

## APPENDIX A - City of Winnipeg Insurance Policies

Coverage Type	Special Requirements	Limits	Deductibles
<b>Property</b>	Blanket Property of Every Description (any one loss)	\$600,000,000	\$250,000
	Bridges and various infrastructure	Included	
	Computer Equipment	Included	
	Fine Arts	as per policy	
	Standard Property Extensions and definitions specific to Municipality Risks	Included	
	Property In Transit	\$1,000,000	
	Fire Apparatus - Light and Heavy	Included	
	Contractors and Unlicensed Equipment	Included	
<b>Business Interruption</b>	Rents or Rental Value	as per policy	
	Extra Expense	\$3,000,000 per location	
<b>Equipment Breakdown</b>	Blanket - Comprehensive including Production Equipment	\$100,000,000	\$250,000
<b>Crime</b>	Commercial Crime Coverage, all forms including Credit Card Fraud and Computer Fraud	\$5,000,000	\$250,000
	Client Coverage	Included	
	Employee Benefit Plan Coverage	Included	
	Expense Coverage	Included	
	Social Engineering	\$250,000	
	Worldwide, Extensions and Definitions specific to Municipality Risks	Included	
<b>Liability</b>	Primary Commercial General Liability	\$5,000,000	\$250,000 SIR
	Buy Down Deductible - for Specific Groups	\$250,000	\$5,000
	Standard Extensions and definitions specific to Municipality Risks	Included	
	Public Art Commercial General Liability	\$2,000,000	\$2,500
	COMBINED Liability Limits through the Umbrella and Various Excess Liability Policies	\$100,000,000	various
	Professional Liability Policy - Fire Department	\$5,000,000	
	Directors and Officers Liability - GCWCC	\$2,000,000	
	Directors and Officers Liability - Community Centres	\$1,000,000	

	Environmental Liability	various	
<b>Automobile</b>	General Fleet	\$500,000 basic \$9,500,000 excess	
	Transit Fleet	\$500,000 basic \$9,500,000 excess	
	Fire Department Apparatus and Private Passenger	\$10,000,000	
	Non-Owned	Included	
	Standard Garage Automobile Liability Policy	\$9,500,000	
<b>Aviation</b>	WPS Helicopter - Liability	\$100,000,000	
	Hull	\$2,640,000	
	Non-Owned - Liability	\$5,000,000	
	Premises, Products, Hangarkeepers	\$20,000,000	
	Unmanned Aircraft - Drones - Liability	\$5,000,000	
	Hull	As per Policy	Various
<b>Watercraft</b>	Protection and Indemnity	\$500,000,000	
	Hull	as per schedule on file	
<b>Volunteer</b>	Volunteer Accident	as per policy	
<b>Travel</b>	Travel Accident	as per policy	
	Business Travel Medical	\$2,000,000 maximum	
<b>Project Specific Insurances - as requested</b>	Builder's Risks - as required	\$10,000,000 and over	
	Wrap Up Liability - as required	various	
	Ocean Cargo Liability	various	
<b>POSSIBLE New for 2022 or 2023</b>	Facility Users Program	\$2/\$5Mil - Liquor/Participants	