



AGENDA

Council Meeting

Tuesday, July 7, 2026 - Hybrid - Council Chambers/YouTube - 5:30 PM

1. CALL TO ORDER/LAND ACKNOWLEDGEMENT

2. APPROVAL OF AGENDA

2.1. Agenda of the Regular Meeting of the Council of the Municipality of Marmora and Lake for Tuesday, July 7, 2026.

Recommendation:

THAT the Agenda for the Regular Meeting of the Council of the Municipality of Marmora and Lake for Tuesday, July 7, 2026, be approved as presented.

3. DECLARATION OF PECUNIARY INTEREST

4. MAYOR'S REPORT

5. PUBLIC MEETINGS

6. DELEGATIONS (15 MINUTES MAXIMUM)

6.1. Ryan Jarrell, McDougall Insurance
Re: 2026/2027 Insurance Renewal
[Delegation - McDougall Insurance, 2026_2027 Renewal](#)
[Marmora Insurance Proposal](#)
[Marmora Municipal Insurance Program](#)

6 - 58

7. PUBLIC INPUT (3 MINUTES MAXIMUM)

Public input is time set aside on each agenda of each regular meeting to

*permit anyone in attendance to speak on any issue in this agenda. Public input will be "received" by Council only. Comments or clarification by the public or Councillors are permitted. **Speakers may not speak disrespectfully of any Council member, staff member, or any other person, and must not use offensive words or gestures.***

8. ADOPTION OF MINUTES

- 8.1. Minutes of the Regular Meeting of the Council of the Municipality of Marmora and Lake held Tuesday, June 16, 2026. 59 - 66
[2026-06-16 Council Meeting - Minutes](#)

Recommendation:

THAT the foregoing minutes of the Regular Meeting of the Council of the Municipality of Marmora and Lake held Tuesday, June 16, 2026, be approved as presented.

- 8.2. Minutes of the Special Meeting of the Council of the Municipality of Marmora and Lake held Tuesday, June 30, 2026. 67 - 69
[2026-06-30 Special Council Meeting - Minutes](#)

Recommendation:

THAT the foregoing minutes of the Special Meeting of the Council of the Municipality of Marmora and Lake held Tuesday, June 30, 2026, be approved as presented.

9. STAFF REPORTS

- 9.1. Staff Quarterly Reports for Q2 of 2026 70 - 93
[2026 Q2 Administration Report](#)
[2026 Q2 Bylaw Report](#)
[2026 Q2 Environmental Report](#)
[2026 Q2 Fire Report](#)
[2026 Q2 Parks and Recreation Facilities Report](#)
[2026 Q2 Treasurer's Report](#)

Recommendation:

THAT the staff reports for the second quarter of 2026 be received for information.

- 9.2. Kristen McConnell, Municipal Clerk 94 - 95
 Re: Filling Council Vacancy
[2026-07-07 Report by Kristen McConnell Council Vacancy](#)

Recommendation:

THAT Council accept this "Filling Council Vacancy" report, dated July 7, 2026;

THAT Council appoint Bernie Donaldson to the office of Councillor for the Corporation of the Municipality of Marmora and Lake for the remainder of the 2022-2026 term;

AND FURTHER THAT Council direct the Clerk to administer the Declaration of Office.

- 9.3. John Connolly, CAO/Deputy Clerk 96 - 104
 Re: Manager of Transportation Services Recruitment
[2026-07-07 Report by John Connolly Transportation Services Recruitment](#)
[Job Description - Manager of Transportation Services, Marmora and Lake](#)

Recommendation:

THAT Council receive this “Job Description & Recruitment – Manager of Transportation Services” report, dated July 7, 2026;

THAT Council approve the updated job description for the Manager of Transportation Services role, as presented;

AND FURTHER THAT Council direct staff to post and recruit to fill the Manager of Transportation Services position in accordance with the Municipality’s hiring policies and procedures.

- 9.4. John F. Connolly, CAO/Deputy Clerk 105 - 107
 Re: CAO Status Update July 2026
[2026-07-07 Report by John Connolly CAO Status Update July](#)

Recommendation:

THAT Council receive this "CAO Status Update July 2026" report, dated July 7, 2026, for information.

10. COMMITTEE/BOARD REPORTS

- 10.1. Eastern Ontario Trails Alliance - E. Daoust 108 - 111
 Re: Minutes of May 14, 2026
[2026-05-14 EOTA - Minutes](#)
- 10.2. Economic Development Advisory Committee - E. Daoust 112 - 114
 Re: Minutes of May 20, 2026
[2026-05-20 EDAC - Minutes](#)

Recommendation:

THAT Council appoint Andrea Christie, Siobhan Hughes and Jane Pearson to the Economic Development Advisory Committee to fill the current vacancies.

- 10.3. Marmora and Lake Public Library Board - R. Derry 115

Re: Minutes of May 21, 2026
[2026-05-26 Library Board - Minutes](#)

Recommendation:

THAT the foregoing minutes and reports of the Committees and Boards listed are hereby received for information.

11. CORRESPONDENCE FOR DIRECTION

- 11.1. Mary Stuart, Central Hastings Family Health Team 116 - 117
 Re: Nomination to Fill Current Board of Directors Vacancy
[2026-06-29 CHFHT Marmora and Lake Director Recruitment Request](#)
[CHFHT Skills-Based Board Matrix - Nominee](#)

Recommendation:

THAT Council provide direction to staff.

- 11.2. Southeast Public Health 118 - 120
 Re: Media Release of June 24, 2026
[2026-06-24 Southeast Public Health Media Release](#)

Recommendation:

THAT Council accept the media release for information.

12. BYLAWS

- 12.1. **BYLAW NUMBER 2026-45** - Amend 2026-04 Appointment Bylaw 121 - 122
[2026-45 Amend 2026-04 Committee Appointment Bylaw](#)

Recommendation:

THAT Bylaw 2026-45, being a bylaw to amend Bylaw 2026-04, being a bylaw to appoint or confirm members to various boards and committees for the purposes of the Corporation of the Municipality of Marmora and Lake for the year 2026, be read and passed this 7th day of July, 2026.

13. NOTICE OF MOTIONS/MOTIONS

14. ANNOUNCEMENTS

15. CLOSED SESSION

- 15.1. Convene in Closed Session

Recommendation:

THAT Council will proceed into a closed meeting session at _____ p.m. under the Municipal Act, 2001, Section 239(2):

- (b) personal matters about an identifiable individual, including municipal or local board employees;
- (d) labour relations or employee negotiations;
 - Re: Department Update
- (b) personal matters about an identifiable individual, including municipal or local board employees;
- (e) litigation or potential litigation, including matters before administrative tribunals, affecting the municipality or local board;
- (f) advice that is subject to solicitor-client privilege, including communications necessary for that purpose;
 - Re: Legal Update

16. REPORTING OUT OF CLOSED

16.1. Reconvene in Open Session

Recommendation:

THAT Council reconvene in open session at _____ p.m.

Recommendation:

THAT staff follow the direction of Council made in closed session.

17. CONFIRMING BYLAW

17.1. BYLAW NUMBER 2026-46

[2026-46 Confirming Bylaw - July 7](#)

123

Recommendation:

THAT Bylaw 2026-46, being a bylaw to confirm the proceedings of the Regular Meeting of Council held on the 7th day of July, 2026, be read and passed this 7th day of July, 2026.

18. ADJOURNMENT

SCHEDULE "B" - REQUEST FOR DELEGATION FORM

Attention: Clerk's Department
The Corporation of the Municipality of
Marmora and Lake
12 Bursthall Street, PO Box 459
Marmora, ON, K0K 2M0

EMAIL: kmconnell@marmoraandlake.ca
PHONE: 613-472-2629 ext.2232
FAX: 613-472-5330

FOR OFFICE USE ONLY		
COUNCIL MEETING DATE:		
2026	07	07
Year	Month	Day
Copy of Presentation attached? yes / no		

Name of Individual(s)	<u>Ryan Jarrell</u>
Position/Title:	<u>Account Executive</u>
Name of Organization:	<u>McDougal Insurance</u>
Contact No.	<u>613 - 473 - 5266</u> ext. <u>3102</u> Fax No. <u>613 - 473 - 4965</u>
Will other representatives be attending:	_____ Yes <input checked="" type="checkbox"/> No
Have you appeared before Council in the past regarding this issue?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Reason(s) for delegation request (subject matter to be discussed):	<u>2026/2027 Insurance Policy Renewal</u>
Special Needs?	
Please provide the Clerk's Department with a copy of your written presentation by noon the Wednesday prior to the Council meeting. Once the information is received, you will be contacted to confirm your placement on the appropriate agenda. Thank you.	



Insurance Proposal for:

CORPORATION OF THE MUNICIPALITY OF MARMORA AND LAKE

Presented by: Ryan Jarrell

Insurance Renewal Summary

Policy Term: 2026–2027

Policy Overview

The 2026–2027 insurance renewal includes the following key updates:

- A comprehensive property inspection was completed during the previous term.
- Total Insured Property Values (TIV) increased from **\$49,656,200** to **\$61,658,400** to reflect current replacement cost valuations.
- The increase in property values resulted in a **8.8% premium increase** on the Property policy.
- **No premium increases** were applied to other coverages

Premium Comparison

Coverage	2025–2026	2026–2027
Casualty / Primary Liability	\$37,345	\$37,345
Errors & Omissions	\$3,500	\$3,500
Umbrella Liability (1st Layer)	\$5,000	\$5,000
Environmental Liability	\$4,500	\$4,500
Property	\$94,726	\$112,360
Boiler & Equipment Breakdown	\$5,518	\$6,338
Crime	\$1,492	\$1,492
Automobile	\$48,447	\$48,446
Cyber	\$5,518	\$5,518
Board Member Accident	\$1,001	\$1,001
Volunteer Accident	\$150	\$150
Conflict of Interest	\$300	\$300
Legal Expense	\$1,500	\$1,500
Total Annual Premium	\$208,823	\$227,291

Recommendations

1. Increase Cyber Liability Limits

Current Limit: \$1,000,000

Recommended Limit: \$2,000,000

Additional Annual Premium: \$2,275

Cyber incidents continue to increase in both frequency and severity across municipalities. A higher limit provides additional financial protection against:

- Ransomware attacks
- Data breaches involving resident or employee information
- Incident response and forensic investigations
- System restoration and recovery costs
- Legal defence and regulatory investigations
- Business interruption and extra expense

Given the increasing cost of cyber events, increasing the limit to **\$2 million** provides enhanced protection for a relatively modest premium increase.

2. User Facility Insurance Program

Annual Premium: Approximately \$2,000

Implement a User Facility Insurance Program for community groups and organizations renting municipal facilities. This program:

- Transfers liability exposure from the municipality to facility users where appropriate.
- Provides an affordable insurance option for renters who may not carry their own liability insurance.
- Reduces uninsured exposure arising from community events.
- Aligns with best practices adopted by many Ontario municipalities.



2026 Municipal Insurance Program

CORPORATION OF THE MUNICIPALITY OF MARMORA AND LAKE

Renewal Report for the Policy Term July 30, 2026 to July 30, 2027

In Partnership with:
Ryan Jarrell
Account Executive
McDougall Insurance & Financial
84A St. Lawrence Street West
Madoc, ON K0K 2K0

Submitted by: Intact Public Entities Inc.
Address: 278 Pinebush Rd., Suite 200
Cambridge, ON N1T 1Z6

phone: 1-800-265-4000
email: connectwithus@intactpublicentities.ca

Prepared by:
Kelly Middleton
Account Services Coordinator

Ref 45520/mm 25 June 2026

How to Report a Claim

Steps you need to take to report a claim:

1. During business hours please **call your broker** (if applicable) or **IPE** at 1-800-265-4000 or email at mail.claims@intactpublicentities.ca.
2. For **legal expense claims** please call **ARAG** at 1-855-953-1434.
3. For **automobile claims** please call IPE at 1-800-265-4000 or email at mail.claims@intactpublicentities.ca.
4. For **cyber incidents** please carefully review your cyber policy to identify the Subscribing Partner and their corresponding claims contact information.
5. **After hours**, please call 1-866-287-4971.

Property Damage

Have you experienced property damage from a storm, flood, or fire? Have you found mould or asbestos? Call **On Side Restoration**, the IPE preferred vendor for your property restoration needs.



ON SIDE RESTORATION. in partnership with **[intact] public entities**

FIRE | WATER | STORM | MOULD | ASBESTOS

On Side Restoration is Canada's leading property restoration firm with 45+ branches, from Victoria, BC to St. John's Newfoundland and Labrador. For over 45 years, On Side has been restoring damaged homes and businesses 24-hours a day, 365 days a year.

CALL US DAY OR NIGHT

1-888-663-6604 | contactus@onside.ca | www.onside.ca

Tips for paying your IPE Insurance Policies

IMPORTANT: IPE operates independently from Intact Insurance

Premium payments cannot be transferred between the two companies if misapplied. This could lead to policies being cancelled for non-payment.

1. IPE accepts payment via cheque, EFT, or ClearPay.
See the Client Payment Details attached with your documents or monthly statement.
2. IPE payment terms are 30 Days.
3. IPE does not currently offer automatic withdrawal (Direct Bill) or premium financing.
4. Some IPE policies are written through a third-party subscriber (Auto, Aviation, Cyber, D&O (Not-for-Profit) & Equipment Breakdown). *See the Client Payment Details attached with your documents or monthly statement.*
*Premium payments to be addressed to **Intact Public Entities**. IPE pays our subscribing companies.*
5. For questions regarding payment please contact Accounts-Receiveable@intactpublicentities.ca
6. For questions regarding your policy please contact your company representative.

About IPE

IPE is a Canadian leader in providing specialized insurance programs, including risk management and claims services to municipal, public administration and community-based organizations across Canada. Proven industry knowledge, gained through over nine decades of partnering with insurance companies and independent brokers, gives IPE the ability to effectively manage the necessary risk, advisory and claims services for both standard and complex issues. IPE is a wholly-owned subsidiary of Intact Financial Corporation with its head office located in Cambridge, Ontario. For additional information about IPE visit www.intactpublicentities.ca.

IPE 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.

IPE is a licence-holder through the Registered Insurance Brokers of Ontario (RIBO) and in multiple jurisdictions across Canada, and as such we are required to disclose our professional duties and obligations to you as a current or potential client. Learn about our principles of conduct, how we are compensated by the insurers we represent, and see our privacy policy by reviewing the following:

[Code of Consumer Rights and Responsibilities](#)

[CISRO Code of Conduct for Insurance Intermediaries and Fact Sheet – About Your Registered Insurance Broker
Broker Compensation Disclosure](#)

[Our Privacy Promise](#)

Canadian Owned Company With 90+ Years of Continuous Operation

Market Leader

**Municipal, Public Administration
& Community Services**

Municipal market share leader in Ontario with strong representation of municipal, public administration and community-based organizations across Canada.

Innovative

New Products & Services

Cyber Risk Insurance
Fraudulently Induced Transfer
Road Reviews
Fleet Management

In-House

Claims & Risk Management

In-house claims management = faster turn around, single point of contact, specialized expertise in the municipal claims environment.



**Municipal Market Share
Leader in Ontario**



**First Municipal Client
The Village of Ayr, Ontario**

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 IPE 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, risk control consultants 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.



**MGA
Advantage**



**Risk Management
Services**



**Claims Management
Services**

*Please note that the information contained in this document is proprietary and confidential and is to be used for the sole purpose of determining the successful proponent. Permission must be obtained from Intact Public Entities prior to the release of any information contained herein for any other purpose than evaluating this submission.

Best in Class Value Added Services

IPE offers more than just an insurance policy. As a leading MGA specializing in public entities, we provide Canadian municipalities with a complete insurance program. What's the difference? A vested interest in helping you reduce your total cost of risk while providing you with complimentary best in class value-added services that help improve your overall performance.

Advocacy & Municipal Association Support

IPE employees are continually recruited to serve on legislative committees and are aware of changes that will be introduced. We can move quickly to help you begin to modify your policies and procedures to maintain regulatory compliance.

IPE advocates and supports your public entities across the country.



Risk Management

Asset Valuation and Risk Inspections

Inspections provide you with calculated reconstruction costs for insurance purposes and ensure insurance to value. Leveraging specialized software and advanced tools – including thermal imaging cameras and our Self-Inspection App – we identify and analyze potential areas of harm and provide risk recommendations to reduce the frequency and severity of incidents.

Roads & Sidewalks

Road Risk Assessment

Non-repair of road liability claims are costly to defend, result in high court awards and greatly impact a municipality's cost of risk. To help municipalities minimize exposure to non-repair of road claims, road assessments can be employed to review documentation, compliance with the Ontario Traffic Manual, adequacy of policies and procedures and select road segments.

Sidewalk Services

Our sidewalk consulting services can help to reduce the frequency of falls on your sidewalks.

Driver Education

Fleets and individual drivers can receive comprehensive driver education through the use of seminars, tools and guidelines that assist with everything from pre-employment checklists and driver management policies to defensive and cooperative driving education.

Fleet Management Evaluation

Have your municipality's fleet risk management practices evaluated. Topics for review include: management structure with the fleet, areas of operation/travel, driver training/hiring practices and loss control management.

MMS Compliance

Our Minimum Maintenance Standards (MMS) compliance analysis focuses on reviewing your policies/procedures/ documentation and comparing these to the required standards set under the MMS as well as the best practices developed by the Good Roads.

Municipal Education

We develop and provide customized sessions on specific risk issues for your municipality. These customized sessions can be tied to a claims review, documentation review, policy & procedure review or any risk issue facing your municipality.

We provide training on any topic of your choosing and can be offered either in-person or virtually. The sessions will be developed and delivered by specialists in the field and are recorded and made available to you so your managers can use them at any time to train new staff or as a refresher for existing staff.

Reviews & Analysis

Contract Reviews

This complimentary service is among our most popular because a third-party contract review can make a substantial difference. You'll receive valuable feedback and insight from a Paralegal on the suitability and effectiveness of liability provisions and insurance clauses in contracts and agreements.

Policy and Procedural Reviews

Includes an audit of systems and processes to reduce potential losses within your organization. Reviews focus on identifying gaps or inconsistencies between written policies and procedures, operational procedures and current legislation. The review also includes a claims analysis to identify trends, patterns and adherence or its lack of to the written operational policies and procedures.

Risk Management Centre of Excellence

The IPE [Risk Management Centre of Excellence](#) is an online resource that provides clients with the information and tools needed to manage a myriad of risk issues. The Centre of Excellence is the hub for articles, information, case studies, and useful templates that can transform your municipality's risk management results. The Centre of Excellence is available 24/7 and is continually updated with timely and relevant content.

Claims Services

Claims Management Best Practices Framework

Manage claims under your deductible with greater efficiency using our tested claims analytics and measures that are guaranteed to have a positive effect on cost savings. Couple this with strong claims and risk management and your organization will be better prepared to help mitigate and manage future incidents.

In-House Claims Management Services

Your claims will be handled better. We have in-house claims authority – others may not. Why does this matter? You'll experience faster turnaround, one point of contact, reduced frustration, better claims resolution and improved expense management.

Claims History Analysis

Identify the cause of claims and focus on trends and patterns to help eliminate risk sources so as to better identify risk trends and address them with mitigation techniques.

Guidewire ClaimCenter® Claims Management

View the status of claims in addition to data mining capabilities for risk management purposes so as to better identify risk trends and address them with mitigation techniques.

Claims Education

Customized municipal seminars on claims related topics delivered to solve specific risk issues.

Expertise

Canadian municipal claims experience and expertise is important. Our understanding of the complex municipal landscape allows us to better service your unique claims requirements.

Your Insurance Coverage

Important Information

General Information

The premium quoted is based on information provided at the date of this Report (the date is noted on the first page of this report/quotation). Additional changes to information are subject to satisfactory underwriting information and express approval by Intact Public Entities Inc. Changes in information and coverage may also result in premium changes.

For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings.

Wildfire and Flood Exposures

Due to the high risk of wildfires and active floods, Intact Public Entities Inc. is taking a very conservative approach to such exposures/natural disasters. We are currently reviewing all risks to determine if any part of a risk is within 50km of an active wildfire or 15km of an active flood event.

Quoting and Binding Coverage Restrictions

The quote provided is only valid for 60 days. Should you require an extension beyond the 60 days from the date of this report, you must contact an underwriter at Intact Public Entities Inc. for written confirmation that the quotation is still valid.

Coverage quoted cannot be bound unless expressly agreed to in writing by an underwriter at Intact Public Entities. Intact Public Entities Inc. reserves the right to decline to bind coverage.

Your marketing representative can assist in co-ordinating your correspondence with the correct underwriter for the account should you wish a quotation extension or are requesting coverage be bound.

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>	10,000	15,000,000 Per Occurrence No Aggregate
Voluntary Medical Payments	Nil	50,000 Per Person 50,000 Per Accident
Voluntary Property Damage	Nil	50,000 Per Occurrence 50,000 Annual Aggregate
Voluntary Compensation - Employees	Nil	50,000 Each Person 250,000 Annual Aggregate
Sewer Backup	10,000 Per Claimant	Included
Wrongful Dismissal (Legal Expense – Claims Made)	5,000	250,000 Per Claim 250,000 Aggregate
Forest Fire Expense	Nil	2,000,000 2,000,000 Aggregate
Abuse Liability – Claims Made Form Retroactive Date: July 30, 2025	10,000	2,000,000 Per Claim 2,000,000 Aggregate
Retroactive Date: July 1, 2015		2,000,000 Per Claim 2,000,000 Aggregate
Errors & Omissions Liability (Claims Made Form)	5,000	15,000,000 Per Claim No Aggregate
Non-Owned Automobile Liability		15,000,000
Legal Liability for Damage to Hired Automobiles	500	250,000
Environmental Liability (Claims Made Form)	5,000	5,000,000 Per Claim 5,000,000 Aggregate

*Your deductible may be a Deductible and Reimbursement Clause (including expenses) refer to Policy Wordings

Schedule of Coverage

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

Follow Form – Excess Liability Coverage Description

(\$) Limit of Insurance

Excess Limit	10,000,000
Underlying Policy	(\$) Underlying Limit
General Liability	15,000,000
Abuse Exclusion Applies	
Errors & Omissions Liability	15,000,000
Non-Owned Automobile	15,000,000
Owned Automobile	15,000,000

Follow Form - Excess Liability*

Coverage Description

(\$) Limit of Insurance

Excess Limit	25,000,000 Occurrence
Underlying Policy	(\$) Underlying Limit
General Liability	25,000,000
Abuse Exclusion Applies	
Errors & Omissions Liability	25,000,000
Non-Owned Automobile	25,000,000
Owned Automobile	25,000,000

*Subject to Minimum Retained

Total Limit of Liability (\$) 50,000,000

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)			1,000,000	
Loss Inside the Premises (Broad Form Money & Securities)			200,000	
Loss Outside the Premises (Broad Form Money & Securities)			200,000	
Audit Expense			200,000	
Money Orders and Counterfeit Paper Currency			200,000	
Forgery or Alteration (Depositors Forgery)			1,000,000	
Computer and Transfer Fraud (Including Voice Computer Toll Fraud)			200,000	

Accident

Coverage Description	(\$)	Deductibles	(\$)	Limit of Insurance
Board Members: Persons Insured: Mayor, Deputy Mayor and Three (3) Councillors Board Members Accidental Death & Dismemberment			250,000	
Paralysis			500,000	
Weekly Income – Total Disability			500	
Weekly Income – Partial Disability			300	
Accidental Death of a Spouse while Travelling on Business			Included	
24 Hour Coverage Endorsement			Included	
Volunteers Accidental Death & Dismemberment			50,000	
Paralysis			100,000	
Weekly Income – Total Disability			500	
Weekly Income – Partial Disability			250	

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			250,000 500,000 Aggregate	

Coalition Active Cyber Policy Canada

QUOTATION

Coalition Quote Number: C-4NEV-038466-CYBER-2026-01

Compliance with applicable laws and payment of taxes and fees is the responsibility of the Named Insured, Insurance Agent, or Insurance Broker.

Subject to the terms and conditions contained herein, Coalition Insurance Solutions Canada Inc. ("Coalition") agrees to issue to the below Named Insured the following Quotation for insurance coverage:

Named Insured: Address:	Municipality of Marmora and Lake 12 Bursthall Street Marmora, ON K0K 2M0		
Policy Period:	From: July 30, 2026 To: July 30, 2027 Both dates at 12:01 A.M. at the Named Insured's Address		
Aggregate Policy Limit of Liability:	\$1,000,000	Per Event Limit of Liability:	\$1,000,000
Aggregate Retention:	\$12,500	Optional Separate Limit of Liability for Breach Response Costs:	Included
Retroactive Date:	Full Prior Acts Coverage	Continuity Date:	July 30, 2025
Policy Premium			\$5,194.00
<i>Policy Fee</i>			\$100.00
Total:			\$5,294.00
Insuring Agreement(s), Limits, Retentions, and Waiting Period			
<p>Coverage under this Policy is provided only for those Insuring Agreements for which a limit is indicated below. If no limit is shown for an Insuring Agreement, such Insuring Agreement is not provided by this Policy. The Aggregate Policy Limit of Liability shown above is the maximum amount the Insurer(s) will pay under this Policy, regardless of the number of Insuring Agreements purchased. The Aggregate Retention shown above is the most the Insured will pay towards Retentions regardless of the number of claims or events covered under this Policy.</p> <p>If the Optional Separate Limit of Liability for Breach Response Costs has been elected, then the Limit specified for the Breach Response Costs Insuring Agreement will not be subject to the Aggregate Policy Limit of Liability or the Per Event Limit of Liability.</p>			

INSURING AGREEMENTS		
FIRST PARTY COVERAGES		
ACTIVE RISK CONTROL COVERAGES	LIMIT	RETENTION
Rapid Response Services	<i>Rapid Response Services are not subject to a Retention and will not erode the Aggregate Policy Limit of Liability</i>	
Breach Response Costs	\$1,000,000	\$5,000 \$0 for computer forensic services provided by Coalition Incident Response
Ransomware and Cyber Extortion	\$1,000,000	\$5,000
Data Recovery and Computer Replacement Costs	\$1,000,000	\$5,000
BUSINESS INTERRUPTION COVERAGES	LIMIT	RETENTION
Direct Business Interruption Waiting Period: 8 hours Reduced Waiting Period: 1 hour		
• Security Failure	\$1,000,000	\$5,000
• Systems Failure	\$1,000,000	\$5,000
• Voluntary Shutdown	\$1,000,000	\$5,000
Contingent Business Interruption Waiting Period: 8 hours		
• IT Provider Security Failure	\$1,000,000	\$5,000
• IT Provider Systems Failure	\$1,000,000	\$5,000
• Non-IT Provider Security Failure	\$1,000,000	\$5,000
• Non-IT Provider Systems Failure	\$1,000,000	\$5,000
• Voluntary Shutdown	\$1,000,000	\$5,000
Reputational Harm Loss	\$1,000,000	\$5,000
Proof of Loss Preparation	\$250,000	\$5,000
CYBER CRIME COVERAGES	LIMIT	RETENTION
Funds Transfer Fraud and Social Engineering	\$250,000	\$5,000 <i>Reduced FTF Retention:</i> \$2,500
Service Fraud Including Cryptojacking	\$100,000	\$5,000
Impersonation Repair	\$250,000	\$5,000
Invoice Manipulation	\$250,000	\$5,000

THIRD PARTY LIABILITY COVERAGES		
CYBER LIABILITY COVERAGES	LIMIT	RETENTION
Network Security and Privacy Liability	\$1,000,000	\$5,000
Regulatory Actions	\$1,000,000	\$5,000
PCI Fines and Assessments	\$1,000,000	\$5,000
Funds Transfer Liability	\$1,000,000	\$5,000
TECHNOLOGY E&O AND MEDIA LIABILITY COVERAGES	LIMIT	RETENTION
Technology Errors and Omissions	N/A	N/A
Media Liability	\$1,000,000	\$5,000
ADDITIONAL BENEFITS		
Court Attendance	i. Total Limit: \$50,000 ii. Per day, per person limit: \$250	\$0
Criminal Reward	\$50,000	\$0

Prevention and Mitigation Costs: \$1,290

See Section IX. Prevention and Mitigation Costs of the Policy for details.

Endorsements and Forms at Inception

#	Name of Form or Endorsement	Coalition Reference #
	DECLARATIONS	CYCAP-00DC-1225-01
	SIGNATURE PAGE ARCH	CYCAP-00NT-000009-1225-01
	SIGNATURE PAGE HDI	CYCAP-00NT-000003-1225-02
	SIGNATURE PAGE LLOYD'S/ASPEN	CYCAP-00NT-000008-0825-01
	COALITION ACTIVE CYBER POLICY	CYCAP-00PF-1225-01
1	SERVICE OF SUIT ENDORSEMENT	CYCAP-00EN-000075-0126-01
2	QUOTA SHARE ENDORSEMENT	CYCAP-00EN-000083-0226-01
3	STATUTORY CONDITIONS ENDORSEMENT	CYCAP-00EN-000037-1225-02
4	COALITION ACTIVE INSURED – VANISHING RETENTION ENDORSEMENT	CYCAP-00EN-000040-0226-02
5	DEEPFAKE RESPONSE ENDORSEMENT	CYCAP-00EN-000044-0126-02
6	PERSONAL FUNDS FRAUD ENDORSEMENT	CYCAP-00EN-000090-0226-01
7	RENEWAL LIBERALIZATION CLAUSE ENDORSEMENT	CYCAP-00EN-000084-0226-01

Insurer(s) and Participation

Insurer	Participation
Arch Insurance Canada Ltd.	40%

HDI Global SE	30%
Lloyd's Underwriters led by AUL 1274 under Agreement No. B174010160SS25	30%
↳ AUL 1274	↳ 10%
↳ Aspen Syndicate 4711	↳ 10%
↳ AML 2001	↳ 10%

Commission: 20.00%

Conditions:

This quotation expires in 105 days or on the expiration date of the current coverage, whichever comes first.

This quotation for insurance coverage is issued based on the truthfulness and accuracy of the responses to the questions on the insurance application entered into our underwriting system, and any other materials furnished to us as part of the underwriting process, including without limitation, any supplemental applications or questionnaires.

If between the date of the quotation and the Effective Date of the proposed insurance contract, there is a material change in the condition of the Named Insured or if any notice of claim or circumstance giving rise to a claim is reported prior to the Effective Date of the proposed insurance contract, then the Named Insured must notify Coalition. Whether or not this quotation has already been accepted by the Named Insured, Coalition reserves the right to rescind this quotation as of its Effective Date or to modify the final terms and conditions of the quotation upon review of the information. Coalition also reserves the right to modify the final terms and conditions upon review of the information received in satisfaction of the aforementioned conditions.

Please note this quotation contains only a general description of coverage provided. For a detailed description of the terms, you must refer to the insurance contract itself and the endorsements listed herein.

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	10,000	RC	69,812,500
Scheduled Items	10,000		4,064,100
Coverage, Deductible and Basis of Settlement as per Schedule			
Excluded Item or Locations	Refer to Schedule		Refer to Schedule
Property Supplemental Coverage			
(Included in the Total Sum Insured unless otherwise specified in the wording)			
Building By-laws	10,000		10,000,000
Building Damage by theft	10,000		Included
Debris Removal	10,000		Included
Electronic Computer Systems			
Electronic Computer Hardware and Media	10,000		Included
Electronic Computer Systems Breakdown			Not Insured
Electronic Computer Systems – Extra Expense			Not Insured
Extra Expense Period of Restoration	10,000		90 Days
Expediting Expense	10,000		Included
Fire or Police Department Service Charges	10,000		Included
First Party Pollution Clean-up	10,000		1,500,000
Fungi and Spores	10,000		10,000
Furs, Jewellery and Ceremonial Regalia			
Ceremonial Regalia	10,000		Included
Furs and Jewellery	10,000		25,000
Inflation Adjustment	10,000		Included
Live Animals Birds or Fish	10,000		25,000
Newly Acquired Property	10,000		1,000,000
Professional Fees	10,000		Included

Property and Unnamed Locations	10,000	Included
Property Temporarily Removed Including while on Exhibition and during Transit	10,000	Included
Recharge of Fire Protection Equipment Expense	10,000	Included
Sewer Backup and Overflow	10,000	Included

Municipal & Public Administration Extension Endorsement

(In Addition to the Total Sum Insured unless specifically scheduled in the wording)

Accounts Receivable	10,000	500,000
Bridges and Culverts	10,000	50,000
Buildings Owned due to Non Payment of Municipal Taxes	10,000	100,000
Buildings in the Course of Construction Reporting Extension	10,000	1,000,000
By Laws – Governing Acts	10,000	25,000
Consequential Loss Caused by Interruption of Services		
On Premises	10,000	Included
Off Premises	10,000	1,000,000
Cost to Attract Volunteers Following a Loss	10,000	10,000
Docks, Wharves and Piers	10,000	100,000
Errors and Omissions	10,000	Included
Exterior Paved Surfaces	10,000	50,000
Extra Expense	10,000	500,000
Fine Arts		
At Insured's Own Premises	10,000	25,000
On Exhibition	10,000	100,000
Fundraising Expenses	10,000	10,000
Green Extension	10,000	50,000
Growing Plants		
Any One Item	10,000	1,000
Per Occurrence	10,000	100,000
Ingress and Egress	10,000	Included
Leasehold Interest	10,000	25,000
Master Key	10,000	25,000
Peak Season Increase	10,000	25,000
Personal Effects	10,000	25,000
Property of Others	10,000	25,000
Rewards: Arson, Burglary Robbery and Vandalism	10,000	25,000
Signs	10,000	Included
Vacant Property	10,000	1,000,000
Valuable Papers	10,000	500,000

Business Interruption		
Rent or Rental Value	10,000	500,000
Gross Revenue	10,000	150,000

Additional Endorsements
Virus and Bacteria Exclusion

Earthquake Coverage		
Earthquake Coverage	3% Minimum \$100,000	Included

- Notes Applicable to Earthquake Coverage**
1. Earthquake coverage applies to: all property insured unless it is specifically excluded. Specifically excluded property will be shown under **Changes to Your Insurance Program – Property** in this Report.
 2. Deductible is applicable to each premises.

Earthquake Aggregate – Applicable to All Provinces	"Total Sum Insured" and "all coverages" as declared to the Insurer at the time of the "earthquake".
--	---

Flood Coverage		
Flood Coverage	\$ 25,000	Included

- Notes Applicable to Flood Coverage**
1. Flood coverage applies to: all property insured unless it is specifically excluded. Specifically excluded property will be shown under **Changes to Your Insurance Program – Property** in this Report.
 2. Deductible is applicable to each premises.

Flood Aggregate – Applicable to All Provinces	"Total Sum Insured" and "all coverages" as declared to the Insurer at the time of the "flood".
---	--

Other Endorsements		
Fine Arts	10,000	39,400

(\$) Total Amount of Insurance 76,736,000
RC = Replacement Cost ACV = Actual Cash Value VAL = Valued

Schedule of Coverage

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

Equipment Breakdown (Advantage/BM31)

Coverage Description	(\$) Deductibles / Waiting Period	(\$) Limit of Insurance
Direct Damage	10,000	50,000,000 Per Accident
Extra Expense	24 Hours	500,000
Consequential Damage	10,000	50,000
Expediting Expense		Included
Hazardous Substances		500,000
Ammonia Contamination		500,000
Water Damage		500,000
Professional Fees		500,000
Interruption by Civil Authority		30 days
Errors and Omissions		500,000
Loss of Data		100,000
Selling Price		Included
By-Law Cover		Included
Off Premises Mobile Object		25,000
Brands and Labels		250,000
Environmental "Green" Coverage		250,000
Service Interruption		Included Within 2500 metres
Contingent Business Interruption	24 Hours	25,000
Public Relations Coverage		10,000
Loss of Profits	24 Hours	150,000
Gross Rents	24 Hours	500,000

Schedule of Coverage

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

Owned Automobile

Coverage Description	(\$) Deductibles	(\$) Limit of Insurance
Liability		
Bodily Injury		15,000,000
Property Damage		Included
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	VRS	Included

Endorsements

Fire Department Vehicles		Included
Notice of Cancellation		90 Days
Replacement Cost		Included
#5 - Permission to Rent or Lease Automobiles and Extending Coverage to Specified Lessee(s)		Included
#20 - Coverage for Transportation Endorsement		1,200/Occ
#21B - Blanket Fleet Coverage		No Annual Adjustment
#32 - Use of Recreational Vehicle by Unlicensed Operators		Included
#44R - Family Protection Coverage		2,000,000
#47R - Optional accident benefits coverage & priority of payment		Included

* This policy contains a partial payment of loss clause.

A deductible applies for each claim except as stated in your policy.

Account Premium

Prior Term	Total Annual Premium (Excluding Taxes Payable)	\$ 208,823	Total Annual Premium (Excluding Taxes Payable)	\$ 227,291
------------	---	------------	---	------------

*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

	Expiring Program Term	Renewal Program Term
	_____	_____
Casualty		
General Liability	\$ 37,345	\$ 37,345
Errors and Omissions Liability	3,500	3,500
Non-Owned Automobile Liability	150	150
Environmental Liability	4,500	4,500
Crime	1,492	1,492
Board Members Accident	1,001	1,001
Volunteers' Accident	150	150
Conflict of Interest	300	300
Legal Expense	1,500	1,515
Cyber	5,194	5,194
Property		
Property	94,726	112,360
Equipment Breakdown	5,518	6,338
Automobile		
Owned Automobile	48,447	48,446
Excess		
Follow Form- 1 st layer	2,500	2,500
Follow Form – 2 nd layer	2,500	2,500
Total Annual Premium	\$ 208,823	\$ 227,291
(Excluding Taxes Payable)		

Changes to Your Insurance Program

For full details with respect to coverage, exclusions, conditions and limitations refer to the policy wordings. Please be advised of the following changes to your insurance program that now apply:

Property Policy

Building Values Increased

- Building values have been increased by 4% in order to reflect inflationary trends except to those recently inspected.

Contractors Equipment (Owned or Leased)

- Currently we insure equipment (owned or leased) primarily on Replacement Cost regardless of age. The following changes will apply at renewal:
 - Blanket Replacement Cost will only be available on equipment 5-years or newer.
 - Contractors Equipment aged 6 to 15 years will be scheduled, and replacement cost will only be offered if Contractors Equipment reflects today's Market Prices.
 - Anything older than 15-years will be amended to Actual Cash Value.

Automobile Policy

- As we transition to a new system, Auto Policy documents and Liability Slips will have a 'new' policy number adding the prefix "FM" (FMA200093). Please note Broker Statements will continue to show A200093.
- At Renewal, OPCF #47R - Optional accident benefits coverage & priority of payment Endorsement will be added to the Auto Policy.

General Conditions and Cancellation Clause Updates

- We have reviewed and made changes to ensure the cancellation clauses in all of our wordings will be the **same** for all coverage/lines of business/policies we issue for a client - E.g. the Insured can cancel anytime, the Insurer can cancel when 15 days notice of cancellation is for nonpayment of premium and the specified number of days number of days shown in the appropriate cancellation clause for any other reason (typically 90 days). **Please refer to your policy wordings for full details.**

General Conditions Update

- Where there were 'conditions' within a specific wording, we have clarified that there is any conflict between those conditions and any conditions as shown in Form number GNGX3569 (General Conditions applicable to Ontario, New Brunswick, Nova Scotia, Prince Edward Island and Newfoundland) or GNGX3755 (General Conditions applicable to British Columbia, Alberta, Manitoba, Northwest Territories, Nunavut, Saskatchewan and Yukon), only the conditions found in GNGX3569 or GNGX3755 shall prevail.

Program Options

Intact Public Entities offers a comprehensive insurance program. Outlined below are the program options, followed by your current coverage highlights.

Crime Coverage – Other Optional Coverages

- Other Optional Coverages are also available. See attached Crime Cover Options page for further details.
- Quote is available on request (completed application is required).

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.

Property Coverage – Income Replacement

- Income can change from year to year so it is important to annually review your Business Interruption needs.
- Higher limits or Optional Coverages to protect your income are available.
- All income producing facilities need to be considered (e.g. arenas, pools, libraries, community halls etc.).

Drone (UAV) Coverage

- Property and/or Liability Cover may be available for your Drone (UAV)
- Application required to quote.
- For Coverage information refer to the Drone (UAV) Coverage Highlight Sheet.



Description of Coverage

IPE offers a Comprehensive Insurance Program to meet your needs.

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

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

The information provided by Intact Public Entities Inc. is intended to provide general information 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. Intact Design® is a registered trademark of Intact Financial Corporation. All other trademarks are properties of their respective owners. TM & © 2025 Intact Public Entities Inc and/or its affiliates. All Rights Reserved.

Municipal Liability Coverage Highlights

Overview

We are specialists at insuring Municipal & Public Administrations. Our liability wording has been specially designed to meet the unique needs of these types of risks.

Coverage

- Limits up to \$50,000,000 Available.
- Occurrence coverage with No General Aggregate.
- Territory – World-wide for all coverage.
- Products and Completed Operations – liability arising out of the Insured's operations conducted away from the Insured's premises once those operations have been completed or abandoned.
- Bodily Injury including coverage for assault and battery.
- Personal Injury coverage - broad coverage (including advertising coverage) for acts that violate or infringe on the rights of others.
- Liquor Liability for bodily injury or property damage imposed upon an Insured by a Liquor Liability Act.
- Blanket Contractual for liability assumed by the Insured in contracts, whether reported to the Insurer or not.
- Products Liability - legal liability incurred by an Insured because of injury or damage resulting from a product's exposure.
- Professional/Malpractice Liability including for bodily injury or property damage from professional exposures.
- Employers Liability providing coverage for liability to employees for work-related bodily injury or disease, other than liability imposed on the Insured by a workers compensation law.
- Sewer backup Liability
- Watercraft Liability - full coverage with no restrictions.
- Tenants legal liability
- Cross Liability
- Broad Definition of Insured.

Common Endorsements

In addition to the base wording, we have many optional endorsements to tailor coverage for individual accounts including:

- Wrongful Dismissal (Legal Expense)
- Forest Fire Expense
- Marina Liability Extension
- Sexual Abuse Therapy and Counselling Extension for long term care homes.
- Other endorsements specifically crafted for a particular exposure.

Coverage is Provided for Unique Exposures

- Products and Completed Operations Aggregate Limit may come into play for exposures such as road maintenance, snow removal, garbage collection / waste disposal, street cleaning or other duties that the Insured Municipality has to perform on behalf of third parties.
- Assault and battery coverage is imperative when there are security exposures (e.g. police).
- Products exposures such as utilities (e.g. water) are covered.
- Full Malpractice including Medical Malpractice as well as professional exposures are covered.
- Professional exposures include those such as medical, engineering, design errors or building inspection operations.

Municipal & Public Administration Errors and Omissions Liability Coverage Highlights

Municipal & Public Administration Errors and Omissions Insurance

Municipal & Public Administration Errors and Omissions Insurance (E&O) Coverage protects risks from civil litigation caused by allegations of professional negligence or failure to perform professional duties. E&O focuses on providing coverage when there is financial loss to a third party (rather than bodily injury or property damage as general liability does).

Features

Limits	Typically limits follow that of our Liability. We have the availability to offer up to \$50,000,000.
Defence Costs	Over and above the Limit of Insurance. Whether a potential claim is baseless, or not, mounting legal expense can have serious monetary consequences for an Insured.
No Annual Aggregate	With higher out of court settlements and increased damage awards, large or even a series of small claims can quickly erode an annual aggregate limit.
Claims Made Policy	Pays for claims occurring and reported during the policy period. Our policy provides retroactive coverage (no date need be specified) and stipulates that a claim is first known only when written notice is first received.
Claims Definition	The definition of claim also includes arbitration, mediation or alternative dispute resolution proceedings.
Insured Definition	Includes Councilors, Statutory Officers, Council Committees, Firefighters, Employees and Volunteers.

Coverage Is Provided For Unique Exposures

Insurance	No exclusion for failure to procure or maintain adequate insurance bonds or coverage (e.g. construction projects).
Benefit Plans	Errors or omissions in administering Employee Benefit Plans are covered.
Misrepresentations	Municipal governments are required to provide information with respect to local matters and must ensure the information which is provided is accurate, true and not misleading. Our definition of a Wrongful Act covers misstatements or misleading statements
Other Specialists and Services	Covers errors or omissions when they are rendered in connection with operations that are typical of public sector such as those of building inspections, zoning, planning, developing or regulating by-laws. Officials and employees acting in good faith are often times the subject of lawsuits.

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.

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.

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.

Board Members' (Including Councillors') Accidental Death and Dismemberment Coverage Highlights

D&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/Chiropodist	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
-----------------	---------

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
--	----------

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
---	----------

Seatbelt Dividend

10% of Principal Sum	\$25,000
----------------------	----------

Funeral Expense

Benefit for loss of life	\$10,000
--------------------------	----------

Identification Benefit

Benefit for loss of life \$5,000

Eyeglasses, Contact Lenses and Hearing Aids

When Insured requires these items due to an accident. \$3,000

Convalescence Benefit – Per Day

Insured Coverage \$100

One Family Member Coverage \$50

Workplace Modification Benefits

Specialized equipment for the workplace. \$5,000

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

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.

Volunteers' Accidental Death and Dismemberment Coverage Highlights

AD&D and Paralysis Limits

Accidental Death or Dismemberment	\$50,000
Paralysis Coverage – 200% of Accidental Death and Dismemberment Limit	\$100,000

Weekly Indemnity

Total Loss of Time	\$500
Partial Loss of Time	\$250

† Volunteer must be gainfully employed immediately prior to an accident for weekly indemnity benefits

Accident Reimbursement - \$15,000

Chiropractor	Crutches†
Podiatrist/Chiropodist	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	Semi Private or Private hospital room‡

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

Dental Expenses

Dental Expenses	\$5,000
-----------------	---------

Occupational Retraining – Rehabilitation

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

Repatriation

Repatriation Benefit (expenses to prepare and transport body home)	\$15,000
--	----------

Dependent Children – Per Child

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

Transportation/Accommodation (When Treatment Is Over 100km From Residence.)

Insured Coverage	\$1,500
Family Member	\$15,000

Home Alteration and Vehicle Modification

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

Seatbelt Dividend

10% of Principal Sum when proof of wearing a seatbelt.	\$5,000
--	---------

Funeral Expense

Benefit for loss of life.	\$10,000
---------------------------	----------

Identification Benefit

Transportation and accommodation costs for family member to identify Insured's remains.	\$5,000
---	---------

Eyeglass, Contact Lenses and Hearing Aids

When Insured requires these items due to an accident.	\$3,000
---	---------

Convalescence Benefit – Per Day

Confined to hospital.	\$100
Outpatient.	\$ 50

Workplace Modification Benefits

Specialized equipment for the workplace.	\$5,000
--	---------

Aggregate Limit

Aggregate Limit only applicable when 2 or more volunteers are injured in same accident.	\$ 1,000,000
---	--------------

Additional Information

-
- Loss of life payments up to 365 days from date of Accident 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.
 - Coverage is afforded to the Volunteer only when they are 'On Duty'.

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).

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 a Per Claim 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.).

The information provided by Intact Public Entities Inc. is intended to provide general information 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. Intact Design® is a registered trademark of Intact Financial Corporation. All other trademarks are properties of their respective owners. TM & © 2023 Intact Public Entities Inc and/or its affiliates. All Rights Reserved.

Property Coverage Highlights

Overview

Property insurance is about planning for the unexpected and protecting your physical assets in order to minimize your business disruption should a loss occur. It is important that your property insurance includes broad coverage to protect these assets (e.g. buildings and other property you own, lease or are legally liable for) from direct physical loss.

We will work closely with you to customize a property coverage solution. We cover a wide variety of property, including buildings, inventory and supplies, office furniture and fixtures, computers, electronics, equipment (including unlicensed mobile equipment, maintenance and emergency equipment) and other unique property.

The IPE property wording is flexible and adaptable. Your policy will be comprised of a Base Property Wording and a Municipal & Public Administration Extension of Coverage Endorsement as well as any miscellaneous or specific endorsements to tailor coverage to meet your needs.

Features and Benefits

Features and Benefits include:

- Coverage is typically written on an all-risk basis including replacement cost.
- Our standard practice is to write property on a Property of Every Description (POED) or blanket basis, however, coverage can be scheduled separately if required.
- We have two Deductible Clauses: 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 IPE).
- Worldwide Coverage
- Unlicensed Equipment (e.g. Contractors Equipment): Automatically includes Replacement Cost as the basis of settlement up to five years in age. For years 6 to 15 coverage will be amended to scheduled, Replacement Cost value. Any Contractors Equipment over 15 years will be amended Actual Cash Value (ACV) or Valued basis if required (applicable only if the Insured owns the unlicensed equipment).
- Flood and Earthquake coverage are available.

Supplemental Coverage Under the Base Property Wording

The Base Property Wording automatically includes numerous Supplemental Coverages such as:

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

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

Municipal & Public Administration Extensions of Coverage Endorsement

Each Extension of Coverage has an individual Limit of Insurance and 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).

- Accounts Receivable
- Bridges and Culverts
- Building Coverage Owned Due to the Non Payment of Municipal Taxes – *Named Perils Coverage applies.*
- Building(s) in the Course of Construction Reporting Extension
- By Laws – Governing Acts
- Consequential Loss caused by Interruption of Services
- Cost to Attract Volunteers Following a Loss
- Docks, Wharves and Piers
- Errors and Omissions
- Exterior Paved Surfaces
- Extra Expense
- Fine Arts at Own Premises and Exhibition Site
- Fundraising Expenses
- Green Extension
- Growing Plants
- Ingress and Egress
- Leasehold Interest
- Master Key
- Peak Season Increase
- Personal Effects
- Property of Others
- Rewards: Arson, Burglary, Robbery and Vandalism
- Signs
- Vacant Properties – *Named Perils Coverage applies on an Actual Cash Value basis.*
- Valuable Papers

Equipment Breakdown Advantage Highlights

Overview

Property policies typically exclude losses that Equipment Breakdown Insurance is designed to cover.

Equipment Breakdown Coverage insures against losses (property damage and business interruption) resulting from 'accidents' (as defined in the wording) to various types of equipment such as pressure, mechanical, electrical and pressure equipment. Coverage also extends to electronic equipment for 'electronic circuitry impairment'. Coverage typically extends to production machinery unless specifically excluded.

Features

Coverage is extended to pay for:

Property Damage: The cost to repair or replace damaged equipment or other covered property, including computers, due to a covered accident.

Business Income: The loss of business income due to an interruption caused by a covered accident from the date of loss until such equipment is repaired or replaced or could have been repaired or replaced plus additional time to allow your business to become fully operational.

Extra Expense: Additional costs (e.g., equipment rental) you incur after a covered loss to maintain normal operations.

Expediting Expenses: The cost of temporary repairs or to expedite permanent repairs to restore business operations.

Service Interruption: Business income and extra expense resulting from a breakdown of equipment owned by a supplier with whom the Insured has a contract to supply a service. If there is no contract, the equipment must be within 2500 metres of the location.

Data Restoration: The restoration of data that is lost or damaged due to a covered loss.

By laws: The additional costs to comply with building laws or codes.

Other Coverage: Spoilage, Hazardous Substances, Ammonia, Water damage, Professional Fees, Errors and Omissions, Newly Acquired Locations or Civil Authority

Coverage Automatically Includes:

Microelectronics Coverage: Provides insurance when physical damage is not detectable or when firmware or software failure causes non-physical damage. Triggered when covered equipment suddenly stops functioning as it had been and that equipment or a part containing electronic circuitry must be replaced.

Service Interruption: Pays for business interruption and extra expense when your cloud computing service provider experiences an outage due to an equipment breakdown.

Off Premises Objects: Extends coverage to transportable equipment anywhere in North America.

Brands and Labels: Pays for the cost of removing labels or additional cost of stamping salvaged merchandise after a loss.

Equipment Upgrade: Pays for any increase in the replacement of new equipment that is capable of performing the same functions that may include technological improvements, 25% max of \$250,000.

Selling Price: Pays for regular cash selling price at the time of loss of such manufactured products or merchandise at the location

Other Benefits

Public Relations Coverage: (when business income coverage is purchased other than extra expense) pays for public relations assistance to help manage your reputation that may be damaged by business interruption or data loss.

Contingent Business Interruption: (when business income coverage is purchased other than extra expense) pays for Business Income resulting from a covered accident to property not owned, operated or controlled by the Insured.

Additional Information

Intact automatically provides inspection services for boilers and pressure vessels to satisfy the provincial inspection requirements on our behalf.

Cyber Insurance



coalitioninc.com



CYBER INSURANCE REIMAGINED

Introducing the most innovative and comprehensive coverage available.

We found existing cyber insurance policies lacking, so we created our own. Full limits, enhanced business interruption cover, protection from physical cyber attacks, computer replacement coverage (an industry first — only available through Coalition), and more.



3rd Party Security and Privacy

Network and Information Security Liability	We pay for the costs of defence and damages from your liability to a 3rd party resulting from a failure in your security, a data breach, or a privacy violation.
Regulatory Defence and Penalties	We pay for the costs of defence and damages from your liability to a 3rd party for regulatory fines and penalties resulting from a failure in your security or data breach (subject to applicable law).
PCI Fines and Assessments	We pay for the costs of defence and damages from your liability to a 3rd party for PCI fines and assessments resulting from a failure in your security or data breach.
Funds Transfer Liability	We pay for the costs of defence and damages from your liability to a 3rd party for fraudulent transfers of funds due to another party resulting from a failure in your security.

Technology and Media Professional Liability












Technology Errors & Omissions	We pay for the costs of defence and damages from your liability to a 3rd party when the failure of your technology service or product is the cause of loss.
Multimedia Content Liability	We pay for the costs of defence and damages from your liability to a 3rd party for multimedia wrongful acts (such as infringement, defamation, piracy, among others).

Cyber Crime





Funds Transfer Fraud, Personal Funds Fraud, and Social Engineering	We pay for funds transfer losses you incur from a failure in your security or social engineering.
Service Fraud Including Cryptojacking	We pay for the additional amounts you're billed by a cloud or telephony provider when you incur fraudulent charges.
Phishing	We pay the costs your customers incur when they're victims of a phishing attack impersonating you as well as costs related to preventing and mitigating such incidents.
Invoice Manipulation	We pay for invoices you're unable to collect as a result of your customer being tricked into sending payment to fraudsters.

Coalition, Inc. · 1160 Battery Street, Suite 350, San Francisco, CA 94111 · help@coalitioninc.com
 Insurance products underwritten by Coalition Insurance Solutions, Inc. (CA License # 0L76155)
 Copyright © 2020. All rights reserved. Coalition and the Coalition logo are trademarks of Coalition, Inc. or its affiliates.
 TM & © 2022 Intact Public Entities Inc. and/or its affiliates. All Rights Reserved.

Event Response

 Breach Response Services	Coalition's team of security experts is available 24/7/365 to help you quickly and efficiently respond to an incident. Better yet -you don't need to pay a retention and use of Coalition's breach response services doesn't erode your policy limit.
 Breach Response Costs	We pay for the costs to respond to a breach and help you recover, including incident response, customer notification, credit monitoring, and legal costs.
 Crisis Management & Public Relations	We pay for the costs to respond to an incident including public relations experts, media purchases, and voluntary stakeholder notification costs.
 Ransomware and Cyber Extortion	We cover the costs to respond to an extortion incident, as well as money, securities, and even virtual currencies paid.
 Direct and Contingent Business Interruption, and Extra Expenses from Security Failure and Systems Failure	We cover financial losses resulting from a failure in your security, data breach, and even systems failure, as well as the extra expenses you incur to bring your company back online.
 Proof of Loss Preparation Expenses	We will pay for an accounting firm to help you document your lost income and additional expenses from a disruption in your computer network from a security failure or systems failure.
 Digital Asset Restoration	We pay for the costs to replace, restore, or recreate your digital assets that are damaged or lost following a failure of your security, such as a ransomware attack.
 Computer Replacement and Bricking	We cover the costs to replace computer systems whose integrity has been permanently altered by malware.
 Reputational Harm Loss	We cover financial losses resulting from an adverse publication concerning a security failure, data breach, or cyber extortion you've suffered that affects your customers or clients.
 Court Attendance	We cover your reasonable costs and expenses when we request you to attend a trial, hearing, deposition, mediation, arbitration, or other proceeding relating to the defence of any claim.
 Criminal Reward	We will pay a reward for information that leads to the arrest and conviction of anyone who commits, or tries to commit, an illegal act related to your coverage under our policy.

Coverage by Endorsement

 Bodily Injury & Property Damage - 1st Party	In the event of a security failure (i.e., physical cyber attack), we'll even cover losses resulting from bodily injury or damage/impairment to your tangible property, as well as damages resulting from any liability you may have to a 3rd party, including regulatory fines & penalties and pollution liability.
 Bodily Injury & Property Damage - 3rd Party	We pay for the costs of defence and damages from your liability to a 3rd party when a failure in your security results in physical damage or injury.
 Pollution	We pay for the costs of defence and damages from your liability to a 3rd party when a failure of your security results in release of pollutants.
 Reputation Repair	We enhance Crisis Management and Public Relations coverage by paying for advertising and media purchases and consulting costs to help you preserve customer confidence and protect your brand.

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. Refer to Owned Automobile Replacement Cost Coverage Highlights page for details on Replacement Cost Coverage.

Additional Information

Blanket Fleet Endorsement:

- Coverage may be provided on a blanket basis under the 21B – Blanket Fleet Endorsement. When this endorsement is attached to the policy, 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.

For a list of vehicles quoted, refer to Exhibit "B".

Owned Automobile Replacement Cost Coverage Highlights

Overview

The Replacement Cost Endorsement if attached to your automobile policy amends Section 7 'Loss or Damage Coverages' of the policy to remove our right to deduct depreciation in the event of a loss.

Coverage under this endorsement is as follows:

We will pay:

- the cost to repair the automobile with material of like kind and quality
- In the event of constructive or total loss:
 - the cost of **replacing the automobile** with a new automobile of the same make and model, similarly, equipped **if you are the original purchaser** and the automobile was new at the time of delivery;
 - **the actual price paid by you** for the automobile and its equipment or actual cash value whichever is greater:
 - i) **if the automobile was not new** at the time of purchase, or
 - ii) **if you are not the original purchaser**, or
 - for **fire trucks over 20 years but not exceeding 25 years, the actual price paid by you** for the automobile and its equipment or actual cash value whichever is greater.

The following conditions apply:

- coverage only applies to owned light and heavy commercial automobiles, licensed contractor equipment and trailers that are **20 years old or newer** and **for fire trucks over 20 years but not exceeding 25 years as stipulated above**
- coverage does not apply to any automobiles branded rebuilt
- coverage does not apply to any automobiles insured on an agreed value basis

Important Information

- Replacement Cost Coverage is no longer available for Private Passenger Vehicles and Miscellaneous Vehicles
- Please refer to the endorsement wording for complete details of coverage.
- When providing us with details of additional or substituted vehicles, please advise us of the purchase price and whether the vehicle was purchased new or used.

Commercial Follow Form Excess Liability Coverage Highlights

Overview

Excess liability coverage provides an additional limit of insurance coverage over and above the limits of insurance afforded under the applicable underlying insurance. An excess policy offers you additional insurance protection over and above the limits of your underlying policy. Example if your underlying policy has an occurrence limit, an excess policy can provide additional protection in event of a catastrophic loss. It can provide added protection if an aggregate limit on an underlying policy has been exhausted.

The follow form excess policy typically “follows” the insuring agreements, exclusions, and conditions of the underlying policy. This means that we not only provide additional limits of liability over the primary liability policy, but such coverage matches the underlying policy (except in instances where an endorsement has been attached amending coverage).

We offer a layered structure when writing excess coverage. We provide **primary** insurance policies to a maximum limit of \$15,000,000 on the casualty policies (Liability, E&O, Miscellaneous Professional Including Bodily Injury or Claims Made Malpractice coverage (depending on your policy), Non Owned Automobile and Owned Automobile including garage coverage).

We have the ability to provide excess coverage over all classes of business where the primary policy is written by Intact Public Entities. We also have the capacity to provide you with exceptionally high excess limits to meet your needs.

Coverage Specifics

- Coverage will attach in the event of exhaustion of underlying insurance (unless specifically shown in your policy documents).
- This coverage is subject to the same terms, definitions, conditions, exclusions and limitations of the applicable underlying insurance (except as otherwise stated in your policy). This feature provides the flexibility to provide excess limits over a number of different types of policies.
- Our Declaration Pages/Schedules of Coverage clearly identify underlying coverages that the excess coverage is written over.
- Underlying insurance is required to be maintained in full force and effect for excess coverage to apply.
- Prior and Pending Litigation is expressly excluded from coverage.
- Incident is a defined term and means an occurrence, accident, offence, act, or other event, to which the underlying insurance applies.
- S.P.F. 7, Standard Excess Automobile policy or the applicable form applies for any automobile coverage.
- Where an aggregate limit is stated in the Declarations pages, it will apply separately to each consecutive annual period and to any remaining period of less than twelve (12) months.
- Coverage can be tailored to your individual circumstances by way of endorsements.



Program Options Highlights of Coverage

IPE offers a Comprehensive Insurance Program to meet your needs.

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

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

The information provided by Intact Public Entities Inc. is intended to provide general information 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. Intact Design® is a registered trademark of Intact Financial Corporation. All other trademarks are properties of their respective owners. TM & © 2023 Intact Public Entities Inc and/or its affiliates. All Rights Reserved.

Crime Coverage Options

Extortion Coverage (Threats to Persons and Threats to Property)

Coverage for both 'Threats to a Person' and 'Threats to Property' are sold together with a separate limit of insurance applying to each.

Threats to Person:

- Coverage responds when a threat is communicated to the Insured to do bodily harm to a director, officer or partner of the Insured (or a relative) when these persons are being held captive and the captivity has taken place within Canada or the U.S.A.

Threats to Property:

- Coverage responds when a threat is communicated to the Insured to do damage to the premises or to property of the Insured is located in Canada or the U.S.A.

Pension or Employee Benefit Plan Coverage

Coverage is for loss resulting directly from a dishonest or fraudulent act committed by a fiduciary (a person who holds a position of trust) in administering a pension or employee benefit plan. Coverage is provided whether the fiduciary is acting alone or in collusion with others. Fiduciary relationships may be created by statute however; individuals may also be deemed fiduciaries under common law.

Residential Trust Fund Coverage (for Select Classes of Business Only)

- Covers loss of property (money, securities or other property) belonging to a resident when it is held in trust by a residential facility. Coverage is for loss directly attributable to fraudulent act(s) committed by an employee of the facility whether the employee was acting alone or in collusion with others.
- A residential facility comprises a wide range of facilities and includes any residential facility operated for the purpose of supervisory, personal or nursing care for residents.
- Coverage stipulates that the 'resident' must be a person who is unable to care for themselves (this could be due to age, infirmity, mental or physical disability).
- When a resident is legally related to the operator of the residential facility, coverage is specifically excluded.

Credit Card Coverage

Coverage is for loss from a third party altering or forging a written instruction in connection with a corporate credit card issued to an employee, officer or partner.

Client Coverage (Third Party Bond)

Coverage is extended to provide for theft of a clients' property by an employee (or employees) of the Insured.

Fraudulently Induced Transfer Coverage

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 has transferred, paid or delivered money or securities to this third party.

Fraudulently Induced Transfer Endorsement 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.

Drone (UAV) Coverage Highlights

Overview

- Liability or property policies can be enhanced with endorsements to cover Drones. Coverage may be available when operators are in compliance with current regulations.
- Coverage offered is intended to close the gap in liability and property insurance because of aviation exclusions.
- Coverage Territory is limited to Canada only for both property and liability coverage.
- Below are the highlights of coverage, please refer to your wordings for more specific information.

Property Coverage

- Property All Risk Coverage including electrical and mechanical breakdown for the Drone and Equipment if specifically scheduled.
- Basis of settlement options include: Replacement Cost, Valued Amount or Actual Cash Value.
- **In addition to the standard property exclusions the following exclusions there are also drone specific exclusions including:**
 - Drones being rented to, leased to or lent to others.
 - Drones not being operated in compliance with the manufacturer's specifications
 - Hijacking or unauthorized control of the Drone or Equipment.
 - A criminal, dishonest or willful act or omission of the Insured or someone drone was entrusted to.
 - Theft or attempted theft from unlocked vehicle.
 - Failure to comply with any statute, permit, rule, regulation or any requirement for qualification to operate the Drone or the equipment.
 - Mysterious disappearance after commencement of a flight unless Drone remains unrecovered for 30 days.
 - Unmanned watercraft is expressly excluded

Liability Coverage

- We will follow the liability limit up to \$15,000,000, when operators meet Transport Canada regulations.
- Drones and their attached equipment when scheduled within the endorsement.
- Warranty for Drone Battery storage.
- **In addition to the standard exclusions within the Liability wording, the following exclusions there are also drone specific exclusions including:**
 - Invasion of privacy exposures.
 - Fines or penalties from use or operation of a drone.
 - Renting, leasing or use of a drone without a pilot.
 - Unmanned watercraft.

Important Information

While our endorsements are primarily designed to offer coverage for Drones 25kg or less, we may be able to offer coverage for those falling outside of these parameters through our general aviation market.

EXHIBIT “A”

Estimate of Values

The information contained herein is confidential, commercial, financial, scientific and/or technical information that is proprietary to Intact Public Entities Inc. and cannot be disclosed to others. Any such disclosure could reasonably be expected to result in significant prejudice to the competitive position of Intact Public Entities Inc., significant interference with its competitive position and/or cause it undue loss. TM & © 2023 Intact Public Entities Inc. and/or its affiliates. All Rights Reserved.



MINUTES

Council Meeting

Tuesday, June 16, 2026 @ 5:30 PM
Hybrid - Council Chambers/YouTube

COUNCIL PRESENT: Mayor Jan O'Neill
Deputy Mayor Mike Stevens
Councillor Eric Daoust
Councillor Ron Derry

STAFF PRESENT: CAO/Deputy Clerk John Connolly
Municipal Clerk Kristen M^cConnell
Municipal Treasurer Nancy Sinclair
Manager of Parks & Recreation/Facilities Jeff Young
Interim Fire Chief Mike Levi

1. CALL TO ORDER/LAND ACKNOWLEDGEMENT

1.1. Mayor O'Neill called the meeting to order at 5:30 p.m. with the land acknowledgement.

2. APPROVAL OF AGENDA

2.1. Agenda of the Regular Meeting of the Council of the Municipality of Marmora and Lake for Tuesday, June 16, 2026.

MOTION2026-233

Moved by Councillor Eric Daoust
Seconded by Councillor Ron Derry

THAT the Agenda for the Regular Meeting of the Council of the Municipality of Marmora and Lake for Tuesday, June 16, 2026, be approved as presented.

Carried

3. DECLARATION OF PECUNIARY INTEREST

4. MAYOR'S REPORT

4.1. The Mayor announced her attendance at the following:

- June 2 - Planning and Regular Meetings of Council
- June 3 - Habitat for Humanity Ground-Breaking Ceremony beside St. Paul's Anglican Church
- June 8-10 - aPHa Conference in Toronto

- June 12 - Lions Club Country Jamboree Opening Ceremonies
- June 14 - Certificate Presentation to Maureen O'Connor, recipient of the Archbishop Francis J. Spence Catholic Teacher of the Year Award
- June 16 - Hastings County Finance, Property & Personnel, and Hastings Local Housing Corporation Committee Meetings

5. PUBLIC MEETINGS

6. DELEGATIONS (15 MINUTES MAXIMUM)

7. PUBLIC INPUT (3 MINUTES MAXIMUM)

- 7.1. Chantal Sirois spoke to item 9.1 on the agenda, offering clarification about the history of the property and related issues, stating that she brought attention to a gross/manifest error in the preparation of the assessment roll for her property (45 McGregor Lane) to municipal staff back in 2017.
- 7.2. Ruth Bonter spoke to item 9.5, stating that the issues with congestion at the end of Booster Park Road are a temporary, seasonal issue (approximately 4-6 weeks during the peak summer tourist season). She expressed concerns about changes being made that will result in significant/on-going costs to the taxpayers, and recommended adding gravel to the ditches and new signage.

8. ADOPTION OF MINUTES

- 8.1. Minutes of the Regular Meeting of the Council of the Municipality of Marmora and Lake held Tuesday, June 2, 2026.

MOTION2026-234

Moved by Councillor Eric Daoust
Seconded by Councillor Ron Derry

THAT the foregoing minutes of the Regular Meeting of the Council of the Municipality of Marmora and Lake held Tuesday, June 2, 2026, be approved as presented.

Carried

9. STAFF REPORTS

- 9.1. Ashley Pressick, Tax & Accounts Payable Clerk
Re: Request for Reduction of Taxes

MOTION2026-235

Moved by Councillor Eric Daoust
Seconded by Councillor Ron Derry

THAT Council receive this "Request for Reduction of Taxes for 45 McGregor Lane" report, dated June 16, 2026;

AND FURTHER THAT Council approve the request of Daniel Roffey and Chantal Sirois for a reduction of taxes for the years 2025 and 2024, in the total amount of \$1,160.17, for 45 McGregor Lane, as per Section 358 of the Municipal Act, 2001.

Carried

- 9.2. Kristen M^cConnell, Municipal Clerk
Re: Council Vacancy

MOTION2026-236

Moved by Councillor Ron Derry
Seconded by Councillor Eric Daoust

THAT Council accept this “Declaration of and Options for Council Vacancy” report, dated June 16, 2026;

THAT Council declare one (1) Councillor office, previously filled by Councillor Lakatos, vacant for the Council of the Municipality of Marmora and Lake;

AND FURTHER THAT Council direct staff to proceed with Option 1, to fill the vacant Council office by appointing a candidate from the 2022 Municipal Election.

Carried

- 9.3. Jeff Young, Manager of Parks & Recreation/Facilities
Re: Arena Floor Replacement Tender

MOTION2026-237

Moved by Councillor Ron Derry
Seconded by Councillor Eric Daoust

THAT Council accept this “Removal, Supply and Install of Rubber Flooring for Dr. Hamilton Crawford Memorial Arena” report, dated June 16th, 2026;

AND FURTHER THAT Council award the contract to Advantage Sport to remove the existing flooring, supply and install new MaxFlor+ 10mm, with 3mm Wear Layer, rubber flooring on the first floor of the arena.

Carried

- 9.4. Jeff Young, Manager of Parks & Recreation/Facilities
Re: Town Hall Entrance Repairs

MOTION2026-238

Moved by Councillor Ron Derry
Seconded by Deputy Mayor Mike Stevens

THAT Council accept this "Town Hall - Front Entrance Repairs" report, dated June 16, 2026;

AND FURTHER THAT Council direct staff to remove the existing staircase, replace the existing balcony, and conduct other remedial repairs to the front entrance to address its current needs while retaining the building's aesthetic moving forward.

Carried

- 9.5. John F. Connolly, CAO/Deputy Clerk
Re: Booster Park Road Allowance Update

MOTION2026-239

Moved by Councillor Eric Daoust
Seconded by Councillor Ron Derry

THAT Council receive the "Update: Request for Temporary Access – Booster Park Road for Boat Launch" report, dated June 16, 2026;

THAT Council direct staff to pause discussions on opening up the Booster Park Road allowance;

AND FURTHER THAT Council direct staff to develop a traffic strategy and parking plan for Booster Park, and the surrounding area, to be included in 2027 budget deliberations.

Carried

- 9.6. John F. Connolly, CAO/Deputy Clerk
Re: CAO Status Update June 2026

MOTION2026-240

Moved by Councillor Eric Daoust
Seconded by Councillor Ron Derry

THAT Council receive this "CAO Status Update June 2026" report, dated June 16, 2026, for information.

Carried

10. COMMITTEE/BOARD REPORTS

11. CORRESPONDENCE FOR DIRECTION

- 11.1. Marmora Agriculture Society
Re: Declaration of Municipal Significance Request - Food Festival

MOTION2026-241

Moved by Councillor Eric Daoust
Seconded by Councillor Ron Derry

THAT the Council of the Municipality of Marmora and Lake declare the Marmora Agriculture Society's Food Festival event of municipal significance.

Carried

- 11.2. Central Hastings Support Network
Re: Minutes of April 30, 2026

MOTION2026-242

Moved by Deputy Mayor Mike Stevens
Seconded by Councillor Ron Derry

THAT Council receive the minutes for information.

Carried

- 11.3. Eastern Ontario Wardens' Caucus
Re: June 2026 Newsletter

MOTION2026-243

Moved by Councillor Eric Daoust
Seconded by Councillor Ron Derry

THAT Council receive the newsletter for information.

Carried

- 11.4. Building Inspection Services Board
Re: May 2026 Report

MOTION2026-244

Moved by Councillor Ron Derry
Seconded by Councillor Eric Daoust

THAT Council receive the report for information.

Carried

- 11.5. Marmora Crowe Valley Lions Club
Re: Road Closure Request - Canada Day Parade

MOTION2026-245

Moved by Councillor Ron Derry
Seconded by Deputy Mayor Mike Stevens

THAT Council approve the request of the Marmora Crowe Valley Lions Club to permit the Canada Day Parade to follow its usual route on Wednesday, July 1, 2026, beginning at 10:00 a.m. at the fairgrounds;

THAT Council direct the Lions Club to notify emergency services of all associated road closures;

AND FURTHER THAT the Lions Club be required to provide the appropriate insurance certificate to staff for \$5 million liability, with the Corporation of the Municipality of Marmora and Lake listed as an additional insured, prior to the event.

Carried

12. BYLAWS

12.1. BYLAW NUMBER 2026-37 - Restricted Acts Lame Duck Delegation Bylaw

MOTION2026-246

Moved by Councillor Eric Daoust
Seconded by Deputy Mayor Mike Stevens

THAT Bylaw 2026-37, being a bylaw to authorize delegated authority during the restricted acts ("lame duck") period of Council during the 2026 Municipal Election, be read and passed this 16th day of June, 2026.

Carried

12.2. BYLAW NUMBER 2026-38 - Agreement and Transfer Authorization Bylaw

MOTION2026-247

Moved by Deputy Mayor Mike Stevens
Seconded by Councillor Eric Daoust

THAT Bylaw 2026-38, being a bylaw to authorize the disposition and transfer of the land operated by the Centre and South Hastings Waste Services Board and for which title is registered in the name of the Municipality of Marmora and Lake as to its respective share, be read and passed this 16th day of June, 2026.

Carried

13. NOTICE OF MOTIONS/MOTIONS

14. ANNOUNCEMENTS

14.1. Councillor Daoust announced that the Marmora and Lake Fire Department is hosting its annual Open House at the Fire Hall on Saturday, June 20th, from 9 a.m. to 3 p.m.

15. CLOSED SESSION

15.1. Convene in Closed Session

MOTION2026-248

Moved by Councillor Eric Daoust

Seconded by Councillor Ron Derry

THAT Council will proceed into a closed meeting session at 6:10 p.m. under the Municipal Act, 2001, Section 239(2):

- (k) a position, plan, procedure, criteria or instruction to be applied to any negotiations carried on or to be carried on by or on behalf of the municipality or local board;
 - Re: BISB Shared Services Agreement
- (b) personal matters about an identifiable individual, including municipal or local board employees;
 - (d) labour relations or employee negotiations;
 - Re: Department Update

Carried

16. REPORTING OUT OF CLOSED

16.1. Reconvene in Open Session

MOTION2026-249

Moved by Councillor Eric Daoust

Seconded by Councillor Ron Derry

THAT Council reconvene in open session at 6:55 p.m.

Carried

MOTION2026-250

Moved by Councillor Eric Daoust

Seconded by Councillor Ron Derry

THAT staff follow the direction of Council made in closed session.

Carried

17. CONFIRMING BYLAW

17.1. **BYLAW NUMBER 2026-39**

MOTION2026-251

Moved by Councillor Eric Daoust

Seconded by Councillor Ron Derry

THAT Bylaw 2026-39, being a bylaw to confirm the proceedings of the Regular Meeting of Council held on the 16th day of June, 2026, be read and passed this 16th day of June, 2026.

Carried

18. ADJOURNMENT

18.1.

MOTION2026-252

Moved by Councillor Ron Derry

Seconded by Deputy Mayor Mike Stevens

THAT this meeting is adjourned at 6:56 p.m.

Carried

Mayor, Jan O'Neill

Municipal Clerk, Kristen M^cConnell



MINUTES

Special Council Meeting

Tuesday, June 30, 2026 @ 9:30 AM

Hybrid - Council Chambers/YouTube

COUNCIL PRESENT: Mayor Jan O'Neill
Deputy Mayor Mike Stevens
Councillor Eric Daoust
Councillor Ron Derry

STAFF PRESENT: CAO/Deputy Clerk John Connolly
Municipal Clerk Kristen M^cConnell

1. CALL TO ORDER/LAND ACKNOWLEDGEMENT

1.1. Mayor O'Neill called the meeting to order at 9:30 a.m. with the land acknowledgement.

2. APPROVAL OF AGENDA

2.1. Agenda of the Special Meeting of the Council of the Municipality of Marmora and Lake for Tuesday, June 30, 2026.

MOTION2026-253

Moved by Councillor Eric Daoust
Seconded by Councillor Ron Derry

THAT the Agenda for the Special Meeting of the Council of the Municipality of Marmora and Lake for Tuesday, June 30, 2026, be approved as presented.

Carried

3. DECLARATION OF PECUNIARY INTEREST

4. CLOSED SESSION

4.1. Convene in Closed Session

MOTION2026-254

Moved by Deputy Mayor Mike Stevens
Seconded by Councillor Ron Derry

THAT Council will proceed into a closed meeting session at 9:31 a.m. under the Municipal Act, 2001, Section 239(2):

- (b) personal matters about an identifiable individual, including municipal or local board employees;
- (d) labour relations or employee negotiations;
 - Re: Fire Chief Applications

Carried

5. REPORTING OUT OF CLOSED

5.1. Reconvene in Open Session

MOTION2026-255

Moved by Councillor Ron Derry
Seconded by Deputy Mayor Mike Stevens

THAT Council reconvene in open session at 11:16 a.m.

Carried

MOTION2026-256

Moved by Deputy Mayor Mike Stevens
Seconded by Councillor Ron Derry

THAT staff follow the direction of Council made in closed session.

Carried

6. CONFIRMING BYLAW

6.1. **BYLAW NUMBER 2026-42**

MOTION2026-257

Moved by Councillor Eric Daoust
Seconded by Deputy Mayor Mike Stevens

THAT Bylaw 2026-42, being a bylaw to confirm the proceedings of the Special Meeting of Council held on the 30th day of June, 2026, be read and passed this 30th day of June, 2026.

Carried

7. ADJOURNMENT

7.1.

MOTION2026-258

Moved by Councillor Ron Derry
Seconded by Deputy Mayor Mike Stevens

THAT this meeting is adjourned at 11:17 a.m.
Carried

Mayor, Jan O'Neill

Municipal Clerk, Kristen M^cConnell



2026 Q2 Administration Report

Strategic Priority:

- ✓ Communication and Transparency
- ✓ Finance and Service Improvement
- Data Supported Planning

To: Mayor and Council
From: Kristen M^cConnell, Municipal Clerk
Meeting Date: July 7, 2026
Subject: 2026 Q2 Administration Report

FINANCE

OPERATIONS 2026	Q2 2025	Q1 2026	Q2 2026	Q3 2026	Q4 2026	Total (YTD)
Dog Tags, Fines, Kennel Licences	330	482	195			677
Bag Tags	12,882	8,714	10,403			19,117
Tax Certificates	40	19	27			46
Arrears Notices (Utilities)	99	1	76			77
Collections (Utilities)	62	0	21			21
Zoning Compliance Letters	4	5	2			7
Arrears Notices (Taxes)	679	0	801			801
Ownership Changes	37	13	27			27
Tax Sales (Fees)	0	0	0			0

CLERK

OPERATIONS 2026	Q2 2025	Q1 2026	Q2 2026	Q3 2026	Q4 2026	Total (YTD)
Commissioner of Affidavits	18	11	13			24
Refreshment Vehicle Licences	1	0	1			1
Lottery Licences	14	4	5			9
Event Licences	0	1	3			4
Marriage Licences	4	1	2			3

Freedom of Information Requests	1	1	1			2
Cemetery						
Burial Permits	24	0	0			0
Plot Sales	0	0	0			0
Interments	5	0	5			5
Staking/Vault	5	0	2			2
Planning						
Zoning/Minor Variance	6	3	4			7
Consent Files	3	3	1			4
Cash in Lieu of Parkland	0	4	1			5

COUNCIL & COMMITTEES

OPERATIONS 2026	Q2 2025	Q1 2026	Q2 2026	Q3 2026	Q4 2026	Total (YTD)
Regular Meetings	6	5	6			11
Planning Meetings	3	4	3			7
Committee of Adjustment	2	2	1			3
Special Meetings	0	3	1			4
Closed Sessions	4	7	7			14
Personnel Committee	1	0	2			2
Economic Development Advisory	4	2	3			5
Transportation Services Advisory	0	0	0			0
Cemetery Board	1	0	0			0

OTHER NOTABLE IMPACTS

- Updated Use of Municipal Resources for Elections Bylaw 2026-27
- Updated Procedural Bylaw 2026-32
- Restricted Acts Lame Duck Delegation Bylaw 2026-37
- Declaration of Council Vacancy Report
- 2026 Municipal Election Procedures

Respectfully submitted,

Kristen M^cConnell

Municipal Clerk

clerk@marmoraandlake.ca

613-472-2629, ext. 2232



2026 Q2 Bylaw Report

Strategic Priority:

- ✓ Communication and Transparency
- ✓ Finance and Service Improvement
- Data Supported Planning

To: Mayor and Council
From: Rick Deering, Bylaw Enforcement Officer
Meeting Date: July 7, 2026
Subject: 2026 Q2 Bylaw Report

Infractions	2025 Q2 (Total)	Q1 2026	Q2 2026	Q3 2026	Q4 2026	2026 Total (YTD)
Property Standards Complaints	27	8	37			45
Zoning Compliance Complaints	12	10	8			18
Trailers Complaints	5	1	6			7
Dumped Garbage Complaints	5	0	3			3
Other (dogs, building permits, fences, road allowances) Complaints	40	24	42			66
	89	43	96			139

OTHER NOTABLE IMPACTS

- 17 AMPS citations issued this quarter, 15 for property standards violations and 2 for trailer violations.

Note: Previous reporting included ongoing files as per the metric in the table. This has not proven to be very informative as this tracking can take place over multiple periods – depending on the complexity of the file. Going forward, tracking will only be for current files on a quarterly basis.

Respectfully submitted,

Rick Deering

Bylaw Enforcement Officer

bylaw@marmoraandlake.ca

613-849-4893



2026 Q2 Environmental Report

Strategic Priority:

- ✓ Communication and Transparency
- ✓ Finance and Service Improvement
- Data Supported Planning

To: Mayor and Council
From: Kayla Mclean, Manager of Environmental Services
Meeting Date: July 7, 2026
Subject: 2026 Q2 Environmental Report

LANDFILL

Q2 2025	Q1 2026	Q2 2026
Monthly/Daily site inspections completed as required	Monthly/Daily site inspections completed as required	Monthly/Daily site inspections completed as required
Preventative and corrective workorders completed as scheduled.	Preventative and corrective workorders completed as scheduled.	Preventative and corrective workorders completed as scheduled.
Spring Sampling Completed		Spring Sampling Completed
	500-hour service completed on the new Crawler loader.	

DELORO DRINKING WATER SYSTEM

Q2 2025	Q1 2026	Q2 2026
No adverse samples	No adverse samples	No adverse samples
Preventative and corrective workorders completed as scheduled.	Preventative and corrective workorders completed as scheduled.	Preventative and corrective workorders completed as scheduled.
Spring Hydrant flushing and Maintenance completed		Spring Hydrant flushing and Maintenance completed

	Completed Winter Lead Sampling	
	Submitted Licence renewal for Deloro Drinking Water System (142-101)	Received the draft Licence and Drinking Water Works Permit for review.

MARMORA DRINKING WATER SYSTEM

Q2 2025	Q1 2026	Q2 2026
No adverse samples.	No adverse samples.	No adverse samples.
Preventative and corrective workorders completed as scheduled.	Preventative and corrective workorders completed as scheduled.	Preventative and corrective workorders completed as scheduled.
Distribution leaks repaired. One service leak and one watermain	Two distribution leaks on our side repaired.	Three service leaks repaired, and one curb stop repaired.
Spring Hydrant flushing and Maintenance completed		Spring hydrant flushing and maintenance were completed across the municipal water system. Two hydrants were identified as requiring repairs during the program. The necessary repairs were completed on June 22, 2026, by Lakeshore Hydrant Services Inc.
	Completed Winter Lead Sampling	
	Submitted Licence renewal for Marmora Drinking Water System (142-102)	Received draft Licence and Drinking water works permit for review.
		On May 12, staff identified a small pinhole leak in the Hayes Street water standpipe. Greatario was contacted and completed the repair under warranty on June 2, 2026. The leak was successfully repaired at no cost to the Municipality.

DELORO SEPTIC SYSTEM

Q2 2025	Q1 2026	Q2 2026
No adverse samples	No adverse samples	No adverse samples
Preventative and corrective workorders completed as scheduled.	Preventative and corrective workorders completed as scheduled.	Preventative and corrective workorders completed as scheduled.

MARMORA SEWAGE SYSTEM

Q2 2025	Q1 2026	Q2 2026
No adverse samples	No adverse samples	No adverse samples
Preventative and corrective workorders completed as scheduled.	Preventative and corrective workorders completed as scheduled.	Preventative and corrective workorders completed as scheduled.
	One clogged sewer lateral on our side repaired.	

OTHER NOTABLE IMPACTS

Capital

- Various Online Analyzer Replacements: Replaced various online analyser sensors and bulbs to maintain reliable monitoring, improve equipment performance, and support regulatory compliance.

Summary Year- over-Year Comparison

- Overall, there are no significant changes when comparing the second quarter of 2025 to the second quarter of 2026.
- The Overall Responsible Operator (ORO) position has been filled, with the successful candidate starting on June 8, 2026. This provides an overlap period with the current ORO before their planned retirement at the end of the quarter, ensuring a smooth transition and effective knowledge transfer.

CAPITAL PROJECTS & BUDGET (2026)

Capital Project	Approved Budget	Spent Budget	Project Timeline	Completion Date
Water Financial Plan	\$25,400	\$28,244.35	March 16, 2026	February 17, 2026
Various Online analyser Replacements	\$10,000	\$6,107.34	September 2026	Ongoing

Respectfully submitted,

Kayla Mclean
 Manager, Environmental Services
kmclean@marmoraandlake.ca
 613-472-6285



2026 Q2 Emergency Services Report

Strategic Priority:

- ✓ Communication and Transparency
- ✓ Finance and Service Improvement
- Data Supported Planning

To: Mayor and Council
From: Mike Levi, Interim Fire Chief
Meeting Date: July 7, 2026
Subject: 2026 Q2 Emergency Services Report

Emergency Service	Q2 2025	Q1 2026	Q2 2026	Q3 2026	Q4 2026	Total (YTD)
Burn Permits	352	0	529			529
Fire Inspections	4	1	4			5
Public Service/Fire Prevention	0	1	7			8
Burn Complaints	5	2	5			7
Medical	11	10	13			23
Structure Fire	4	4	2			6
Motor Vehicle Accident/Collision/Fire	5	4	9			13
Rescue - water, wilderness, etc.	0	0	1			1
Grass/Brush Fire	3	0	4			4
Mutual/Automatic Aid to Other Fire or Agency	0	1	2			3
Automatic Alarm Activation	2	1	0			1
CO, Gas, Odour Investigation	0	5	0			5
Spills/Hazmat/Clean-Up, Etc.	0	0	1			1
Non-Emergency (911) - not required on arrival or stood down.	2	2	0			2
Storm Related/Hydro Lines, Etc.	4	0	2			2

2026 CAPITAL PROJECTS & BUDGET

Capital Project	Approved Budget	Spent Budget	Project Timeline	Completion Date

Respectfully submitted,

Mike Levi
Interim Fire Chief
firechief@marmoraandlake.ca
613-472-2748



2026 Q2 Parks & Recreation/Facilities Report

Strategic Priority:

- ✓ Communication and Transparency
- ✓ Finance and Service Improvement
- Data Supported Planning

To: Mayor and Council
From: Jeff Young, Manager of Parks and Recreation/Facilities
Meeting Date: July 7, 2026
Subject: 2026 Q2 Parks and Recreation/Facilities Report

OPERATIONS 2026	Q1	Q2
Requests For Service	3	8
Playground Maintenance	n/a	Protective surfacing added and raked Protective surfacing tilled: Memorial Park, Deloro Park, Booster Park Weekly and Monthly Inspections completed
Dr. Hamilton Crawford Memorial Arena	Facility Inspections Completed Advertisement maintenance Fire extinguisher and emergency light inspections completed (batteries replaced) Elevator maintenance completed New change station installed in accessible washroom New lock and doorknob on roof access door Replaced broken heat detectors & pull stations Replaced hardware and repaired washroom partition between dressing rooms 5&6 Outdated advertisements removed from Zamboni Septic blockage cleared x3 Roof drain cleared New Home/Visitors signage Dehumidifiers serviced after power outage	Facility Inspections completed Exterior locks replaced Heat trace installed on roof drainage line, cleared roof drains of debris Repairs to Dressing room 2 benches Replacement of water main hardware Replaced broken section of puckboard Replaced Sound system amplifier, repaired mixer settings New feminine trash receptacles in bathrooms Thermostat covers installed in community hall Arena signage installed Removed graffiti from Quonset Hut in fairgrounds Concrete repairs in bleachers Water fountain replaced Roof leak over ice floor repaired Replacement of electrical receptacles

	<p>Ontario Trillium Foundation Grant Submission Overhead Zamboni door replaced springs Changed exterior locks Removed ice at end of March</p>	<p>Repaired brine leak in ice pad Parking lot repainted to alleviate congestion Floor replacement underway Sold set of hockey nets through Govdeals Livebarn installation underway</p>
Town Hall	<p>Facility Inspections Completed Fire extinguisher and emergency light inspections completed (batteries replaced) Replaced pot lights New vacuum Replaced Flags New handle for toilet: Council Chambers</p>	<p>Facility Inspections completed Parking lot swept Replaced flags Purchased Defibrillator Staff files relocated Office space rearranged Office renovations underway</p>
Memorial Building (Library)	<p>Facility Inspections Completed Elevator maintenance completed Fire extinguisher and emergency light inspections completed (batteries replaced) Sealed leak in old book drop box, sealed draft inside Yearly maintenance completed of furnaces & heat pumps New water heater installed New fill valve-Community hub toilet New flap- William Shannon Room Toilet Repaired kitchen sink leak: William Shannon Room Removed rusted sign, new sign in fabrication</p>	<p>Facility Inspections completed Repaired kitchen sink leak: William Shannon Room (replaced parts) Front entrance sign replaced Cleared roof drains of debris Roof downspout repaired Patched hole on flat roof Parking lot swept Replaced flags Sharps containers installed in washrooms Concrete repairs to Forsyth Street entrance stairways x2 Replacement of electrical receptacles</p>
Medical Centre	<p>Facility Inspections Completed Fire extinguisher and emergency light inspections completed (batteries replaced) Lexan installed to protect waiting room mural Replaced ceiling tiles Organized new cleaning contractor for facility Replaced tap and sink line: north apartment kitchen Yearly maintenance completed of furnaces & heat pumps New humidifier: South Apartment Repaired South Apartment Furnace</p>	<p>Facility Inspections completed Door handle repaired Alarm code maintenance Repaired South Apartment dishwasher Installed exam light Parking lot swept Replacement of electrical receptacles Replaced and installed soap dispensers</p>

Tourism Centre	<p>Facility Inspections Completed Replaced flags Fire extinguisher and emergency light inspections completed (batteries replaced) Repaired front door deadbolt Jule Energy EV Chargers installed, waiting on hydro connection</p>	<p>Facility Inspections completed Flag maintenance (Cancer awareness-May, Pride month: June) Replaced front door lock New flush valve for toilet Updated security system</p>
Deloro Hall	<p>Facility Inspections Completed Fire extinguisher and emergency light inspections completed (batteries replaced) Cleaning maintenance completed for rentals</p>	<p>Facility Inspections Completed 4 new toilets installed Roof repair completed Cleaning maintenance completed for rentals Replacement of electrical receptacles</p>
Curling Club	<p>Facility Inspections Completed Regular maintenance of Elevator and Fire Safety Fire extinguisher and emergency light inspections completed Zamboni maintenance Shovelled off snow build up on roof overlap</p>	<p>Facility Inspections Completed Replacement of electrical receptacles Replaced exterior light fixture</p>
Parks	<p>Facility Inspections Completed Fire extinguisher and emergency light inspections completed (batteries replaced) Parks & Recreation Garage: Painting of new drywall Replaced remediated insulation and vapour barrier in ceiling Installation of wooden ceiling panels New electrical fixtures Overhaul of electrical fixtures Repairs to North Bay door New ceiling tiles installed Paint purchased New toilet New front door, new dead bolt Flag maintenance in Memorial Park & cemetery Legion Park Sign maintenance Snowflakes taken down Secured metal roofing of shelter at Memorial Park</p>	<p>Facility Inspections completed Installed new lock on Parks shop Christmas lights removed on Front Street Fixed Dog Park gate Deloro Park sign replaced New door painted and installed for Legion Park baseball shed Electrical outlet repaired in Legion Park Attached plaque to rock in Memorial Park Repairs to metal roof in Memorial Park Rolled ball diamond outfield Parks shop painting: South portions Mags Landing Parking Lot swept Installed new security system Tennis nets up, tennis court lines repainted Replaced cenotaph flags, cemetery flags Painted and installed wooden panels on windows at Parks shop Opened Mags Landing to operate as is, boat launch metal plates removed from concrete</p>

	Took down Christmas Decorations on Forsyth	<p>Mags landing metal grate fabricated, ready for install</p> <p>Splash Pad: Dewinterized, replaced valves, replaced fuses, added expansion tank to plumbing system, troubleshooted electrical system</p> <p>New signage for splash pad x2</p> <p>Beachhouse: Dewinterized, replaced toilet lid, replaced hardware for bathroom door partitions</p> <p>Community Garden tote filled and maintained</p> <p>Track levelled in fairgrounds for Jamboree</p> <p>Tree removal: Cemetery, Mags Landing, Millside Park, Fairgrounds</p> <p>Docks installed: Mags Landing & Legion Park</p> <p>Free Tree Giveaway in Fairgrounds</p> <p>New zero turn mower in operation</p> <p>Flower planters purchased</p>
Flowers	Purchased planters for downtown core and Town Hall for 2026	<p>Hanging baskets at Highway 7 and Forsyth, Town Hall, Council Chambers, Medical Centre, Parks shop & Library</p> <p>Planters installed at Town Hall, Council Chambers entrance, Medical Centre, Tourism and along Front Street</p> <p>Watered and fertilized as needed, gardens weeded and maintained</p>
Booster Park	<p>Obtained and approved quote for tree maintenance</p> <p>Purchased Honorarium Park Bench</p>	<p>Tree maintenance completed</p> <p>Honorarium bench installed</p> <p>Swim docks and boat launch docks installed, swim dock repaired, beach tilled</p> <p>Load of beach sand installed</p> <p>New picnic tables</p> <p>Electrical repairs to poles</p> <p>Grass seed installed</p> <p>Booster Lot 26: new tenant acquired, electrical hookup replaced</p> <p>Electrical repairs to properly bury hydro feeds</p>

Cleaning	As needed	As needed
Winter Maintenance-Snow Removal	As needed Purchased snowblower to assist in snow maintenance	N/A
Garbage Disposal	As needed	As needed
Grass Cutting	n/a	As needed
Equipment Safeties/Repairs	Equipment Safeties Completed Zamboni serviced: oil change, new squeegee, repaired snow breaker	Equipment safeties completed Blue parks truck: repaired headlight, installed back rack Oil change: Kubota Mower String trimmer repairs
Training	n/a	Chainsaw course x2 Summer Grounds Maintenance Course x3 ORFA Splash Pad Workshop Facilitated First Aid (Fire Dept.)
Bylaws/Agreements	Passed 2026 User Fee Bylaw: changes to arena advertisements and arena floor renter operated bar fee Cleaning contract revised for new contractor of the Medical Centre	Beach House Rental to the Wildlife Rentals
Rentals	Agricultural Society Luncheon Pentecostal Church Pancake Breakfast Agricultural Society Scavenger Hunt March Break Hockey Schools Public Skating Community Event (March Break) Various Tournaments Arena Ice Rentals Magwood Martial Arts Arena Canteen Various Community Hall rentals Various Deloro Hall Rentals	Buck and Doe: Rink floor Various Community Hall rentals Various Deloro Hall Rentals Various William Shannon Room/Community Hub rentals Lions Jamboree Agricultural Society Demolition Derby Agricultural Society Retrofest
Other Contracted Services	New Fuel Supplier: Propane for Zamboni	

OTHER NOTABLE IMPACTS

- The Parks and Recreation/Facilities Department has been very busy this Spring, getting capital projects underway, performing daily and weekly maintenance of our Parks and Facilities, and maintaining this beautiful community.
- Thank you to the public and our local organizations for their ongoing support and business.

- Commend all staff members for their dedication to our department, the support from other municipal staff team members, as well as the contractors that have assisted in our efforts every day.

CAPITAL PROJECTS & BUDGET (2026)

Capital Project	Approved Budget	Spent Budget	Project Timeline	Completion Date
Mags Landing Boat Launch		Metal grate fabricated		
Booster Park Boat Launch			2027	
Roof Repairs				June 3rd
Water Upgrades			July/August	
Lobby Flooring Replacement			June/July	
Upgrade Ventilation – Community Hall Kitchen			July/August	
Main Entrance Concrete Repairs			July/August	
Library A/C Unit Replacement			July/August	
Deloro Hall Maintenance				June 3 rd (Roof repairs)
Town Hall – Iron Staircase			To be determined	
Curling Club – Maintenance – Concrete Repairs			July/August	

Respectfully submitted,

Jeff Young
 Manager of Parks and Recreation/Facilities
arena@marmoraandlake.ca
 613-472-2410

2026 Q2 Capital Report

Department	Found in the 2026 Budget Document	Description of Capital Project	Total Spent to Date	Total 2026 Budget Amount	Percent Used of Budget
Administration	Page 48	2026 Computer Replacement Program	1,101	6,000	18%
		2026 Strategic Plan	-	20,000	0%
		2026 Renovations to Town Hall	2,000	25,000	8%
		2026 Town Hall O/S Stairs	-	30,000	0%
			3,101	81,000	4%
Fire	Page 44	2026 Generator for Truck 502	-	12,000	0%
		2026 PPE	441	30,000	1%
		2026 Handheld Radios	321	5,000	6%
			762	47,000	2%
Transportation	Page 39-41	2026 Road Sign Inventory	-	10,000	0%
		2026 Guard Rail Replacement	-	10,000	0%
		<i>In progress</i> 2026 Centreline Rd to O'Heir	-	250,000	0%
		<i>In progress</i> 2026 Centreline Rd to Deloro	-	250,000	0%
		2026 Deloro Rd 3.5klm	-	640,000	0%
		2026 Structure Maintenance	-	20,000	0%
		2026 Kubota Sidewalk Plow	43,248	38,300	113%
		2026 Road Maintenance	9,158	100,000	9%
		2026 Bridge Reserve	200,000	200,000	100%
			252,406	1,518,300	17%
Environmental Services/Landfill	Page 43	2026 Landfill Closure (Reserves)	30,000	30,000	100%
			30,000	30,000	100%
Utilities-Water/Sewer	Page 42-43	2026 Digester Holding Maintenance	-	12,000	0%
		2026 SCADA Server Replacement	5,209	20,000	26%
		2026 Water Financial Plan	25,435	25,400	100%
		2026 Standpipe Cleaning	-	10,000	0%
		2026 UV Water Replacement	-	60,000	0%
		2026 Various Online Analyzer Replacement	6,108	10,000	61%
		2026 Storm Catch Basins	-	24,000	0%
		2026 CCTV Inspection - Ongoing	-	20,000	0%
			36,752	181,400	20%
Medical Centre	Page 47	2026 Eves Trough Replacement	-	10,000	0%
			-	10,000	0%
Parks and Recreation	Page 45	2026 Mags Landing Boat Launch	6,805	25,000	27%
		2026 Lawnmower	23,222	25,000	93%
		2026 Hydro Upgrades Forsyth St (Xmas Lights)	-	5,000	0%
		2026 Flower Planters	7,140	8,000	89%
		2026 Splash Pad Upgrades/Repairs	-	5,000	0%
		2026 Memorial Park Play Structure Reserve	-	50,000	0%
		2026 Parks and Recreation Reserve	-	50,000	0%
		2026 Booster Park Boat Launch	-	25,000	0%

		2026 Parks Building Repairs	12,449	43,000	29%
		2026 Flag Poles	-	5,000	0%
			49,616	241,000	21%
Arena	Page 46	2026 Trillium Grant	-	200,000	0%
		2026 Desktop Computer	-	4,000	0%
		2026 Roof Repair	-	10,000	0%
		2026 Water Upgrades	-	30,000	0%
	<i>In progress</i>	2026 Rubber Flooring Replacement	-	120,000	0%
		2026 Washroom Fixtures	-	15,000	0%
		2026 Concrete Repairs	4,950	9,000	55%
		2026 Water Fill Up Station	306	3,200	10%
		2026 Kitchen Ventilation System	-	5,000	0%
		2026 Zamboni Reserve	-	50,000	0%
		2026 Zamboni Repairs	-	4,000	0%
		2026 Curling Rink Building Maintenance	-	5,000	0%
		2026 Curling Rink Concrete Repairs	-	12,500	0%
			5,256	467,700	1%
Deloro Hall	Page 48	2026 Roof Repair/Building Maintenance	1,002	10,000	10%
			1,002	10,000	10%
Memorial Building/Library	Page 47	2026 A/C Unit Replacement	-	20,000	0%
			-	20,000	0%
TOTAL			378,895	2,606,400	15%

2026 Q2 Operating Report

Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Council/Governance	Wages and Benefits	57,325	109,200	51,875	52%
	Financial (Principal/Interest)	-	-	-	
	Materials and Supplies	6,737	14,875	8,138	45%
	<i>Legal fees</i> Contracted Services	40,493	37,000	(3,493)	109%
	Unfinanced Capital	-	-	-	
	Revenue	-	-	-	
	Prov/Fed Funding	-	-	-	
	Development Charges	-	-	-	
	Transfer to Reserves	-	6,250	6,250	0%
	Transfer from Reserves	-	(25,000)	(25,000)	0%
		104,555	142,325	37,770	73%

Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Administration/Treasury	Wages and Benefits	340,886	710,000	369,114	48%
	Financial (Principal/Interest)	-	-	-	
	Materials and Supplies	109,608	210,300	100,692	52%
	Contracted Services	64,021	176,000	111,979	36%
	Unfinanced Capital	-	-	-	
	Revenue	(210,457)	(305,800)	(95,343)	69%
	Prov/Fed Funding	(994,150)	(1,988,300)	(994,150)	50%
	Development Charges	-	-	-	
	Transfer to Reserves	-	-	-	
	Transfer from Reserves	-	-	-	
		(690,092)	(1,197,800)	(507,708)	58%

Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Fire and Emergency Services	Wages and Benefits	126,646	298,950	172,305	42%
	Financial (Principal/Interest)	15,786	54,600	38,814	29%
	Materials and Supplies	64,522	194,100	129,578	33%
	Contracted Services	6,293	19,000	12,707	33%
	Unfinanced Capital	-	-	-	
	Revenue	119	(17,350)	(17,469)	-1%
	<i>MISA Funding from 2025</i> Prov/Fed Funding	451	-	(451)	
	Development Charges	-	-	-	
	Transfer to Reserves	-	50,000	50,000	0%
	Transfer from Reserves	-	-	-	
		213,817	599,300	385,483	36%

Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Police (OPP)	Wages and Benefits	-	-	-	
	Financial (Principal/Interest)	-	-	-	
	Materials and Supplies	-	-	-	
	Contracted Services	519,314	1,087,300	567,986	48%

Unfinanced Capital	-	-	-	
Revenue	-	-	-	
Prov/Fed Funding	-	-	-	
Development Charges	-	-	-	
Transfer to Reserves	-	-	-	
Transfer from Reserves	-	-	-	
	519,314	1,087,300	567,986	48%

Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Conservation Authorities	Wages and Benefits	-	-	-	
	Financial (Principal/Interest)	-	-	-	
	Materials and Supplies	-	-	-	
	Contracted Services	142,340	218,500	76,160	65%
	Unfinanced Capital	-	-	-	
	Revenue	-	-	-	
	Prov/Fed Funding	-	-	-	
	Development Charges	-	-	-	
	Transfer to Reserves	-	-	-	
	Transfer from Reserves	-	-	-	
	142,340	218,500	76,160	65%	

Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Animal Control	Wages and Benefits	-	-	-	
	Financial (Principal/Interest)	-	-	-	
	Materials and Supplies	2,702	4,000	1,298	68%
	Contracted Services	6,516	21,000	14,484	31%
	Unfinanced Capital	-	-	-	
	Revenue	(27,800)	(25,000)	2,800	111%
	Prov/Fed Funding	-	-	-	
	Development Charges	-	-	-	
	Transfer to Reserves	-	-	-	
	Transfer from Reserves	-	-	-	
	(18,582)	-	18,582		

Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Building Services	Wages and Benefits	-	7,500	7,500	0%
	Financial (Principal/Interest)	-	-	-	
	Materials and Supplies	1,343	2,300	957	58%
	Contracted Services	-	-	-	
	Unfinanced Capital	-	-	-	
	Revenue	(595)	(9,800)	(9,205)	6%
	Prov/Fed Funding	-	-	-	
	Development Charges	-	-	-	
	Transfer to Reserves	-	-	-	
	Transfer from Reserves	-	-	-	
	748	-	(748)		

Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Bylaw Enforcement	Wages and Benefits	-	-	-	
	Financial (Principal/Interest)	-	-	-	
	Materials and Supplies	-	120	120	0%
	Contracted Services	27,667	60,000	32,333	46%
	Unfinanced Capital	-	-	-	
	Revenue	(5,369)	(6,500)	(1,131)	83%
	Prov/Fed Funding	-	-	-	
	Development Charges	-	-	-	
	Transfer to Reserves	-	-	-	
	Transfer from Reserves	-	-	-	
		22,298	53,620	31,322	42%
Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Transportation Services	Wages and Benefits	460,040	1,046,150	586,111	44%
	Financial (Principal/Interest)	166,178	387,595	221,417	43%
	Materials and Supplies	327,134	988,400	661,266	33%
	Contracted Services	579,530	908,500	328,970	64%
	Unfinanced Capital	-	-	-	
	*sale of equipment in 2025 Revenue	(13,925)	(11,500)	2,425	121%
	Transit Prov/Fed Funding	(151,345)	(202,000)	(50,655)	75%
	Development Charges	-	-	-	
	Transfer to Reserves	339,000	339,000	-	100%
	Transfer from Reserves	-	-	-	
		1,706,611	3,456,145	1,749,534	49%
Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Streetlights/Traffic Lights	Wages and Benefits	-	-	-	
	Financial (Principal/Interest)	-	-	-	
	Materials and Supplies	19,028	35,273	16,245	54%
	Contracted Services	825	35,000	34,175	2%
	Unfinanced Capital	-	-	-	
	Revenue	-	-	-	
	Prov/Fed Funding	-	-	-	
	Development Charges	-	-	-	
	Transfer to Reserves	-	2,050	2,050	0%
	Transfer from Reserves	-	-	-	
		19,853	72,323	52,470	27%
Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Environmental Services	Wages and Benefits	111,688	198,000	86,312	56%
	Financial (Principal/Interest)	28,829	74,150	45,321	39%
	Materials and Supplies	21,398	62,300	40,902	34%
	Contracted Services	169,880	429,300	259,420	40%
	Unfinanced Capital	-	-	-	
	Revenue	(144,197)	(342,050)	(197,853)	42%
	Prov/Fed Funding	-	(1,000)	(1,000)	0%

Development Charges	-	-	-	
Transfer to Reserves	-	-	-	
Transfer from Reserves	(15,000)	(15,000)	-	100%
	172,598	405,700	233,102	43%

Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Utilities (Water/Sewer) <i>*Rate supported department No tax implication</i>	Wages and Benefits	236,553	561,000	324,447	42%
	Financial (Principal/Interest)	80,396	163,905	83,509	49%
	Materials and Supplies	215,528	453,800	238,272	47%
	Contracted Services	42,863	148,000	105,137	29%
	Unfinanced Capital	-	-	-	
	Revenue	(759,725)	(1,626,631)	(866,906)	47%
	Prov/Fed Funding	-	-	-	
	Development Charges	-	-	-	
	Capital	-	147,400	147,400	0%
	Transfer to Reserves	-	152,526	152,526	0%
Transfer from Reserves	-	-	-		
		(184,384)	-	184,384	

Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Cemetery	Wages and Benefits	-	10,000	10,000	0%
	Financial (Principal/Interest)	-	-	-	
	Materials and Supplies	1,390	15,500	14,110	9%
	Contracted Services	1,750	5,000	3,250	35%
	Unfinanced Capital	-	-	-	
	Revenue	(3,000)	(3,350)	(350)	90%
	Prov/Fed Funding	-	-	-	
	Development Charges	-	-	-	
	Transfer to Reserves	-	5,000	5,000	0%
	Transfer from Reserves	-	-	-	
		140	32,150	32,010	0%

Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Arena/Community Hall	Wages and Benefits	61,320	122,400	61,080	50%
	Financial (Principal/Interest)	-	-	-	
	Materials and Supplies	123,969	205,300	81,331	60%
	Contracted Services	2,300	550	(1,750)	418%
	Unfinanced Capital	-	-	-	
	Revenue	(97,601)	(142,750)	(45,149)	68%
	Prov/Fed Funding	-	-	-	
	Development Charges	-	-	-	
	Transfer to Reserves	-	-	-	
	Transfer from Reserves	-	-	-	
		89,988	185,500	95,512	49%

Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Parks and Recreation	Wages and Benefits	115,891	224,100	108,209	52%

Financial (Principal/Interest)	-	-	-	
Materials and Supplies	29,276	105,550	76,274	28%
Contracted Services	4,061	14,500	10,439	28%
Unfinanced Capital	-	-	-	
Revenue	(8,446)	(3,000)	5,446	282%
Prov/Fed Funding	-	-	-	
Development Charges	-	-	-	
Transfer to Reserves	-	-	-	
Transfer from Reserves	-	-	-	0%
	140,781	341,150	200,369	41%

Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Booster Park	Wages and Benefits	-	-	-	
	Financial (Principal/Interest)	-	-	-	
	Materials and Supplies	5,003	27,150	22,147	18%
	Contracted Services	28,421	101,000	72,579	28%
	Unfinanced Capital	-	-	-	
	Revenue	(122,360)	(158,815)	(36,455)	77%
	Prov/Fed Funding	-	-	-	
	Development Charges	-	-	-	
	Transfer to Reserves	30,665	30,665	-	100%
	Transfer from Reserves	-	-	-	
	(58,271)	-	58,271		

Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Facilities	Wages and Benefits	56,826	117,600	60,774	48%
	Financial (Principal/Interest)	-	-	-	
	Materials and Supplies	44,260	85,450	41,190	52%
	Contracted Services	2,239	2,500	261	90%
	Unfinanced Capital	-	-	-	
	Revenue	(890)	(2,000)	(1,110)	45%
	Prov/Fed Funding	-	-	-	
	Development Charges	-	-	-	
	Transfer to Reserves	35,000	35,000	-	100%
	Transfer from Reserves	-	-	-	
	137,435	238,550	101,115	58%	

Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Library	Wages and Benefits	-	112,049	112,049	0%
	Financial (Principal/Interest)	-	-	-	
<i>*Library Board Budget No actuals provided from the Library Board</i>	Materials and Supplies	-	21,350	21,350	0%
	Contracted Services	114,858	5,300	-	
	Unfinanced Capital	-	-	-	
	Revenue	-	(11,220)	(11,220)	0%
	Prov/Fed Funding	-	(12,621)	(12,621)	0%
	Development Charges	-	-	-	
	Transfer to Reserves	-	-	-	

Transfer from Reserves	-	-	-	-
	114,858	114,858	109,558	-

Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Planning and Zoning	Wages and Benefits	-	-	-	
	Financial (Principal/Interest)	-	-	-	
	Materials and Supplies	5,088	5,100	12	100%
	Contracted Services	-	10,000	10,000	0%
	Unfinanced Capital	-	-	-	
	Revenue	-	-	-	
	Prov/Fed Funding	-	-	-	
	Development Charges	-	-	-	
	Transfer to Reserves	-	-	-	
	Transfer from Reserves	-	-	-	
		5,088	15,100	10,012	34%

Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Economic Development	Wages and Benefits	25	136,700	136,675	0%
	Financial (Principal/Interest)	-	-	-	
	Materials and Supplies	13,021	46,580	33,559	28%
	Contracted Services	965	8,500	7,535	11%
	Unfinanced Capital	-	-	-	
	Revenue	(6,364)	(7,200)	(836)	88%
	Prov/Fed Funding	-	-	-	
	Development Charges	-	-	-	
	Transfer to Reserves	-	6,000	6,000	0%
	Transfer from Reserves	-	(500)	(500)	0%
		7,647	190,080	182,433	4%

Service Offering	Revenue/Expense Category	2026 YTD Actuals	2026 Budget	Budget Remaining	% of Budget Used
Medical Centre	Wages and Benefits	18,104	37,600	19,496	48%
	Financial (Principal/Interest)	-	-	-	
	Materials and Supplies	25,919	50,400	24,481	51%
	Contracted Services	21,586	35,000	13,414	62%
	Unfinanced Capital	-	-	-	
	Revenue	(15,495)	(31,000)	(15,506)	50%
	Prov/Fed Funding	-	-	-	
	Development Charges	-	-	-	
	Transfer to Reserves	-	-	-	
	Transfer from Reserves	-	-	-	
		50,115	92,000	41,885	54%

Other Notable Impacts: Audit preparation completed
Audit commencing June 29, 2026
Baker Tilley in office the week of July 27, 2026
Debenture closes Aug 17, 2026
Insurance renewal and required forms completed



Staff Report

Strategic Priority:

- Communication and Transparency
- Finance and Service Improvement
- Data Supported Planning

To: Mayor and Council
From: Kristen M^cConnell, Municipal Clerk
Meeting Date: July 7, 2026
Subject: Filling Council Vacancy

PURPOSE

To fill the current Councillor office vacancy for the balance of the 2022-2026 term of Council, by appointing a candidate from the 2022 Municipal Election.

RECOMMENDATION

THAT Council accept this “Filling Council Vacancy” report, dated July 7, 2026;

THAT Council appoint Bernie Donaldson to the office of Councillor for the Corporation of the Municipality of Marmora and Lake for the remainder of the 2022-2026 term;

AND FURTHER THAT Council direct the Clerk to administer the Declaration of Office.

BACKGROUND

During its regular meeting on June 16, 2026, Council made the following motion:

MOTION2026-236

Moved by Councillor Ron Derry
Seconded by Councillor Eric Daoust

THAT Council accept this “Declaration of and Options for Council Vacancy” report, dated June 16, 2026;

THAT Council declare one (1) Councillor office, previously filled by Councillor Lakatos, vacant for the Council of the Municipality of Marmora and Lake;

AND FURTHER THAT Council direct staff to proceed with Option 1, to fill the vacant Council office by appointing a candidate from the 2022 Municipal Election.
Carried

ANALYSIS

The Clerk contacted the highest-placed candidate who ran for the office of Councillor in the 2022 Municipal Election, and they respectfully declined the appointment. The next highest-placed candidate, Bernie Donaldson, has consented to accept the office of Councillor for the remainder of the 2022-2026 term of Council, to fill the current vacancy. Mrs. Donaldson made her declaration of qualification with the Clerk.

Once the appointment resolution has been passed, the Clerk will invite Mrs. Donaldson forward to make her Declaration of Office, after which she will take her place at the table as a Councillor of the Municipality of Marmora and Lake.

IMPACTING LEGISLATION

Municipal Act, 2001, S.O. 2001, c. 25

Municipal Elections Act, 1996, S.O. 1996, c. 32, Sched.

Respectfully submitted,

Kristen M^oConnell

Municipal Clerk

clerk@marmoraandlake.ca

613-472-2629, ext. 2232



Staff Report

Strategic Priority:

- ✓ Communication and Transparency
- ✓ Finance and Service Improvement (Goal: H2)
- Data Supported Planning

To: Mayor and Members of Council
From: John F. Connolly, CAO/Deputy Clerk
Meeting Date: July 7, 2026
Subject: Job Description & Recruitment – Manager of Transportation Services

PURPOSE

The purpose of this report is to provide an update to Council on the status of the Manager of Transportation Services job description, compensation framework and request to proceed with recruitment.

RECOMMENDATION

THAT Council receive the “Job Description & Recruitment – Manager of Transportation Services” report, dated July 7, 2026;

THAT Council approve the updated job description for the Manager of Transportation Services role, as presented;

AND FURTHER THAT Council direct staff to post and recruit to fill the Manager of Transportation Services position in accordance with the Municipality’s hiring policies and procedures.

BACKGROUND

The role of the Transportation Services Manager became vacant in mid-April. As a best practice, when vacancies or retirements occur in the organization, the CAO/Deputy Clerk and Council (where appropriate) reviews and updates the job description to reflect current and future duties, roles and responsibilities of these roles and ensure alignment of direction with the broader organization.

At its May 19th meeting, Council directed staff to update the job description and compensation framework for the Manager of Transportation Services. This report addresses that direction.

ANALYSIS

The CAO/Deputy Clerk has engaged its human resources consultant to develop a new

and updated job description for the Manager of Transportation Services (see Attachment 1) for Council's consideration. This review has also included the Treasurer. Council will also notice that the job description has been updated to focus solely on the Transportation Services Department, its strategic direction, administrative responsibilities and day-to-day operations. This is a update from the previous version of the role which had become customized over the years. The description and the compensation framework is now properly consistent with other department heads (Managers) across the organization of Marmora and Lake which is Class 11 with a range of \$94,232 – \$112,181.

FINANCIAL IMPACT

The 2026 Budget includes salary for the Transportation Services Manager.

IMPACTING LEGISLATION

N/A

Respectfully Submitted,

John F. Connolly, CAO/Deputy Clerk

Attachment(s):

- Job Description – Transportation Services Manager, Marmora and Lake



Job Description

Job Title: Manager of Transportation Services

Department: Transportation Services

Reports To: Chief Administrative Officer / Deputy Clerk

Effective: DATE

Revised: New

Job Grade: Class 11 (726-800) – Range: \$94,232 - \$112,181

Position Summary

Reporting to the Chief Administrative Officer (CAO), the Manager of Transportation Services is responsible for the overall leadership, planning, coordination, and management of the Municipality's Transportation Services Department. The Manager oversees municipal roads operations, winter maintenance, fleet and equipment management, infrastructure maintenance, capital projects, departmental budgeting, procurement activities, regulatory compliance, and emergency response activities. The position provides strategic and operational leadership to departmental staff and contractors while ensuring the safe and efficient delivery of transportation services throughout the Municipality.

Primary Focus

- Provide leadership, direction, and supervision to Transportation Services Department staff.
- Plan, coordinate, and oversee municipal roads operations, maintenance programs, and service delivery.
- Manage winter maintenance operations, emergency response activities, and departmental preparedness.
- Develop, administer, and monitor departmental operating and capital budgets.
- Oversee procurement activities, tenders, quotations, contracts, and contractor performance.
- Manage transportation infrastructure projects, including roads, bridges, culverts, drainage systems, signage, and related assets.
- Ensure compliance with applicable legislation, regulations, municipal policies, and health and safety requirements.
- Provide technical advice and recommendations to the CAO and Council regarding transportation services matters.



Key Responsibilities

1. Department Leadership & Administration

- Provide leadership, supervision, direction, coaching, and performance management to Transportation Services Department staff.
- Establish departmental priorities, work plans, schedules, and operational objectives.
- Oversee staff recruitment, onboarding, training, development, attendance management, and succession planning.
- Foster a positive workplace culture focused on safety, accountability, teamwork, and continuous improvement.
- Manage departmental records, policies, procedures, and operational documentation.
- Coordinate departmental communications and ensure effective internal information sharing.

2. Roads Operations & Infrastructure Management

- Plan, coordinate, and oversee the maintenance, repair, and operation of municipal roads, bridges, culverts, drainage systems, signage, street lighting, and related infrastructure.
- Develop and implement annual maintenance programs and work plans.
- Conduct inspections and assessments of transportation infrastructure and establish maintenance priorities.
- Monitor service levels and ensure efficient delivery of departmental operations.
- Administer entrance permit approvals and oversee related infrastructure requirements.
- Coordinate utility works, road occupancy activities, and related operational matters.

3. Winter Maintenance & Emergency Response

- Direct and oversee winter maintenance operations, including snow plowing, sanding, salting, patrols, snow removal, and related activities.
- Ensure compliance with the Municipality's Minimum Maintenance Standards and applicable legislation.
- Coordinate departmental responses to severe weather events, flooding, road closures, emergencies, and other operational incidents.
- Participate in municipal emergency management activities as required.



4. Financial Management & Procurement

- Prepare, administer, and monitor departmental operating and capital budgets.
- Authorize spending within approved authority limits and monitor departmental financial performance.
- Identify and recommend budget requirements, equipment replacements, and capital investment priorities.
- Develop, administer, and oversee quotations, tenders, requests for proposals (RFPs), requests for quotations (RFQs), and procurement activities in accordance with municipal policies.
- Prepare reports, recommendations, and supporting documentation related to procurement and financial matters.
- Monitor contractor performance, contract compliance, and project expenditures.

5. Capital Projects & Asset Management

- Plan, coordinate, and oversee transportation infrastructure capital projects.
- Coordinate consultants, contractors, suppliers, utilities, regulatory agencies, and project stakeholders.
- Monitor project schedules, budgets, quality standards, and regulatory compliance requirements.
- Assist with asset management planning, long-term asset planning, and infrastructure investment planning.
- Maintain accurate records relating to municipal transportation assets and infrastructure inventories.

6. Council, Public & Stakeholder Relations

- Prepare reports, recommendations, presentations, and correspondence for the CAO and Council.
- Attend Council, committee, public meetings, and stakeholder meetings as required.
- Respond to inquiries, complaints, Requests for Service, and operational concerns from residents and stakeholders.
- Develop and maintain positive working relationships with government agencies, contractors, consultants, utility providers, and community organizations.
- Support public communications related to departmental operations, projects, road closures, and service disruptions.



Key Contacts

Internal:

- CAO
- Department Managers
- Municipal staff
- Council members

External:

- Members of the Public
- Contractors, Suppliers, and Consultants
- Utility Providers
- Government and Regulatory Agencies
- Emergency Services
- Community Organizations and Stakeholders

Budget and Asset Accountability

Material Resources:

- Responsible for the management, maintenance, replacement planning, and efficient use of municipal transportation infrastructure, fleet vehicles, equipment, tools, signage, drainage systems, and related departmental assets.
- Establishes and monitors inspection, maintenance, and operational programs to ensure municipal assets are maintained in a safe, reliable, and cost-effective manner.
- Ensures departmental assets and resources are utilized in accordance with municipal policies, procedures, and operational requirements.

Financial Resources:

- Responsible for the preparation, administration, monitoring, and control of departmental operating and capital budgets.
- Authorizes expenditures within approved authority limits and monitors departmental revenues and expenditures.
- Oversees transportation department purchasing activities, tenders, quotations, contracts, and capital project expenditures in accordance with municipal policies and approved budgets.
- Identifies budget requirements, equipment replacement needs, capital investment priorities, and long-term infrastructure funding requirements.



Information Resources:

- Responsible for the accuracy, security, retention, and accessibility of departmental operational, financial, asset management, regulatory, and employee information.
- Ensures departmental records, reports, inspections, maintenance documentation, and compliance records are maintained in accordance with legislative and municipal requirements.
- Oversees the preparation and maintenance of reports, recommendations, policies, procedures, and documentation provided to the CAO, Council, regulatory agencies, and external stakeholders.

Qualifications

Education

- Post-secondary degree or diploma in Civil Engineering Technology, Public Works, Transportation Management, Engineering, Construction Management, Business Administration, Public Administration, or a related field.

Experience

- Minimum five (5) years of progressively responsible experience in municipal transportation services, public works, roads operations, or a related field.
- Minimum three (3) years of supervisory or management experience.
- Experience with municipal infrastructure maintenance, winter maintenance operations, capital project management, budgeting, and procurement.
- Experience working within a municipal environment is preferred.

Technical Knowledge & Skills

- Thorough knowledge of municipal roads operations, winter maintenance programs, transportation infrastructure, and public works practices.
- Knowledge of applicable legislation, regulations, and standards including the Occupational Health and Safety Act, Municipal Act, Highway Traffic Act, Minimum Maintenance Standards, Ontario Traffic Manual, and related legislation.
- Strong leadership, employee supervision, performance management, coaching, and team development skills.
- Strong budgeting, financial management, procurement, tendering, contract administration, and project management skills.
- Excellent verbal, written, presentation, and report-writing skills with the ability to prepare Council reports, recommendations, policies, and technical correspondence.
- Strong analytical, problem-solving, decision-making, and organizational skills.
- Ability to interpret engineering drawings, specifications, contracts, legislation, and technical reports.



- Proficiency with Microsoft Office Suite, municipal software applications, asset management systems, and related technology.
- Ability to build and maintain effective working relationships with staff, Council, contractors, consultants, regulatory agencies, and members of the public.
- Valid Class G Driver's Licence.
- Class DZ Driver's Licence is considered an asset.

Core Competencies:

- Leadership and Staff Development
- Strategic Thinking and Decision Making
- Communication and Interpersonal Skills
- Budgeting and Financial Management
- Project and Contract Management
- Problem Solving and Initiative
- Customer Service Excellence
- Organization and Time Management
- Accountability and Integrity
- Teamwork and Collaboration
- Conflict Resolution
- Health and Safety Leadership

Working Conditions

- Combination of office and field-based work environments;
- Frequent attendance at roads operations sites, construction projects, and municipal facilities;
- Frequent interaction with staff, contractors, consultants, Council, and members of the public;
- Exposure to varying weather conditions, construction sites, traffic hazards, and operational environments;
- Requirement to respond to emergencies, severe weather events, road closures, and operational incidents outside normal business hours; and
- Participation in an on-call rotation and availability for overtime as operational requirements dictate.



The Municipality of Marmora and Lake is committed to equity, diversity, and inclusion, and to fostering an accessible, respectful, and inclusive workplace.

This job description is intended to outline the general nature and level of work performed by employees in this position. It is not an exhaustive list of all duties, responsibilities, or qualifications required. The Municipality of Marmora and Lake reserves the right to amend or change duties and responsibilities to meet business and operational needs.

APPROVALS

CAO/Deputy Clerk

Date

I acknowledge that I have read and understand the contents of this job description and agree to perform the responsibilities as described herein. I understand the commitment and agree to accept the responsibilities of this job.

Employee Signature

Date



Staff Report

Strategic Priority:

- ✓ Communication and Transparency
- ✓ Finance and Service Improvement
- Data Supported Planning

To: Mayor and Members of Council
From: John F. Connolly, CAO/Deputy Clerk
Meeting Date: July 7, 2026
Subject: CAO Status Update: Reports & Capital Projects/Grants & Funding

Current:

Priority (High, Medium, Low)	Directed	Date Requested	Resolution/Direction	Lead Department	Estimated Completion Date	Status
High	Council	September 2, 2025	Review: Control of Burning By-law, Guidelines & Enforcement	CAO/Fire/By-law Enforcement	Q4 – 2025 (revised Q3 – 2026)	Ongoing (revised to Q3 - 2026), expanded project scope, discuss with new Fire Chief.
Medium	Council	February 4, 2025	Agricultural Society Agreement	CAO	Q2 – 2025 (revised)	Ongoing (Q3 – 2026, drafting agreement)
Medium	Council	January 16, 2024	EV Chargers - Update	CAO/Parks	Q2 – 2025 (revised Q3 – 2026)	Ongoing (direct drilling happened June 16 th , 4 drill bits broken, Plan B is to trench around parking lot before ESA & Hydro

						One to approve, transformer installed, then ESA approval to come online)
Low	Council	July 29, 2025	Review Procurement Policy	CAO/Finance	Q1 – 2026 (revised to continue in Q3 2026)	Ongoing (some procurement and software determinations made, further work to be done throughout 2026)
Medium	Council	January 20, 2026	Contact MTO re: non-controlled crosswalk, traffic calming options (Highway 7)	CAO/Roads	Q2 - 2026	CAO had conference call with MTO representatives 06/23, need for background traffic study – PXO estimated cost for entire project over \$125,000, no budget so will be brought forward as part of 2027 Budget.
High	Council	March 12, 2026	Rental Opportunities – lower-level Medical Centre	CAO/Facilities	Q3 - 2026	Meeting with prospective tenant, discussion with Family Health Team, still awaiting Family Health Team response.
High	Council	March 12, 2026	Town Hall renovations	CAO/Facilities	Q3 - 2026	Revised estimate attained, contractor secured, work is underway.

Completed:

Priority (High, Medium, Low)	Directed	Date Requested	Resolution/Direction	Lead Department	Estimated Completion Date	Status

Grants and Funding (Donation) Opportunities Table (Proposed/Applying/Received/Closed) - 2026:

Grant/Fund	Funder	Summary	Significant Date	Grant/Fund Amount	Status
<ul style="list-style-type: none"> Trillium Grant 	<ul style="list-style-type: none"> Province of Ontario 	<ul style="list-style-type: none"> Fund repairs to the Memorial Arena – dehumidifiers and controller 	<ul style="list-style-type: none"> March 4, 2026 	<ul style="list-style-type: none"> \$200,000 	<ul style="list-style-type: none"> Pending – expecting a decision by June 30, 2026

ANALYSIS:

Note: The Table (above) shows recent grants and funding opportunities that the municipality has received as well as other opportunities on a go forward basis. Once received or closed funding has been identified to Council, it will not proceed in subsequent reports – as it will be considered closed (with or without funding). As such, the Table will only inform of open, pending and recently closed opportunities.

Respectfully submitted,
John F. Connolly, MCIP RPP

CAO/Deputy Clerk
cao@mamroraandlake.ca
613-472-2629, ext. 2221

Eastern Ontario Trails Alliance
Board Meeting Minutes – Tweed Municipal Office and Zoom
Thursday, May 14, 2026 at 10:00 AM

Cindy Cassidy – EOTA, Loyde Blackburn – Hastings County, Roger Davis-Hastings Highlands, Fred Fowler-North Frontenac, Jennifer Genereaux-EOTA, Kelly Way-EOTA, Eric Daoust-Marmora and Lake, Dennis Savery-Trent Hills, Bill Cox-Addington Highlands, Cindy Kelsey-Central Frontenac, George Eastman-Town of Bancroft, Brock Kerby-Centre Hastings, Beverly Flagler-Havelock-Belmont-Methuen, Robert Sararas-Centre Hastings, Jeremy Solmes-Stirling-Rawdon

Regrets: Cam McKenzie-Highlands

Chair Jeremy Solmes called the meeting to order, a **Motion** to go into closed was made by board member Fred Fowler, seconded by Loyde Blackburn. Carried.

Motion

To go out of closed made by board member Dennis Savery, seconded by board member Eric Daoust. Carried.

Motion

To direct staff to follow through with what was discussed in closed was made by board member Roger Davis, seconded by Robert Sararas. Carried.

Chair Solmes asked if there was any pecuniary interest. None noted.

Motion

To approve the minutes made by board member Brock Kerby, seconded by board member Cindy Kelsey. Carried.

Business Arising

Cindy said that the North Frontenac agreement has been signed.

The Letter of Offer from Hastings County has been signed, but we still have not received any money.

The ALTO letter has been posted on our social media.

Board member Bill Cox and Cindy Cassidy met with Addington Highlands about Frontenac ATV Club wanting permission to ride through Addington Highlands. Board member Cox said that Council was receptive to what EOTA had to say but they have not made a decision. Cindy said that they see the benefits of EOTA and are writing a letter to the Minister of Tourism, who is now the lead for the One Pass.

EOTA Board Meeting Minutes

Thursday, May 14, 2026

Page 2

Financials

We had \$171,286.88 in the bank at the end of April.

The Municipalities of Centre Hastings, Trent Hills, Marmora and Lake and the Township of Central Frontenac and the City of Quinte West have sent in their annual trail maintenance donation.

Destination Ontario has sent \$7,500.00 for the links on the Rockin' the Trail website.

Permit sales for the month of April were \$55,150.00.

Year to date permit sales \$74,239.00.

Total income for April was \$105,650.00.

Year to date income total was \$219,018.01.

Total expenses for April were \$39,197.97.

Year to date expenses \$106,364.57.

Calvin has been out on the trails. Grading has started.

We have \$203,286.88 to work from.

Board member Davis asked when the grader will be going through Bancroft and Lake St. Peter. Cindy said it is being done now.

Justin Harrow from Hastings County said that we should be getting \$15,000.00 from OFATV/CoeHill ATV club which Cindy suggested could be used for that section of trail.

Motion

To approve the financials made by board member Cindy Kelsey, seconded by board member Robert Sararas. Carried.

Correspondence

We received an email from Katherine Johnston of the OFSC on April 27th regarding setting up an end of season meeting saying that she would attend on behalf of District 3 and Scott Boon from District 2 will also attend. We have not heard from them since.

Motion

To accept correspondence made by board member Eric Daoust, seconded by board member George Eastman. Carried.

EOTA Board Meeting Minutes
Thursday, May 14, 2026
Page 3

Destination Ontario

The monthly stats for the website and social media was included in the board packages. It shows how many people are viewing the pages.

We are up to around 844 tickets sold for Rockin' the Trail. They are selling daily. Cindy is anticipating that we will reach the 1000 mark. Board member Dennis Savery noticed that ticket sales went up drastically after the radio ads were aired and wondered if we should consider running more. Cindy said that radio ads started last Monday and we will be giving away 20 tickets through the radio.

Aaron Goodvin will be coming on Friday and going on the ride Saturday.

Yamaha will be supplying machines for Aaron Goodvin and Dirt Trax and will be sending something for the bags and maybe hats for the 80 volunteers.

Cindy would like Aaron to lead the pack and break off at Palmateer Lake for a photo op.

OFSC District 2 and 3

We are working on scheduling a meeting. There are some items that need to be discussed such as remaining signage and outhouse holes that need to be filled in. There was also a culvert that was damaged by the groomer. EOTA had to replace it because the OFSC person said the grader did the damage.

Lindsay to Uxbridge Trail

The government is looking for a lease extension and amending agreement. It is still in the name of EOTA and Heart of Ontario Snowmobile club, even though the snowmobile club says that they are out of it. There are still two out of five bridges that need to be repaired by the government (Infrastructure Ontario). EOTA should not extend the lease until the bridges are repaired or the money allocated for the repairs. Trans Canada Trail will give \$60,000.00 towards the repairs. Cindy says we can terminate the lease if the board chooses to do so, but she told the government that EOTA would likely continue if there is money. Board member Eastman would like a letter sent to the regional municipalities asking for them to help EOTA with the maintenance costs.

Motion

To send a letter made by board member George Eastman, seconded by board member Dennis Savery. Carried.

EOTA Board Meeting Minutes

Thursday, May 14, 2026

Page 4

Frontenac ATV Club

An updated agreement has been sent this morning. The agreement in the package had some issues with the indemnification section. Vice-Chair Blackburn asked if this is the agreement that will be signed. Cindy said yes. Cindy was told yesterday by Mayor Smith that if we don't sign this agreement that Central Frontenac would cancel the license of occupation for EOTA and give us six month's notice then renegotiate a new agreement. Cindy said that she is good with the agreement as long as it meets the indemnification EOTA requires. Any minor maintenance they will do will require written approval from EOTA. The wardens can only be out during designated Frontenac ATV club events.

Motion

To sign the agreement made by Vice-Chair Loyde Blackburn, seconded by board member Cindy Kelsey. Carried.

Cindy's Report

All items previously discussed.

Motion

To accept Cindy's report made by board member Bill Cox, seconded by board member Robert Sararas. Carried.

Meeting adjourned.



MINUTES

Economic Development Advisory Committee Meeting

Wednesday, May 20, 2026 @ 5:00 PM

In-Person @ Marmora Public Library

MEMBERS PRESENT: Councillor Eric Daoust
Member Kimberley Alldread
Member Sean Graham
Member Sean Hale
Member Anne M^{ac}Neill

REGRETS: Member Oliver Heubeck

STAFF PRESENT: Municipal Clerk Kristen M^cConnell

1. CALL TO ORDER

1.1. Councillor Daoust called the meeting to order at 5:05 p.m.

2. APPROVAL OF AGENDA

2.1. Agenda of the meeting of the Economic Development Advisory Committee of the Municipality of Marmora and Lake for Wednesday, May 20, 2026.

MOTION2026-014

Moved by Member Sean Graham
Seconded by Member Anne M^{ac}Neill

THAT the agenda for the meeting of the Economic Development Advisory Committee of the Municipality of Marmora and Lake for Wednesday, May 20, 2026, be approved as presented.

Carried

3. DECLARATION OF PECUNIARY INTEREST

4. ADOPTION OF MINUTES

4.1. Minutes of the meeting of the Economic Development Advisory Committee of the Municipality of Marmora and Lake held Wednesday, April 15, 2026.

MOTION2026-015

Moved by Member Kimberley Alldread
Seconded by Member Sean Graham

THAT the foregoing minutes of the meeting of the Economic Development Advisory Committee of the Municipality of Marmora and Lake held Wednesday, April 15, 2026, be approved as presented.

Carried

5. BUSINESS ARISING FROM MINUTES

5.1. Ambassador Program

Items discussed:

- Details about the Hastings County "I Left the City" podcast, featuring Councillor Daoust and Member Anne MacNeill
- The possibility of creating a Community Ambassador podcast or video series

5.2. New Member Appointment

Items discussed:

- New members will be appointed by Council in June and will attend their first meeting, along with the new staff person, in July
- Past practice of cancelling meetings for the summer
- Ideas about onboarding for new members, to be included on the next agenda

MOTION2026-016

Moved by Member Kimberley Alldread
Seconded by Member Sean Graham

THAT the Economic Development Advisory Committee (EDAC) recommend that the Council of the Municipality of Marmora and Lake appoint Andrea Christie, Siobhan Hughes and Jane Pearson to the EDAC to fill the current vacancies.

Carried

5.3. Business Owner Engagement

Items discussed:

- Derelict buildings in the downtown core
- The merits of a closed session to better address some of the issues identified in the survey results
- Considerations for follow-up conversations with businesses who expressed interest
- Items that can be acted on sooner rather than later - an updated and searchable business directory, a shop local campaign, help with

marketing/branding and digital marketing, better parking signs, business start-ups, grant applications

- Opportunities for help and support from the Hastings County Economic Development Department
- Closed session to view and discuss individual survey responses to be included on the next agenda

6. STAFF REPORTS

7. NEW BUSINESS

8. CLOSED SESSION

9. NEXT MEETING

- 9.1. June 17, 2026, 5:00 p.m.
William Shannon Room, Marmora and Lake Public Library

10. ADJOURNMENT

10.1.

MOTION2026-017

Moved by Member Anne MacNeill

Seconded by Member Sean Graham

THAT this meeting is adjourned at 7:14 p.m.

Carried

Chair, Councillor Eric Daoust

Municipal Clerk, Kristen McConnell

Marmora and Lake Public Library Board Meeting

May 21, 2026, 6.30pm

Agenda Item	Discussion
<p>Call to Order Present: Tim, Anne, Rachel, Wendy, Shayne, Ron, Regrets: Kim, Patrick</p>	<p>Time:</p>
<p>Motion to approve the Agenda for May 21, 2026, Minutes of April 16, 2026, and the CEO & Treasurer’s Reports for May 21, 2026</p>	<p>Motioned by: Rachel Seconded by: Anne <i>Carried</i></p>
<p>New and Unfinished Business</p> <ul style="list-style-type: none"> a. MOU & Service Agreement options – discussion b. Head-hunter procurement <ul style="list-style-type: none"> - Report back was from Rachel and Shayne this is not worth it for us c. posting for permanent CEO – discussion <ul style="list-style-type: none"> - Rene to send posting to Board, - Post on OLS, Charity village, Job Board, local education institutions, d. Recruitment of new Board member <ul style="list-style-type: none"> - Skill sets we’re missing – financial expertise, communications, create a posting for a board member (Rene) e. Strategic Planning Pamphlet – presentation – everyone really liked it. Will add a photo of board – meet on Tuesday at 5:15 	<p>Motioned by: The Board directs The Interim CEO to continue with MOU/Service Agreement planning. Tim Seconded by: Rene <i>Carried</i></p>
<p>Policies for Review</p> <ul style="list-style-type: none"> a. GOV-01 b. GOV-09 c. OP-02 d. FN-03 e. FN-02 	<p>Motioned by: Anne To approve the policies as amended. Seconded by: Wendy <i>Carried</i></p>
<p>Call to Adjourn / Motion to end meeting</p>	<p>Motioned by: Tim <i>Carried</i> End time: 7:42</p>

Plan for the photo: Tuesday evening – 5:15 at the library

PLEASE NOTE - Next Meeting: June 18, 2026, 6.30pm



Central Hastings
Family Health Team

June 29, 2026

Municipality of Marmora & Lake
12 Bursthall St., P.O. Box 459
Marmora, ON, K0K 2M0

Attention: Kristen McConnell, Municipal Clerk

Dear Ms. McConnell

We wish to confirm receipt of the resignation of Jane Lakatos from our Board of Directors effective June 23, 2026.

At this time, we would like to request a nomination for the person to fill the current vacancy in accordance with our by-law *Section 3.1*

- (i) *One (1) Director shall be nominated by the Municipal Council of Marmora and Lake;*

When considering the nomination, please note our organization is required to maintain a robust variation of skills within its Board composition. This requirement includes a cross section of directors that possess skills in the following areas: strategic planning, clinical skills, program development, adequate finance, risk management, human resources and planning. In review of our current composition, a candidate interested in health care with experience in finance and / or human resources would be most beneficial. An assessment form is attached for completion by the individual nominated.

The monthly board meetings are held the 2nd Tuesday of each month from 9:00 to 11:00 a.m. with attendance required in accordance with our policy. The sub-committee meetings such Finance Committee and Human Resources are held at various times dependent upon the committee members. We would encourage potential candidates to review our website to familiarize themselves with our team. An orientation process provided to the candidate will include a comprehensive overview of the role.

We look forward to receipt of your nomination for review by the Board for ratification. To ensure clarity please note this is not an "appointed" position. It is recognized each nominated board member has an awareness of the knowledge of the needs of the population of the respective Municipality. As a member of the Board of the Central Hastings Family Health Team their accountability is to our organization versus the respective municipality. They are bound by our policies including that of confidentiality. If you have any questions, please do not hesitate to contact our office.

Regards

A handwritten signature in cursive script, appearing to read "Mary A. Stuart", is written in black ink.

Mary A. Stuart, Executive Director

Tri-Area Medical Centre
52 St. Lawrence Street East
Madoc, ON K0K 2K0
Phone: 613-473-4134
Fax: 613-473-4740

Administrative Office
Phone: 613-473-1167
Fax: 613-473-0692

Marmora Medical Centre
1 Madoc Street, Box #520
Marmora, ON K0K 2M0
Phone: 613-472-6131
Fax: 613-472-6135

Gilmour Medical Clinic
371 Weslemkoon Lake Road
Gilmour, ON K0L 1W0
Phone: 613-474-0233



Skills-Based Board Members Matrix

Nominee Name - _____

Knowledge, Skills, Experience
Indicate your knowledge, skills and experience for each category

Rating

- **Advanced = 3**
- **Good = 2**
- **Fair = 1**
- **None = 0**

Category

Strategic Planning	
Clinical Skills	
Program Development	
Human Resources Management	
Financial Management / Audit	
Risk Management	
Quality Improvement	
Performance Measurement	
Governance/Accountability Management	
Dispute Resolution	
Conflict of Interest	
Public Complaints	
Information Technology	
Community Relations	
Capital Planning	
Other** (specify)	
Other** (specify)	
Comments (optional)	

Where there are gaps in the categories above (i.e. score of 0 or 1 for all board members), how does the organization plan to acquire these skills in other ways? E.G. Community members / external resource on board committees, or special advisors to support the Board.

Kristen McConnell

From: Jan O'Neill
Sent: Wednesday, June 24, 2026 4:24 PM
To: Kristen McConnell
Subject: Fwd: Media release: Board of Health Update for June 2026

.Kristen
For the next Agenda please
Jan
Sent from my iPad

Begin forwarded message:

From: Southeast Public Health <Communications@southeastph.ca>
Date: June 24, 2026 at 4:08:06 PM EDT
To: Jan O'Neill <joneill@marmoraandlake.ca>
Subject: Media release: Board of Health Update for June 2026
Reply-To: communications@southeastph.ca

[Click here to view this media release in your browser](#)



For immediate release
June 24, 2026

Board of Health update for June 2026

The Southeast Public Health (SEPH) Board of Health met today in Kingston for their regular monthly meeting. The [agenda package](#) is available online.

Board Chair re-appointed

The Board passed a motion to re-appoint Nathan Townend as Chair for the remainder of 2026. Townend previously sat on the SEPH Board as an elected official. He recently left his elected municipal office role to accept the position of Director of Communications and Community Development with the County of

Lennox and Addington, and the county re-appointed him as their representative to the SEPH Board.

Townend noted that he was pleased to continue serving in the role of Board Chair, and to provide leadership continuity for the remainder of 2026.

Strategic plan update

Following a presentation by facilitator Erik Lockhart, the Board passed a motion to receive and endorse the direction for the 2026-2028 strategic plan and assess the financial implications of it at the July 22 Board meeting.

The direction for strategic plan was developed by the Board with the core purpose of “ensuring every community in the Southeast has access to high quality, equitable public health services delivered by a unified and trusted health unit working with communities and partners”.

The final plan will go to the Board in August for approval.

Staff presentation: Blastomycosis inquest recommendations

Deputy Medical Officer of Health Dr. Ethan Toumishey provided a presentation on SEPH’s response to the recommendations made by the coroner’s inquest into a fatal blastomycosis outbreak in Constance Lake First Nation in late 2021, early 2022. Blastomycosis is an infection caused by a fungus (*Blastomyces*) that grows most commonly in moist soil and decaying wood and leaves. The outbreak resulted in five deaths and more than 50 infections in the community of 750.

The coroner's inquest, which concluded in late 2025, examined the circumstances surrounding these deaths and issued recommendations aimed at preventing similar events in the future. Five of the recommendations require Boards of Health to report back how they will implement the recommendations. The Board has endorsed SEPH’s proposed responses to the coroner’s inquest recommendations and directed staff to submit them to the Office of the Chief Coroner on their behalf.

SEPH logo wins prestigious international award

The SEPH identity recently received the gold award in the Logo/Letterhead Design category at the 43rd Annual Healthcare Advertising Awards. With more than 4,300 entries submitted from around the world, the Healthcare Advertising Awards are among the largest and most recognized health-care marketing competitions internationally. This achievement reflects the talent and dedication of the SEPH Communications Team, as well as the expertise of branding and marketing consultant Scott Thornley and Company (STC).

The next meeting of the Board of Health is July 22, 2026.

-30-

Media contact: Communications@SoutheastPH.ca

Email sent to: joneill@marmoraandlake.ca

Southeast Public Health
221 Portsmouth Ave.
Kingston, Ontario | K7M 1V5 | Canada
613-549-1232 | 1-800-267-7875 | communications@SoutheastPH.ca

[Anti-spam policy](#) | [Report an abuse](#) | [Unsubscribe](#)





THE CORPORATION OF THE MUNICIPALITY OF MARMORA AND LAKE

BYLAW NUMBER 2026-45

Being a bylaw to amend Bylaw 2026-04, being a bylaw to appoint or confirm members to various boards and committees for the purposes of the Corporation of the Municipality of Marmora and Lake for the year 2026.

WHEREAS Subsection 11(2) of the Municipal Act, Chapter 25, S.O. 2001, as amended, authorizes a lower-tier municipality to pass bylaws respecting the governance structure of the municipality;

WHEREAS certain committees and local boards are established for the delivery of particular services within the Municipality of Marmora and Lake;

WHEREAS it is deemed necessary and expedient for the efficient transaction of Municipal business to appoint persons to those committees and local boards;

WHEREAS Council did pass Bylaw 2026-04 on January 20th, 2026, however, due to the resignation of Committee and Council members, Council now deems it expedient to amend said bylaw;

NOW THEREFORE the Council of the Corporation of the Municipality of Marmora and Lake enacts as follows:

1. **THAT** Bylaw 2026-04 be amended as follows:

Economic Development Advisory Committee be amended by adding Andrea Christie, Siobhan Hughes and Jane Pearson.

Crowe Valley Conservation Authority be amended by removing Jane Lakatos and adding Ron Derry.

Central Hastings Family Health Team be removed.

2. **THAT** this bylaw shall come into force and take effect upon passing.

READ A FIRST TIME this 7th day of July, 2026

READ A SECOND TIME this 7th day of July, 2026

READ A THIRD TIME this 7th day of July, 2026

PASSED IN OPEN COUNCIL this 7th day of July, 2026

Mayor (Jan O'Neill)

Municipal Clerk (Kristen M^cConnell)



THE CORPORATION OF THE MUNICIPALITY OF MARMORA AND LAKE

BYLAW NUMBER 2026-46

Being a bylaw to confirm the proceedings of the Regular Meeting of Council held on the 7th day of July, 2026.

WHEREAS the Municipal Act, 2001, S.O. 2001, c. 25, as amended, grants powers to a municipality to exercise its authority under this or any other Act;

WHEREAS it is deemed expedient that the proceedings of the Council of the Corporation of the Municipality of Marmora and Lake at this meeting be adopted by bylaw;

NOW THEREFORE the Council of the Corporation of the Municipality of Marmora and Lake orders and enacts as follows:

1. **THAT** the action of the Council of the Corporation of the Municipality of Marmora and Lake in respect of each recommendation contained in the reports of the Committees, each motion and resolution passed, and other action taken by the Council of the Municipality of Marmora and Lake, at this meeting held on the 7th day of July, 2026, is hereby adopted and confirmed as if all such proceedings were expressly embodied in this bylaw.
2. **THAT** the Mayor and proper officials of the Corporation of the Municipality of Marmora and Lake are hereby authorized and directed to do all the things necessary to give effect to the action of Council referred to in the preceding section hereof.
3. **THAT** the Mayor and Clerk are authorized and directed to execute all documents in that behalf and to affix thereto the seal of the Corporation of the Municipality of Marmora and Lake.

READ A FIRST TIME this 7th day of July, 2026

READ A SECOND TIME this 7th day of July, 2026

READ A THIRD TIME this 7th day of July, 2026

PASSED IN OPEN COUNCIL this 7th day of July, 2026

Mayor (Jan O'Neill)

Municipal Clerk (Kristen McConnell)