISTER, APPOINTEES AND EMPLOYEES, with respect to their funding agreement with the named insured for Healthy Babies Healthy Children (HBHC) Program
4. ONTARIO AGENCY FOR HEALTH PROTECTION & PROMOTION PUBLIC HEALTH ONTARIO 300-480 UNIVERSITY AVENUE, TORONTO, ON M5G 1V2, with respect to their funding agreement with the named insured for Locally Driven Collaborative Project Mental Health Promotion for Children & Youth
5. THE CORPORATION OF THE CITY OF LONDON, THE LONDON CONVENTION CENTRE, CONVENT GARDEN MARKET CORPORATION, MUSEUM LONDON O/B LONDON REGIONAL ART & HISTORICAL MUSEUMS, LONDON PUBLIC LIBRARY BOARD, MIDDLESEX-LONDON HEALTH UNIT, LONDON POLICE SERVICE, TOURISM LONDON AND LONDON MIDDLESEX HOUSING CORPORATION, but only with respect to liability arising from the operations performed by or on behalf of the Named Insured

POLICY EFF: 01/01/2019

RISK NO: 48700

MODIFIED: 16/10/2018

QUOTE: 316199





TO: Chair and Members of the Finance & Facilities Committee

FROM: Christopher Mackie, Medical Officer of Health/CEO

DATE: 2019 February 7

TECHNOLOGY AND INFRASTRUCTURE RESERVE FUNDS

Recommendation

It is recommended that the Finance & Facilities Committee recommend that the Board of Health approve the use of up to \$1,500,000 in Technology and Infrastructure Reserve Fund monies to fund, in part, the cost of leasehold improvements in connection with the Health Unit's relocation of premises to Citi Plaza.

Key Points

- A Technology and Infrastructure Reserve Fund was established by the Board of Health in 2014 to create a funding source for technology and infrastructure capital projects.
- As of December 31, 2018, the balance available in this fund is \$1,250,000. A \$250,000 contribution is planned for 2019.
- Given that the provincial health capital grant process is on hold, these funds will be required in 2019 to offset costs incurred in funding construction and renovations associated with the relocation of premises to Citi Plaza.

Background

A Technology and Infrastructure Reserve Fund was established by the Board of Health in May 2014 as a funding source for building and infrastructure capital projects, new equipment purchases, moving costs, and capital replacement programs. The use of this reserve is restricted to the following types of purchases:

- Major construction, acquisition, or renovation activities as approved by the Board of Health;
- Costs associated with major office moves;
- Major purchases of information technology software or hardware; and
- Vehicle or equipment replacement.

Contributions to the fund were capped at \$250,000 per annum commencing in 2014, and have occurred regularly each year since the reserve was established. As of December 31, 2018, the balance in the reserve, including the budgeted contribution for 2018, amounts to \$1,250,000.

The Health Unit is currently incurring costs pertaining to construction and renovation activities associated with the relocation of premises to Citi Plaza. Given that the provincial health capital grant process is on hold, the Technology and Infrastructure Reserve Funds will be required in 2019 to offset costs incurred in funding construction and renovations associated with the relocation of premises to Citi Plaza.

This report was prepared by the Finance Team, Healthy Organization Division.

A handwritten signature in black ink, appearing to read 'C. Mackie'.

Christopher Mackie, MD, MHSc, CCFP, FRCPC
Medical Officer of Health/CEO



TO: Chair and Members of the Finance & Facilities Committee

FROM: Christopher Mackie, Medical Officer of Health/CEO

DATE: 2019 February 7

INFORMATION TECHNOLOGY STATUS REPORT- Q1 2019

Recommendation

It is recommended that the Finance & Facilities Committee receive Report No. 005-19FFC re: “Information Technology Status Report - Q1 2019” for information.

Key Points

- Information Technology has 10 major projects and targets to implement, manage and deliver in 2019.
- The 5 Pillars are the guidelines upon which the IT Department categorizes and manages the different elements of operating an effective department within MLHU.

Background

This report provides an update to Report 018-18FFC - IT Workplan. The alignment of the Information Technology (“IT”) Department’s current projects and tasks are guided by the following 5 Pillars:

1. Technology Infrastructure – the network, servers, end user compute devices
2. Business Continuity – backups, restores, emergency preparedness, resiliency
3. Technology Applications – software used to accomplish the organization’s goals
4. Telecommunications – devices and strategy for communications, cell phones, desk phones
5. Technology Operations – how the IT Department operates within MLHU

All of the IT Department projects are tracked and recorded using Stronghold’s Professional Services Automation tool. This tool assigns tasks, records time and activities and keeps all stakeholders informed of progress and milestones. Hours and detail of work performed are also recorded to keep the team informed and able to assist through several different projects and milestones.

Project List

The IT department is currently working on 10 major projects for implementation in 2019. These projects are a combination of strategic organizational initiatives as identified through MLHU’s Strategic Plan and those that are part of the required maintenance and on-going operations of the organization’s technology.

The following projects are aligned to on-going technology operations. While this listing provides a brief description of the current projects, [Appendix A](#) provides more detailed individual status reports for each of the projects under the direction of the IT Department.

1. Wide Area Network Improvements
 - a. Increasing bandwidth and connecting technology resources for all end users.
2. Server Relocation
 - a. Improving connectivity, security and business continuity by moving server infrastructure to a state-of-the-art datacenter.
3. End User Device Replacement
 - a. Replacement of dated and out of warranty computer devices in order to be able to access the many applications being implemented throughout the organization.
4. SmartPhone Upgrade
 - a. Replacing out of date smart phones that will no longer be supported by the manufacturer.
5. Microsoft 365 Rollout
 - a. Reduce servers, upgrade mail infrastructure and Windows operating system due to manufacturer end of support of Windows 7 and replace outdated mail system.

The following projects are aligned to MLHU's Strategic Plan and will require significant time and financial resources from the IT department in order to be achieved. Updates on these initiatives come forward quarterly in a separate report through the project management office (PMO).

6. Enterprise Resource Planning – Finance
 - a. Complete conversion to Great Plains 2018 and migration from FRx to Management Reporter, as well as implementation of the procurement and asset administration modules.
7. Enterprise Resource Planning System - Human Resources
 - a. Implementation of the new Human Capital Management (HCM) software system.
8. Policy Medical Implementation
 - a. Implementation of a policy management software solution.
9. Electronic Client Record Implementation (IntraHealth)
 - a. Implementation of a common ECR platform across the Health Unit.
10. MLHU Relocation to CitiPlaza
 - a. Review and implement all technological requirements for the new location.

Next Steps

The status of the on-going technology operations projects will be reported to the Finance and Facilities Committee quarterly.

This report was prepared by IT Team, Healthy Organization Division.



Christopher Mackie, MD, MHSc, CCFP, FRCPC
Medical Officer of Health / CEO

Project Status Report

Appendix A – Report 005-19FFC

Status Legend	Proceeding as planned	Problems have surfaced, considered manageable	Major obstacles; requires intervention <input checked="" type="checkbox"/>
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Project:	Wide Area Network Improvements	Project Number: IT1806a
Project Sponsor:	Laura Di Cesare, Director, Healthy Org	Project Manager: Jeff Cameron, IT Manager
Project Phase:	Execution	Date: January 22, 2019
Status Last Period:	Current Status:	Scope:
		Schedule:
		Cost:

<p><u>Recent Accomplishments:</u></p> <ul style="list-style-type: none"> Start.ca completing fiber installation at 201 Queens by January 25 Start.ca completing fiber installation at 50 King by February 8 All permits and construction approved 	<p><u>Top Issues:</u></p> <ul style="list-style-type: none"> Provider switchover from Rogers to Start.ca Connectivity between sites External access and integrating new router <p><u>Top Risks:</u></p> <ul style="list-style-type: none"> Internet connectivity for MLHU sites affected Current capabilities missed or not captured in switchover 																								
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">Upcoming Key Milestones</th> <th style="width: 15%;">Targeted Completion Date</th> <th style="width: 10%;">On Track (√)</th> <th style="width: 10%;">Delayed (X)</th> </tr> </thead> <tbody> <tr> <td>1. 201 Queens Fiber install</td> <td>January 25</td> <td style="text-align: center;">√</td> <td></td> </tr> <tr> <td>2. 50 King Fiber install</td> <td>Feb 8</td> <td style="text-align: center;">√</td> <td></td> </tr> <tr> <td>3. New headend Router</td> <td>Feb 22</td> <td style="text-align: center;">√</td> <td></td> </tr> <tr> <td>4. Physical network switch</td> <td>Feb 22</td> <td style="text-align: center;">√</td> <td></td> </tr> <tr> <td>5.</td> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p><u>Project Changes:</u></p> <ul style="list-style-type: none"> 	Upcoming Key Milestones	Targeted Completion Date	On Track (√)	Delayed (X)	1. 201 Queens Fiber install	January 25	√		2. 50 King Fiber install	Feb 8	√		3. New headend Router	Feb 22	√		4. Physical network switch	Feb 22	√		5.				<p><u>Key Activities for Next Period:</u></p> <ul style="list-style-type: none"> Replace Cisco ASA with WatchGuard router Physical switchover of network Testing and verification of connectivity across sites
Upcoming Key Milestones	Targeted Completion Date	On Track (√)	Delayed (X)																						
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Project:	Server Relocation	Project Number: IT1806b
Project Sponsor:	Laura Di Cesare, Director, Healthy Org	Project Manager: Jeff Cameron, IT Manager
Project Phase:	Planning	Date: January 22, 2019
Status Last Period:	Current Status:	Scope:
		Schedule:
		Cost:

<p><u>Recent Accomplishments:</u></p> <ul style="list-style-type: none"> Planning and assignment of rack at Start.ca complete Prepping for MLHU SAN to be transported to Start.ca 	<p><u>Top Issues:</u></p> <ul style="list-style-type: none"> Shifting servers and infrastructure with no downtime Permits and construction delays <p><u>Top Risks:</u></p> <ul style="list-style-type: none"> Server and applications interruption Switch over from Rogers could cause connectivity issues 																								
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Upcoming Key Milestones	Targeted Completion Date	On Track (√)	Delayed (X)																						
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Project:	End User Device Replacement	Project Number: IT1812a
Project Sponsor:	Laura Di Cesare, Director, Healthy Org	Project Manager: Jeff Cameron, IT Manager
Project Phase:	Execution	Date: January 22, 2019
Status Last Period:	Current Status:	Scope:
		Schedule:
		Cost:

<p><u>Recent Accomplishments:</u></p> <ul style="list-style-type: none"> Received 100 new setups including laptop and monitor Verified rollout plan for 92 people Rollout matches phase 1 ECR implementation Rollout matches HR and Finance ERP upgrades to assist with new applications and software being used 	<p><u>Top Issues:</u></p> <ul style="list-style-type: none"> Current OS requires replacement in 2019 Aging hardware deficit needed a strategic plan and implementation ECR and ERP implementation requires newer hardware Higher demand for compute mobility is a higher ratio than currently in use <p><u>Top Risks:</u></p> <ul style="list-style-type: none"> Out of support OS a security risk More employees require mobile devices Hardware is out of warranty and aging 																								
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Upcoming Key Milestones	Targeted Completion Date	On Track (√)	Delayed (X)																						
1. Rollout YA/EY	Feb 15	√																							
2. Rollout BBE/BBW	Mar 8	√																							
3. Rollout NFP	Mar 22	√																							
4. Rollout RH/SH/HE	Apr 5	√																							
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Project:	SmartPhone Upgrade	Project Number: IT1812b
Project Sponsor:	Laura Di Cesare, Director, Healthy Org	Project Manager: Jeff Cameron, IT Manager
Project Phase:	Execution	Date: January 22, 2019
Status Last Period:	Current Status:	Scope:
		Schedule:
		Cost:

<p><u>Recent Accomplishments:</u></p> <ul style="list-style-type: none"> Received delivery of 74 Samsung S9 Rollout plan approved 	<p><u>Top Issues:</u></p> <ul style="list-style-type: none"> Samsung S7 is end of life March 31, 2019 Vast majority are eligible for hardware upgrades Review new MDM platform <p><u>Top Risks:</u></p> <ul style="list-style-type: none"> No patching or improvements on S7 model after March 31, 2019 Current S7 devices are aging, batteries failing Current MDM platform requires replacement Still have 60+ S7's after rollout 																								
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Upcoming Key Milestones	Targeted Completion Date	On Track (√)	Delayed (X)																						
1. Complete S9 enrollment	Feb 1	√																							
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Project:	Microsoft Office 365 Rollout	Project Number: IT1901c
Project Sponsor:	Laura Di Cesare, Director, Healthy Org	Project Manager: Jeff Cameron, IT Manager
Project Phase:	Execution	Date: January 22, 2019
Status Last Period:	Current Status:	Scope:
		Schedule:
		Cost:

<p><u>Recent Accomplishments:</u></p> <ul style="list-style-type: none"> Licensing for entire staff has been secured 240 x M365 F1 and 100 x M365 E3 purchased Rollout plan in place to follow End User Device Replacement for E3 Integrated MLHU Active Directory with Azure 	<p><u>Top Issues:</u></p> <ul style="list-style-type: none"> Windows 10 Enterprise licensing compliance End of Microsoft Windows 7 support in March 2019 Current mail environment needs to be upgraded <p><u>Top Risks:</u></p> <ul style="list-style-type: none"> Current Exchange 2010 needs to be replaced Windows 7 is end of life and needs replacement – no security patches after March MS Office software requires upgrade of versions 																								
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Upcoming Key Milestones	Targeted Completion Date	On Track (√)	Delayed (X)																						
1. AD Sync	January 18	√																							
2. Assign Accounts	Ongoing	√																							
3. Integrate with image	Ongoing	√																							
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