



## TOWNSHIP OF BLANDFORD-BLENHEIM COUNCIL MEETING AGENDA

Wednesday, December 17, 2025 at 03:00 PM

Watch via Live Stream on Township's YouTube [here](#)

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### **1. Welcome**

### **2. Call to Order**

### **3. Approval of the Agenda**

**Recommendation:**

That the agenda for December 17, 2025, Regular Meeting of Council be adopted as printed, and circulated.

### **4. Disclosure of Pecuniary Interest**

### **5. Minutes**

#### **5.a December 3, 2025, Minutes of Council**

**Recommendation:**

That the minutes of the December 3, 2025, Regular Meeting of Council be adopted, as printed and circulated.

### **6. Business Arising from the Minutes**

### **7. Public Meetings**

#### **7.a Public Meeting under the Planning Act, Zone Change**

##### **7.a.1 ZN1-25-07, Township of Blandford-Blenheim (ARUs)**

**Recommendation:**

That the Council of the Township of Blandford-Blenheim approve-in-principle the proposed Zoning By-Law amendment (File No. ZN 1-25-07) to introduce amendments to Township Zoning By-Law No. 1360-2002 and that the By-law be brought back to a subsequent Council meeting for adoption

### **8. Delegations/Presentations**

### **9. Correspondence**

## **9.a    Specific**

### **9.a.1    Grand River Conservation Authority, re: Bill 68 and Proposed Consolidation of Conservation Authorities**

#### **Recommendation:**

WHEREAS the Government of Ontario recently approved Bill 68, which establishes the Ontario Provincial Conservation Agency;

AND WHEREAS the Government of Ontario is proposing the consolidation of the province's 36 conservation authorities into seven regional conservation authorities, including the Grand River Conservation Authority(GRCA), which will be amalgamated amongst eight current authorities to become part of the Lake Erie Regional Conservation Authority (LERCA);

AND WHEREAS the 38 municipalities within the GRCA watershed boundaries today and the 81 municipalities that are proposed to make up the LERCA in 2027 will be levied to fund both the regional conservation authority as well as the provincial conservation agency;

AND WHEREAS the new organizations will result in the degradation of local governance, local fiscal accountability, local service delivery, local environmental focus and unprecedented funding by local municipalities of both a large regional authority and a provincial agency;

AND WHEREAS the GRCA Board of Directors has responded to Bill 68 and the proposal for Conservation Authorities consolidation with a constructive and thoughtful alternative that retains local governance, local service delivery, local environmental focus and local fiscal accountability while responding constructively to the Government of Ontario's concerns about accountability, planning and responsiveness;

NOW THEREFORE BE IT RESOLVED THAT the Council of the Township of Blandford-Blenheim calls on the Minister of Environment, Conservation and Parks and the Chief Conservation Executive meet GRCA representatives to review the GRCA alternative proposal to Conservation Authorities consolidation;

AND THAT the Minister and the Chief Conservation Executive seriously consider the GRCA proposal for conservation authorities as it enunciates a path forward that will address the Government's concerns most democratically and productively;

AND THAT this motion be circulated to the Premier of Ontario, Minister of Environment, Conservation & Parks, Chief Conservation Executive and local Members of Provincial Parliament for their information and action, where appropriate.

### **9.a.2    Upper Thames River Conservation Authority, re: Bill 68 and**

## **ERO Posting 025-1257 Proposed Boundaries for the Regional Consolidation of Ontario's Conservation Authorities**

### **Recommendation:**

WHEREAS the Conservation Authorities Act (1946) enables municipalities to establish local conservation authorities, and when municipalities choose to form such authorities, they assume responsibility for governance and funding through the appointment of a Board of Directors and the provision of an annual levy to cover expenses;

AND WHEREAS the Township of Blandford-Blenheim established the Upper Thames River Conservation Authority with other consenting municipalities within the watershed (initially formed in 1947);

AND WHEREAS local municipalities currently provide approximately 35% of total conservation authority funding, while the Province of Ontario provides approximately 2% (2026 budget);

AND WHEREAS municipalities have governed their respective conservation authorities for decades, tailoring programs and services to local watershed needs, maintaining accountable service standards, and ensuring fair and predictable costs for ratepayers;

AND WHEREAS conservation authorities collectively own and manage thousands of acres of land. Many of these properties were entrusted to the UTRCA for long-term protection, stewardship, and the public good, with the expectation that such lands would be cared for by locally governed conservation authorities;

AND WHEREAS Bill 68 (Schedule 3) proposes the creation of the Ontario Provincial Conservation Agency, a Crown corporation that would assume governance responsibilities and consolidate Ontario's 36 conservation authorities into seven regional authorities, with municipal cost apportionment yet to be defined;

AND WHEREAS the Province already possesses the authority to establish overarching legislation, regulations, and standards through the Conservation Authorities Act and the Ministry of the Environment, Conservation and Parks;

NOW THEREFORE BE IT RESOLVED THAT the Council of the Township of Blandford-Blenheim calls on the Government of Ontario to maintain local, independent, municipally governed, watershed-based conservation authorities to ensure strong local representation in decisions related to municipal levies, community-focused service delivery, and the protection and management of conservation lands;

AND FURTHER THAT while the Township of Blandford-Blenheim supports provincial goals for consistent permit approval processes, shared services, and digital modernization, imposing a new top-down agency structure without strong local accountability and governance risks creating

unnecessary cost, red tape, and bureaucracy, thereby undermining efficiency and responsiveness to local community needs;  
AND FURTHER THAT the Township of Blandford-Blenheim supports efforts to balance expertise, capacity, and program delivery across the province, and requests that the Province work collaboratively with municipalities and local conservation authorities to determine the most effective level of strategic consolidation to achieve both provincial and local objectives.

AND FURTHER THAT a copy of this resolution be sent to:

- the Ontario Minister of Environment, Conservation, and Parks,
- local MPPs,
- Association of Municipalities of Ontario,
- Rural Ontario Municipal Association,
- area Indigenous communities,
- all municipalities,
- Conservation Authorities, and
- Conservation Ontario.

## **9.b General**

### **9.b.1 Township of Zorra re: Rural School Closures**

### **9.b.2 Township of Zorra re: Soil Health in Canada**

#### **Recommendation:**

That the general correspondence items be received as information.

## **10. Staff Reports**

### **10.a Ray Belanger, Chief Building Official, CBO-25-12 - Monthly Report to Council**

#### **Recommendation:**

That Report CBO-25-12 be received as information.

### **10.b Drew Davidson, Director of Protective Services, FC-25-20 - November Monthly Report**

#### **Recommendation:**

That Report FC-25-20 be received as information.

### **10.c Denise Krug, Director of Finance/Treasurer, TR-25-15 - 2026 Municipal Insurance**

**Recommendation:**

That Report TR-25-15 be received as information; and further,  
That Council instruct the Treasurer to bind the renewal for the Township's municipal insurance with Intact Public Entities.

**10.d Sarah Matheson, Director of Corporate Services/Clerk, DC-25-20 - Municipal Alcohol Policy Revision**

**Recommendation:**

That Report DC-25-20 be received as information; and,

That Council adopt the revisions to the Municipal Alcohol Policy, as presented in Report DC-25-20.

**11. Reports from Council Members**

**12. Unfinished Business**

**13. Motions and Notices of Motion**

**14. New Business**

**15. Closed Session**

**15.a CAO-25-35 - Council Education & Training Session (3:00 p.m.)**

CAO-25-35 - Council Education and Training Session

This report is closed to the public pursuant to Section 239 of the Municipal Act, 2001, as amended, as the subject matter is regarding:

a) the education or training of members of the council, a local board or committee [s. 239 (3.1)]

**15.b CAO-25-36 - CAO Annual Performance Review**

CAO-25-36 – CAO Annual Performance Review

This report is closed to the public pursuant to Section 239 of the Municipal Act, 2001, as amended, as the subject matter is regarding:

a) personal matters about an identifiable individual, including municipal employees [s. 239 (2)(b)]

**Recommendation:**

Be it hereby resolved that Council move into Closed Session under the authority of Section 239 of the Municipal Act at 3:00 p.m. to discuss:

a. CAO-25-35, the education or training of members of the council, a local board or committee [s. 239 (3.1)].

Re: Council Education & Training Session; and  
b. CAO-25-36, personal matters about an identifiable individual [s. 239 (2)(b)].  
Re: CAO Annual Performance Review

**Recommendation:**

Be it hereby resolved that Council does now adjourn from Closed Session and resume into Open Session at <TIME> and reports the following:

That Council received information as presented regarding Report CAO-25-35 – Council Education & Training Session, and provided direction to the CAO regarding Report CAO-25-36 – CAO Annual Performance Review.

## **16. By-laws**

### **16.a Bylaw 2525-2025, Being a By-law to Confirm the Proceedings of Council**

**Recommendation:**

That the following by-law be read a first and second time:

a) By-law 2525-2025, being a by-law to confirm the proceedings of Council.

**Recommendation:**

That the following by-law be read a third and final time:

a) By-law 2525-2025, being a by-law to confirm the proceedings of Council.

## **17. Other**

## **18. Adjournment and Next Meeting**

**Recommendation:**

Whereas business before Council has been completed at <TIME>;

That Council adjourn to meet again on Wednesday, January 14, 2026 at 4:00 p.m.



Wednesday, December 03, 2025 at 04:00 PM

Council Chambers

47, Wilmot St. S. Drumbo, ON

Streamed live to Township of Blandford-Blenheim YouTube Channel

Present:

Mayor M. Peterson, Councillor D. Barnes, Councillor N. Demarest, Councillor B. Banbury and Councillor T. Young

Staff:

CAO Brick, Clerk Matheson, Director of Finance Krug, Drainage Superintendent Degier, Director of Protective Services Davidson, Director of Public Works Borton, Chief Building Official Belanger, Manager of Community Services Baer, Planner Robson, Deputy Clerk Brandt and Deputy Director of Protective Services Van Wyk.

**1. Welcome**

**2. Call to Order**

**3. Approval of the Agenda**

**RESOLUTION 2025-12-03-01**

**Moved by** - Councillor Demarest

**Seconded by** - Councillor Barnes

Be it hereby resolved that the agenda for the December 3, 2025, Regular Meeting of Council be adopted as printed, and circulated.

**Carried**

**4. Disclosure of Pecuniary Interest**

None.

**5. Minutes**

**5.a November 19, 2025, Minutes of Council**

**RESOLUTION 2025-12-03-02**

**Moved by** - Councillor Banbury

**Seconded by** - Councillor Young

Be it hereby resolved that the minutes of the November 19, 2025, Regular Meeting of Council be adopted, as printed and circulated.

**Carried**

**6. Business Arising from the Minutes**

None.

**7. Public Meetings**

**8. Delegations/Presentations**

**8.a Michael Dutra, Resident, re: Speeding in Plattsburg on Mill Street**

**RESOLUTION 2025-12-03-03**

**Moved by** - Councillor Banbury

**Seconded by** - Councillor Demarest

Be it hereby resolved that the delegation from Michael Dutra be received as information; and further,

That Council directs staff to bring forward a follow up report regarding Mill Street traffic calming, particularly stop signs.

**Carried**

**9. Correspondence**

**9.a Specific**

**9.b General**

**10. Staff Reports**

**10.a Jim Borton, Director of Public Works, PW-25-19 - 2500 Pickup Truck**

**RESOLUTION 2025-12-03-04**

**Moved by** - Councillor Barnes

**Seconded by** - Councillor Demarest

Be it hereby resolved that Report PW-25-18 be received as information; and further,

That Council accept the price submitted by Woodstock FORD for a 2026 F250 4X4 crew cab, 6.7L Power Stroke V8 Diesel truck at the cost of \$80,600.95 plus HST;

and further,

That an additional \$22,019.57 be transferred from the vehicle capital reserve to cover the additional cost of the vehicle.

**Carried**

**10.b Jim Borton, Director of Public Works, PW-25-19 - Monthly Report**

**RESOLUTION 2025-12-03-05**

**Moved by** - Councillor Banbury

**Seconded by** - Councillor Young

Be it hereby resolved that Report PW-25-19 be received as information.

**Carried**

**10.c Trevor Baer, Manager of Community Services, CS-25-25 - Blandford Blenheim Helping Hands Foodbank**

**RESOLUTION 2025-12-03-06**

**Moved by** - Councillor Barnes

**Seconded by** - Councillor Demarest

Be it hereby resolved that Report CS-25-25 be received; and further,

That Council direct staff to move forward with refurbishing the Drumbo Canteen as a storage space for the Helping Hands Foodbank, including operating expenses in the future budget.

**Carried**

**10.d Trevor Baer, Manager of Community Services, CS-25-26 - Princeton & District Museum Land Agreement Extension**

**RESOLUTION 2025-12-03-07**

**Moved by** - Councillor Banbury

**Seconded by** - Councillor Young

Be it hereby resolved that Report CS-25-26 be received as information; and further, That Council authorize the Mayor and Clerk to sign the updated land agreement between the Township of Blandford-Blenheim and the Princeton & District Museum to extend the agreement for an additional ten (10) years.

**Carried**

**10.e Trevor Baer, Manager of Community Services, CS-25-27 - Monthly Report****RESOLUTION 2025-12-03-08****Moved by** - Councillor Demarest**Seconded by** - Councillor Young

Be it hereby resolved that Report CS-25-27 be received as information.

**Carried****10.f Kevin Brandt, Deputy Clerk/Communications Coordinator, DC-25-19 - 2026 Municipal Election Communications Plan****RESOLUTION 2025-12-03-09****Moved by** - Councillor Young**Seconded by** - Councillor Barnes

Be it hereby resolved that Report DC-25-19 be received as information; and further, That Council endorse the 2026 Municipal Election Communications Plan, attached to this report, as the guiding framework for public communications related to the 2026 Municipal Election.

**Carried****11. Reports from Council Members**

Council members provided updates on several upcoming community Christmas events: the Bright Santa Claus Parade on December 6 at 2:00 p.m.; the Plattsville Parade on December 6 at 6:30 p.m.; the Princeton Santa Visit on December 13 from 11:30 a.m. to 2:00 p.m.; and the Drumbo Christmas Parade on December 19, which has been moved to the Drumbo Fairgrounds (cattle barn area) for improved safety.

An update was shared on the recent Snyder's Family Farm holiday kick-off event, which was well attended and positively received. A note of appreciation was extended to the Snyder family for their contributions as one of Blandford-Blenheim's largest employers and a major tourism destination in Oxford County.

Council was also advised that the Oxford County budget will be presented next week. Two Notices of Motion are being brought forward: (1) to advance the installation of the previously approved crosswalk on Elgin Street in Princeton so underground infrastructure can be completed ahead of final paving; and (2) to accelerate both the new well and the planned manganese filtration system for Plattsville water, moving the project into the 2026 budget cycle subject to County approval.

Finally, an update was provided on the provincial government's proposal to consolidate Ontario's conservation authorities from 32 down to approximately six or seven. The Grand River Conservation Authority has expressed concern about the scope and speed of the proposed changes and is seeking municipal resolutions of support. Council noted the potential governance and operational impacts should the restructuring proceed.

## **12. Unfinished Business**

### **13. Motions and Notices of Motion**

None.

## **14. New Business**

### **RESOLUTION 2025-12-03-10**

**Moved by** - Councillor Demarest  
**Seconded by** - Councillor Young

Councillor Demarest introduced a resolution regarding the announced closure of the Drumbo Bank of Montreal branch:

Whereas the Bank of Montreal has announced its intention to permanently close the Drumbo branch located at 19 Oxford Street West on June 19, 2026; and

Whereas the Drumbo BMO branch has long served as an essential service within the community, providing accessible banking services to residents, seniors, community groups, and local small businesses; and

Whereas the loss of this branch will disproportionately impact seniors, individuals with limited mobility or transportation options, and small businesses who rely on timely in-person banking services; and

Whereas the closure of rural financial institutions has become an increasingly common trend across Ontario and Canada, with many national banks consolidating services into larger urban centres, resulting in reduced access to financial services, increased travel burdens, and diminished support for local economic activity; and

Whereas the Financial Consumer Agency of Canada (FCAC) guidelines state that federally regulated banks are expected to undertake meaningful consultation with affected customers, community members, and local municipalities before a branch closure takes place—an important step to ensure that impacts are understood, alternatives are considered, and residents have an opportunity to provide feedback;

Now Therefore Be It Resolved that the Township of Blandford-Blenheim expresses its deep concern regarding the pending closure of the Drumbo BMO branch and the negative impacts this closure will have on local residents and businesses; and

That Council urges the Bank of Montreal to reconsider its decision or, at minimum, work collaboratively with the Township to explore options for maintaining some level of local banking service—whether through adjusted operations, shared-service models, community banking alternatives, or other innovative service options; and

That a copy of this resolution be forwarded to MPP Ernie Hardeman, MP Arpan Khanna, and the Bank of Montreal to advise them of the impacts of this closure and to request their support in advocating for the continuation of accessible banking services within the community.

**Carried**

## **15. Closed Session**

None.

## **16. By-laws**

**16.a Bylaw 2521-2025, Fees and Charges - 2026**

**16.b By-law 2522-2025, Procedural By-law Amendment (Add Deputy Mayor)**

**16.c By-law 2523-2025, Zoning By-law Amendment ZN1-24-26 & ZN1-24-27**

**16.d By-law 2524-2025, Confirming**

**RESOLUTION 2025-12-03-11**

**Moved by - Councillor Barnes**

**Seconded by - Councillor Banbury**

Be it hereby resolved that the following By-laws be now read a first and second time:

a) By-law 2521-2025, Being a by-law to establish the Corporation of the Township of Blandford-Blenheim Fees and Charges.

b) By-law 2522-2025, Being a By-law to amend By-law 1916-2015, as amended, Being a By-law to govern the proceedings of Council and Committees, and to prescribe the forms and manner and times for the provision of notice.

Item 5.a

- c) By-law 2523-2025, Being a by-Law to amend Zoning By-Law Number 1360-2002, as amended.
- d) By-law 2524-2025, Being a by-law to confirm the proceedings of Council.

**Carried**

**RESOLUTION 2025-12-03-12**

**Moved by** - Councillor Demarest  
**Seconded by** - Councillor Young

Be it hereby resolved that the following By-laws be now read a third and final time:

- a) By-law 2521-2025, Being a by-law to establish the Corporation of the Township of Blandford-Blenheim Fees and Charges.
- b) By-law 2522-2025, Being a By-law to amend By-law 1916-2015, as amended, Being a By-law to govern the proceedings of Council and Committees, and to prescribe the forms and manner and times for the provision of notice.
- c) By-law 2523-2025, Being a by-Law to amend Zoning By-Law Number 1360-2002, as amended.
- d) By-law 2524-2025, Being a by-law to confirm the proceedings of Council.

**Carried**

**17. Other**

**18. Adjournment and Next Meeting**

**RESOLUTION 2025-12-03-13**

**Moved by** - Councillor Barnes  
**Seconded by** - Councillor Young

Whereas business before Council has been completed at 5:03;

Be it hereby resolved that Council adjourn to meet again on December 17, 2025 at 3:00 p.m.

**Carried**

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Mark Peterson, Mayor

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Sarah Matheson, Clerk

**To: Mayor and Members of Blandford-Blenheim Council**

**From: Hanne Yager, Policy Planner, Community Planning**

## **Application for Zone Change ZN 1-25-07 – Township of Blandford-Blenheim (Additional Residential Units)**

### **REPORT HIGHLIGHTS**

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- Township of Blandford-Blenheim Council directed staff to initiate amendments to the Township Zoning By-law on September 3, 2025 with the intent to improve the implementation and clarity of the zoning provisions and consistency with the Oxford County Official Plan and recent changes to Provincial legislation.
- The Zone Change application proposes amendments to the Township Zoning By-law to: revise the provisions for Additional Residential Units (ARUs) and residential accessory structures; amend definitions associated with ARUs; address minor technical errors; and, improve consistency between municipalities, where appropriate.
- Planning staff are of the opinion that the draft zoning provisions attached to and described in this report are appropriate and will comply with and appropriately implement the Official Plan policies.

### **DISCUSSION**

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#### **BACKGROUND**

APPLICANT: Corporation of the Township of Blandford-Blenheim  
47 Wilmot Street South, Drumbo ON, N0J 1G0

LOCATION:

The proposal is for a Township-wide general amendment that would apply to the entire Township.

PROPOSAL:

The purpose of the application for Zone Change is to introduce amendments to the Township Zoning By-law to improve consistency with the Planning Act and existing Official Plan requirements, refine implementation and clarity of the Zoning By-Law, address minor technical errors, and improve consistency between municipalities, where appropriate.

The proposed zoning provisions are attached to this report in the form of a draft by-law and are discussed in detail in the Planning Analysis section.

## APPLICATION REVIEW

### PLANNING ACT

The Planning Act (“the Act”) contains requirements for municipalities with respect to permitting ARUs.

On June 6, 2019, the Province passed Bill 108 (More Homes, More Choice Act), which directed municipalities to enact Official Plan policies and Zoning provisions to allow for up to two ARUs in a single detached, semi-detached, or row house dwelling and/or within a building or structure ancillary to such dwellings. The associated Ontario Regulation (O. Reg) 299/19 came into force and effect on September 3, 2019, and prescribed requirements and standards for ARUs where they are permitted by zoning (i.e. municipalities could require only one parking space per ARU, parking spaces could be tandem spaces, and could not specify the relationship of the occupant of the ARU and the property owner). Subsequently, Bill 23 (More Homes Built Faster Act, 2022) came into effect on November 28, 2022 and in addition to O.Reg 299/19 requirements, also required municipalities to permit up to two ARUs as-of-right on lots served by both a municipal water and a municipal wastewater system and prohibited municipalities from establishing minimum unit sizes for ARUs.

Oxford County implemented this legislation through Official Plan Amendment (OPA 285), which introduced the County’s rural ARU policies and was adopted by County Council on February 8, 2023. Since the passing of OPA 285, further changes to the Act through Bill 185 (Cutting Red Tape to Build More Homes Act, 2024) and O. Reg 299/19 came into force and effect on November 20, 2024 affecting standards for angular plane, floor space index, lot coverage, and lot area.

As discussed in greater detail in Planning Analysis section, proposed amendments to the Zoning By-Law would improve consistency with provincial legislation and to provide greater clarity to the general public.

### PROVINCIAL PLANNING STATEMENT

The 2024 Provincial Planning Statement (PPS 2024) came into effect on October 20, 2024, and it provides policy direction on matters of provincial interest related to land use planning and development. Like the preceding 2020 Provincial Policy Statement, the PPS 2024 continues to direct municipalities to direct growth and development to settlement areas, and promote a range and mix of “housing options”. Housing options include, but are not limited to, additional residential units.

The PPS 2024 now clarifies that in prime agricultural areas, where a residential dwelling is permitted, up to two ARUs shall be permitted in addition to farm worker housing, subject to specified criteria and provincial guidance (not yet released). The policies provide the minimum standard for Official Plan policies and Zoning By-Law provisions and, as a result, municipal policies or provisions may exceed PPS requirements to reflect local interests.

Although Oxford County’s Official Plan policies were adopted prior to the PPS 2024 being in effect, the policies remain consistent with provincial policy and criteria regarding ARUs in agricultural areas.

COUNTY OF OXFORD OFFICIAL PLAN:

The Oxford County Official Plan was amended regarding ARUs in rural areas through OPA 285, which was adopted by County Council on February 8, 2023, and has been in force and effect since March 2, 2023. These Official Plan policies were developed to provide consistent municipal policy direction for all the rural areas in the County, reflect Oxford's rural context, and ensure compliance with the PPS, while also providing flexibility for Area Municipalities to reflect local needs through their respective Zoning By-Laws.

The Official Plan identifies where ARUs are permitted and outlines what development criteria need to be satisfied for an ARU to be established. Criteria include but are not limited to: size and locational requirements; compatibility with surrounding land uses; and, ensuring other municipal requirements, (e.g. servicing, stormwater management, waste management and emergency access), can be adequately addressed.

As discussed in report [CP 2025-252](#), research and preliminary consultation conducted by Planning staff suggested that the intent of certain Official Plan requirements regarding ARU size, location, and compatibility are not consistently reflected in local Council decisions. Amendments to the Zoning By-Law are proposed to improve the implementation of Official Plan criteria including maximum gross floor area, maximum distance from a principal dwelling, and required Minimum Distance Separation I (MDS I) setbacks.

ZONING BY-LAW:

Zoning By-Law Amendment 2379-2023 to amend By-Law 1360-2002 was approved by Blandford-Blenheim Council and came into force and effect on July 5, 2023. The following list provides a summary of what changes were included in By-Law 2379-2023.

- Added new defined terms for 'additional residential unit'; 'individual on-site sewage system'; 'individual on-site water system'; 'municipal sewage system'; 'municipal water system'; 'natural hazards'; 'parking space, tandem'; 'principal dwelling'; 'private communal sewage system'; and, 'private communal water system'.
- Amended definitions for 'converted dwelling'; 'dwelling unit'; 'parking area'; and, 'multi-unit dwelling'.
- Amended land use permissions for converted dwellings, garden suites and home occupations.
- Amended 'permitted uses' in zones where ARUs are permitted and specified the total number of ARUs permitted in each zone.
- Introduced standards and requirements for all ARUs, including – maximum unit size, minimum lot area, maximum lot coverage, minimum lot frontage, requirements for entrances and stairways, minimum parking spaces, minimum landscaped open space, permitted location on the lot, maximum setback from street or principal dwelling, and minimum privacy and screening.
- Amendments to requirements relating to municipal services and dwellings below grade to align with provincial legislation and policies.

As discussed in greater detail in Planning Analysis section, proposed amendments to the Zoning By-Law would adjust the existing provisions established through By-Law 2379-2023 to improve consistency with legislative and regulatory changes and overall implementation, while maintaining the original intent of the Official Plan policies and zoning provisions of ARUs.

#### AGENCY COMMENTS

Township of Blandford-Blenheim staff were consulted throughout the development of the draft Zoning Provisions and indicated they were supportive of the proposed draft provisions.

Township staff provided the following comments:

1. That the zoning by-law address any existing A1/A2 zoned lots located in settlements as the current by-law does not prescribe requirements for those lots.

Planning staff have identified several examples of lots with A1/A2 zoning within settlement areas and agree that this gap is important to address in order to provide appropriate development standards for ARUs on these properties. Staff have added provisions which identify which standards apply to lots in A1/A2 zones within fully serviced and partially serviced settlement areas (e.g. areas only served by a municipal water system).

County of Oxford Public Works has confirmed no concerns with respect to the proposed zone change. Further, Public Works staff have evaluated Blandford-Blenheim's servicing capacity and have confirmed that there is adequate servicing capacity for two ARUs per lot in Plattsville. The proposed by-law implements this recommendation by removing Plattsville from the list of settlements where ARUs are prohibited.

CN Rail stated that the construction of a new ARU should be subject to certain requirements to be established in a By-Law associated with Principal Main Use rail lines. These requirements include maintaining a 30 metre setback, establishing a safety berm, and fencing for any property boundaries that abut a railway right of way.

As similar requirements are not currently contained in the Zoning By-law for other residential uses and/or other railway operators, Planning staff are of the opinion that this request should be considered comprehensively as part of a future housekeeping amendment and have noted it for further review.

Southwestern Public Health, Upper Thames River Conservation Authority (UTRCA) and Enbridge Gas indicated that they have no comments or objections with respect to the proposed zone change.

#### Public Consultation

Notice of Complete Application and Notice of Public Meeting was published in the Ayr News on November 12, 2025 and the Oxford Review on November 20, 2025. As of the date of writing the report, Planning staff have received e-mail correspondence from one resident concerning minimum lot sizes in settlements without municipal wastewater servicing. Concern was raised as to why a larger minimum lot area is required for a detached ARU (i.e. 1.48 ac) than is required for a single detached dwelling on its own or with an ARU within the principal dwelling (i.e. 0.69 ac).

The County Official Plan, through OPA 285, establishes the minimum lot area for an ARU in a detached building on a lot without municipal wastewater services. This requirement ensures there is sufficient land area to accommodate a second or enlarged conventional septic system as required to appropriately service an additional dwelling on the lot, as well as proposed the ARU, required setbacks, storm water management, parking, and landscaped open area. Staff report [CP 2023-20](#) provides additional information on how minimum lot area was determined.

## Planning Analysis

The proposed Zoning provisions were developed in consultation with Township staff and County Public Works, and other agency comments have been addressed as indicated in the 'Agency Comments' section above. The following summary outlines the proposed amendments to the Township Zoning By-law, and how the intent of the Planning Act, PPS 2024, and Official Plan is maintained.

### Regulating ARU Size and Lot Coverage

The size and scale of an ARU is currently regulated by two provisions – 'gross floor area' and 'lot coverage'. Consultation with Township staff suggests using these provisions has created implementation challenges and the following changes are proposed:

#### 1. All ARUs – Change from Gross Floor Area to Dwelling Unit Area

Currently, the maximum size for all ARUs on a property is 50% of the gross floor area of the principal dwelling to a maximum of 50 m<sup>2</sup>, 100 m<sup>2</sup> or 140 m<sup>2</sup>, depending on whether the property is located within or outside of a settlement. Staff have determined that an ARU's size may be more clearly interpreted and appropriately regulated by using 'dwelling unit area' rather than 'gross floor area'. Use of 'dwelling unit area' rather than 'gross floor area' is also consistent with practices in other municipalities and could be more permissive for some proposals, while also maintaining the intent of Official Plan requirements.

Staff propose using 'dwelling unit area' to regulate the size of all ARUs instead of 'gross floor area'. Dwelling unit area is an existing definition with a range of exclusions that are proposed to be amended for added clarity. The intent is an ARU's size will be affected by the size of its livable area (e.g. bedrooms, kitchen, bathroom, laundry, etc.) with certain areas being excluded from the calculation such as common areas (e.g. common vestibules, stairwells, and hallways, etc.), mechanical equipment areas, or attics and cellars. The size of detached ARUs will also continue to be affected by lot coverage requirements (discussed below).

#### 2. Lot Coverage – Change from Gross Floor Area to Ground Floor Area

ARUs located within detached accessory structures are further affected by lot coverage requirements for accessory structures. Municipalities typically limit lot coverage to a percentage of the lot area with a specific maximum gross floor area acting as an overall ceiling for size and floor area. There are two issues that are associated with this current approach:

- The current definition of 'gross floor area' includes all storeys of a building, which results in multi-storey buildings having a higher calculated gross floor area. The intent of the lot coverage requirement is to regulate the amount of building area covering the lot to maintain adequate stormwater management, drainage, and open/green space and is not intended to limit the height of buildings. The proposed amendment uses 'ground floor area' to calculate lot coverage, which has the effect of controlling the footprint of a building or structure. Other provisions, such as building height and setback requirements, would still apply.

Staff will continue to review how the provisions for residential accessory buildings (with or without ARUs) will be impacted by these proposed changes to ensure they don't inadvertently allow for larger, multi-storey accessory buildings, where not intended. A final by-law may, for example, maintain the current gross floor area requirements (in

combination with the proposed amendments to lot coverage) and/or limit accessory buildings to a maximum of one storey, where appropriate, to ensure there are no unintended consequences.

The Township of Blandford-Blenheim has an existing definition of ground floor area that excludes specific types of structures (e.g. garages, carports, sunrooms) that have an impact on storm water management and area for amenities, parking and landscaping. As a result, the draft by-law proposes to remove these exclusions while establishing other exclusions to recognize that certain structures, such as uncovered decks, are less likely to impact on-site stormwater management and landscaped open space.

- The current definition of 'lot coverage' encompasses all buildings (with minor exclusions for outdoor mechanical equipment, flagpoles, etc.); however, consultation with Township staff has identified inconsistent interpretations across municipalities with respect to how the maximum lot coverage is calculated for ARUs, accessory structures, and the principal dwelling. The draft by-law proposes to amend the definition of lot coverage to clarify that lot coverage for accessory structures includes the ground floor area of an ARU located in a detached structure and that lot coverage for accessory structures shall be included in the total lot coverage for the lot.

The previous Zoning By-law amendment for ARUs (By-Law 2379-2023) established criteria for an ARU (e.g. maximum lot coverage, minimum yards and setbacks) based on the existing zone provisions for the principal dwelling and/or accessory structures. The proposed by-law amendment would maintain the approach that an ARU's form (i.e. inside/attached-to the main home, or in a detached structure), and the underlying zone, affects certain size and location provisions.

It is noted that only the parameters used for calculation of compliance with the zoning provisions are proposed to be amended as specified through proposed clarifications to the applicable definitions. No changes to the numeric quantities (e.g. % or  $m^2/ft^2$ ) are proposed with the exception of the provisions for accessory structures in the A1/A2 Zone which do not currently contain a maximum percentage for lot coverage for accessory buildings. The proposed by-law would address this inconsistency, adding that the maximum lot coverage for accessory buildings shall be 10% of lot area in addition to the existing maximum ground floor area of  $225\ m^2 / 2,422\ ft^2$ , (whichever is lesser), which reflects the current approach used in all other zones.

#### New or Amended Definitions

In addition to the proposed amendments to the definitions and provisions related to lot coverage, dwelling unit area, and ground floor area, the attached by-law proposes the following new or amended definitions:

- **Detached Additional Residential Unit:** Currently, only 'additional residential unit' is defined. Adding a proposed new definition for 'detached additional residential unit' would provide clarity with respect to the nature of the land use and readability of the by-law—specifically, that it is an ARU located within a detached accessory building.
- **Principal dwelling:** The existing definition replicates language from the Planning Act to state the type of dwellings (i.e. single detached, semi-detached, and townhouse dwellings or detached accessory structures) that an ARU is permitted to be located within. The draft by-law would amend this definition to clarify that the addition of an ARU does not change the principal dwelling into any other type of dwelling. As outlined in previous report [CP](#)

[2025-252](#), this proposed amendment reflects the finding that a significant number of planning applications involved 'swapping' the use of an existing principal dwelling with a newly established accessory dwelling. This change in definition is not intended to prohibit 'swaps' from occurring, but rather to make these proposals more explicit so that planning authorities may consider whether they maintain Official Plan criteria for ARUs.

- **Distance From:** Currently, there is no definition in the Township By-Law for how the maximum distance between a detached ARU and the principal dwelling is calculated. The PPS 2024 directs municipalities to keep detached ARUs close to the principal dwelling on prime agricultural lands and the Official Plan specifies this distance is a maximum of 30 metres. The attached by-law defines this concept as the distance measured from the nearest face or corner of a detached ARU to the nearest face or corner of the principal dwelling, which is the most permissive approach.

### Driveways

To reflect existing Official Plan direction, the draft by-law includes a provision prohibiting ARUs from being built without direct access to a driveway shared with the principal dwelling. The intended effect of this change would be to help ensure detached ARUs are not located outside of the existing farm building cluster and/or the established residential area on a lot, as directed by the PPS 2024 and Official Plan.

### MDS

The PPS 2024 and Official Plan requires that MDS I setbacks be maintained for new land uses in prime agricultural areas. The previous report [CP 2025-252](#) and consultation with Township staff further suggests that the Zoning By-Law could benefit from greater clarity with respect to how MDS I applies to ARUs.

While Publication 853: The Minimum Distance Separation (MDS) Document (the current version of the MDS Formulae and Implementation Guidelines) is not explicit in addressing ARU's, it does provide direction for its application to existing lots and residential building permits.

The Ontario Ministry of Agricultural, Food and Agribusiness (OMAFA) recently provided updated training for practitioners which clarified MDS I does not apply to ARUs attached to- or inside of- a single detached dwelling, but MDS I does apply to a detached ARU, building from this existing direction within the MDS Document.

It is the opinion of Planning staff that the Official Plan policies for ARUs continue to meet the intent of this direction and that the draft by-law amendment would clarify that MDS I only applies to detached ARUs.

### Detached Additional Residential Units: Maximum Permitted and Process

The Official Plan states that a maximum of one detached ARU is permitted per agricultural lot and that the approval of a minor variance is required.

The existing zoning provisions for ARUs establish the maximum number of ARUs permitted in different zones and further differentiated by being within or outside of a settlement area. The provisions also establish where an ARU would be permitted as-of-right and, in the A1 and A2 zones, this permission is limited to inside or attached to the principal dwelling.

The proposed by-law will maintain these permissions; however, further clarify the maximum number of detached ARUs in each zone category and explicitly note for which zones a detached ARU requires the approval of a planning application.

#### Detached Additional Residential Units - Minimum Lot Area in Serviced Villages

Under the Planning Act, changes to O. Reg 299/19 now prohibit municipalities from requiring a more restrictive lot area for a lot containing an ARU that is served by both a municipal water and a municipal wastewater system (i.e. a Serviced Village). The draft By-Law now permits that when an ARU is established, the minimum lot area shall be in accordance with the applicable zone provisions for the principal dwelling (i.e. the minimum lot area requirement for a single detached, semi-detached or townhouse dwelling in the R1, R2, R3, CC and V Zones, as applicable).

#### Lot Coverage for All ARUs in Serviced Villages

Another amendment to O. Reg 299/19 requires that residentially zoned lots served by both a municipal water and a municipal wastewater system may have a maximum lot coverage of 45%, where at least one ARU exists. It is the understanding of staff that this maximum lot coverage includes all buildings and structures on the lot and only applies to lots that are zoned for residential use (e.g. does not apply when a dwelling is ancillary to a commercial use). The draft by-law reflects this new requirement, and language has been added to ensure lot coverage permissions are clear for the remaining zones unaffected by O. Reg 299/19.

#### Technical Changes

The following proposed changes are recommended to improve implementation of existing zoning provisions and Official Plan requirements.

- State when and how garden suites and ARUs may be permitted on the same lot;
- Use 'dwelling unit area' to regulate maximum size of garden suites to use same approach as ARUs;
- Change reference to 'size', 'volume' which are undefined terms to defined terms (e.g. 'gross floor area' and/or 'ground floor area') within General Provisions affecting non-conforming and/or non-complying uses;
- Re-establish any existing requirements that were inadvertently removed through housekeeping amendments, such as dwelling types where multiple unit dwellings are permitted;
- Clarify which provisions for ARUs apply to A1/A2 zoned lots that are located within the boundaries of a settlement as the current by-law does not prescribe requirements for those lots; and;
- Permit ARUs in Plattsburg.

These changes are intended to improve clarity of the Zoning By-Law and implementation of Official Plan requirements, where applicable, with respect to the development of ARUs.

#### **Conclusions**

The proposed zoning provisions are intended to implement the 2024 Provincial Planning Statement, Planning Act, and Official Plan policies adopted by County Council through OPA 285. Further, the proposed draft zoning provisions are intended to be minor changes which would have the effect of improving implementation of existing Zoning By-Law provisions.

Planning staff are of the opinion that the draft zoning provisions attached to and described in this report are appropriate and will comply with and implement the Official Plan policies.

## RECOMMENDATIONS

1. That the Council of the Township of Blandford-Blenheim approve-in-principle the proposed Zoning By-Law amendment (File No. ZN 1-25-07) to introduce amendments to Township Zoning By-Law No. 1360-2002 and that the By-law be brought back to a subsequent Council meeting for adoption.

## SIGNATURES

**Authored by:** Original signed by

Hanne Yager, MCIP, RPP  
Policy Planner

**Review by:** Original signed by

Meghan House, MCIP, RPP  
Senior Policy Planner

**Reviewed for submission by:** Original signed by

April Nix, MCIP, RPP  
Manager, Planning Policy

**Approved for submission by:** Original signed by

Eric Gilbert, MCIP, RPP  
Manager of Development Planning

THE CORPORATION OF THE  
TOWNSHIP OF BLANDFORD-BLENHEIM  
BY-LAW NUMBER XX-2025-Z

A By-Law to amend Zoning By-Law Number 1360-2002, as amended.

WHEREAS the Municipal Council of the Corporation of the Township of Blandford-Blenheim deems it advisable to amend By-Law Number 1360-2002, as amended.

THEREFORE, the Municipal Council of the Corporation of the Township of Blandford-Blenheim, enacts as follows:

1. That Section 4.0 to By-Law Number 1360-2002, as amended, is hereby further amended by adding the following new definitions in alphabetical order in the index and to the corresponding list of existing definitions:

“DETACHED ADDITIONAL RESIDENTIAL UNIT”, means an *additional residential unit* located within or attached to a detached accessory *building* that is located on the same *lot* as a *principal dwelling*.

“DISTANCE FROM”, means the smallest dimension between two *buildings* or *structures* measured on a two-dimensional plan from the outside face of exterior walls of the foundations.

2. That Section 4.0 to By-Law Number 1360-2002, as amended, is hereby further amended by deleting the following the definitions of “Dwelling Unit Area”, “Gross Floor Area”, “Ground Floor Area”, “Lot Coverage”, “Multiple Unit Dwelling” and “Principal Dwelling” and replacing them with the following definitions in the index and to the corresponding list of existing definitions:

“DWELLING UNIT AREA”, means the aggregate of the horizontal areas contained within the inside walls of a *dwelling unit*, excluding: any areas used for the storage or parking of *motor vehicles*; a porch or veranda; unfinished *attic, cellar or basement*; common areas that are accessible by more than one dwelling unit (e.g. stairways, elevators, accessibility ramps, laundry); and areas occupied by mechanical equipment.

“GROUND FLOOR AREA”, means the aggregate of the maximum horizontal extent of all areas of a *building* measured between the exterior faces of the exterior walls, including retractable walls and roofed projections (e.g. covered *porches, decks, balconies and carports*). For greater clarity, ground floor area shall encompass the total footprint of a *building* that exist above or below grade (e.g. walk-out *basements*) and shall exclude uncovered *decks, balconies, canopies, and overhanging eaves*, which are two metres or more in *height* above *finished grade*.

“LOT COVERAGE”, means that percentage of the *lot area* covered by the maximum horizontal extent of all *buildings* and *structures* on the *lot*, excluding the area covered by uncovered *decks, balconies, canopies and overhanging eaves*, which are two meters or more in *height* above *finished grade*.

For greater clarity, *ground floor area* is used for *determining lot coverage*. The calculation of *lot coverage* for *accessory structures* includes the *ground floor area* of any detached *accessory structures* and any *detached additional residential units*. The *lot coverage* of all *accessory structures*, except those exempted under Section 5.1.1.3.1, shall be included in the calculation of the maximum *lot coverage* for the principal use of the *lot*.

"**MULTIPLE UNIT DWELLING**", means a *dwelling* consisting of three or more *dwelling units*, which are horizontally and/or vertically attached, which may be entered from an independent entrance directly from the outside or from an internal common space or an access balcony and in which 50% or more of *dwelling units* have direct access to grade or a roof terrace. A multiple unit dwelling includes a triplex, a fourplex, a five-plex, a six-plex and a *townhouse*, but shall not include an *additional residential dwelling unit*, a *converted dwelling*, a *street fronting townhouse* or an *apartment dwelling*.

"**PRINCIPAL DWELLING**", means the *single detached dwelling*, *semi-detached dwelling*, or *street fronting townhouse dwelling* that has been altered to contain *additional residential unit(s)* and/or is located on the same *lot as a detached additional residential unit*.

The creation of *additional residential unit(s)* does not change the *principal dwelling* into any other type of *dwelling* as defined in this By-Law.

3. That Section 5.0 to By-Law Number 1360-2002, as amended, is hereby further amended by deleting Table 5.1.1.5. and replacing it with the following new Table 5.1.1.5:

TABLE 5.1.1.5 - REGULATIONS FOR ACCESSORY USES				
Provision	RE and RR Zones	R1, R2, R3, CC and V Zones	A1 and A2 Zone	All Other Zones
Permitted Location	Any <i>yard</i> other than a <i>required front yard</i> and <i>exterior side yard</i>			To the rear of the <i>required front yard</i> , in accordance with the <i>yard</i> and <i>setback</i> provisions of the zone in which such <i>building or structure</i> is located.
Minimum Distance from Main Buildings	<b>1.2 m</b> (3.9 ft)			<b>2.0 m</b> (6.6 ft)
Maximum Height	<b>5.5 m</b> (18 ft)	<b>4.5 m</b> (14.8 ft)	<b>5.5 m</b> (18 ft)	See appropriate Zone
Minimum Interior Side Yard Setback	<b>1.2 m</b> (3.9 ft)			See appropriate Zone
Minimum Rear Yard Setback	<b>1.2 m</b> (3.9 ft)			See appropriate Zone
Lot Coverage, Maximum for all accessory buildings and structures	10% of <i>lot area</i> , or <b>160 m<sup>2</sup></b> (1,722.2 ft <sup>2</sup> ) of <i>ground floor area</i> , whichever is the lesser	10% of the <i>lot area</i> , or <b>100 m<sup>2</sup></b> (1,076.4 ft <sup>2</sup> ) of <i>ground floor area</i> , whichever is the lesser	where a <i>building or structure</i> is <i>accessory</i> to a <i>residential use</i> , 10% of <i>lot area</i> , or <b>225 m<sup>2</sup></b> (2,422 ft <sup>2</sup> ) of <i>ground floor area</i>	See appropriate Zone
Gross floor area, Maximum for all accessory buildings and structures	<b>160 m<sup>2</sup></b> (1,722.2 ft <sup>2</sup> ) of <i>gross floor area</i>	<b>100 m<sup>2</sup></b> (1,076.4 ft <sup>2</sup> ) of <i>gross floor area</i>	<b>225 m<sup>2</sup></b> (2,422 ft <sup>2</sup> ) of <i>gross floor area</i>	In accordance with applicable zone provisions

4. That Section 5.0 to By-law Number 1360-2002, as amended, is hereby further amended by deleting Subsection 5.5.2 and replacing it with the following new subsection 5.5.2:

## 5.5.2 ADDITIONAL RESIDENTIAL UNITS

### 5.5.2.1 WHERE PERMITTED

Where listed as a permitted use in an applicable Zone, *additional residential units* are permitted subject to the provisions of this Section and compliance with all other provisions of the Zone in which the *lot* is located.

*Detached additional residential units* located outside of a settlement defined in Section 2.7.2 shall be required to satisfy the minimum distance separation requirements, as determined through the application of the *Minimum Distance Separation Formula I* (MDS I) or not further reduce an existing insufficient MDS I setback.

### 5.5.2.2 WHERE NOT PERMITTED

*Additional residential units* shall not be permitted:

- i) on any *lot* within the following settlements as defined in Section 2.7.2:
  - a. Drumbo (Serviced Village); and,
  - b. Bright (Village).
- ii) on any *lot* containing a *boarding or lodging house*, a *group home*, a *garden suite*, a *converted dwelling*, a *duplex dwelling*, a *mobile home*, or a *bed and breakfast establishment*. An *additional residential unit* within the *principal dwelling* may be permitted on the same *lot* as an existing *garden suite* where the *lot* meets the provisions of Section 5.5 and an application under the Planning Act has been approved;
- iii) on any *lot* located within a settlement defined in Section 2.7.2, unless the *principal dwelling* is connected to the *municipal water system* and/or *municipal sewage system* and adequate *municipal water system* and/or *municipal sewage system* capacity to service the *additional residential unit(s)* has been confirmed by the *County* in writing;
- iv) on any portion of a *lot* containing *natural hazards*, unless formal clearance or approval from the Conservation Authority having jurisdiction has been obtained, or on any *lot* that does not meet Provincial access standards during a regulatory flood event;
- v) on any *lot* serviced by a *private communal water system* and/or *private communal sewage system*; and,
- vi) notwithstanding the provisions of Section 5.9 and 5.10, on any *lot* in a residential, mixed use or commercial zone, as defined by Section 3.1.1, serviced by an *individual on-site sewage system* where the *lot area* doesn't meet the minimum *lot area*

provisions of this Section or the Zone in which the *lot* is located whichever is the greater.

### 5.5.2.3 PROVISIONS FOR ALL ADDITIONAL RESIDENTIAL UNITS

All *additional residential units* shall comply with the provisions of Table 5.5.2.3

**TABLE 5.5.2.3 – PROVISIONS FOR ALL ADDITIONAL RESIDENTIAL UNITS**

Provision	Column 1 - R1, R2, R3, CC and V Zones, where served by both a <i>municipal water system</i> and <i>municipal sewage system</i>	Column 2 - R1, R2 and V Zones, where not served by a <i>municipal sewage system</i>	Column 3 - RE and RR Zones in a settlement area (as defined in Section 2.7.2)	Column 4 - A1, A2, RR, and RE Zones outside of a settlement area (as defined in Section 2.7.2)
<b>Number of Additional Residential Units per lot, Maximum</b>	2, excluding settlement areas listed in 5.5.2.2 i)	1, excluding settlement areas listed in 5.5.2.2 i)	1	2
<b>Lot coverage, Maximum for all accessory buildings and structures</b>	45%, provided there are no non-residential uses on the <i>lot</i>	<i>Detached Additional Residential Units</i> shall be in accordance with Table 5.5.2.4. Provisions for Maximum Size.  <i>Additional Residential Units</i> located within the <i>principal dwelling</i> shall be accordance with the provisions for the <i>principal dwelling</i> .		
<b>Cumulative Dwelling Unit Area for all Additional Residential Units, Maximum</b>	50% of the dwelling unit area of the <i>principal dwelling</i> , or 50 m <sup>2</sup> (538 ft <sup>2</sup> ) of dwelling unit area, whichever is the lesser	50% of the dwelling unit area of the <i>principal dwelling</i> , or 100 m <sup>2</sup> (1076 ft <sup>2</sup> ) of dwelling unit area, whichever is the lesser	50% of the gross floor area of the <i>principal dwelling</i> , or 140 m <sup>2</sup> (1506 ft <sup>2</sup> ) of dwelling unit area, whichever is the lesser	
<b>Dwelling Unit for an Additional Residential Unit in a Basement or Cellar</b>	Notwithstanding the maximum dwelling unit area provision, the entire <i>basement</i> or <i>cellar</i> of the <i>principal dwelling</i> may be used for the purposes of an <i>additional residential unit</i> , provided there are no other <i>additional residential units</i> or <i>garden suites</i> on the <i>lot</i> .			
<b>Driveway Access</b>	All <i>additional residential dwelling units</i> shall have direct access to the same <i>driveway</i> as the <i>principal dwelling</i> .			
<b>Location of Entrances</b>	All <i>dwelling units</i> within the <i>principal dwelling</i> shall be accessed through a common entrance from an internal corridor or vestibule, except that separate entrance(s) may be located in the <i>rear yard</i> or <i>interior side yard</i> .			
<b>Location of Exterior Stairways</b>	There shall be no exterior stairways except a required emergency exit which shall be located only in the <i>rear yard</i> or <i>interior side yard</i> .			
<b>Unobstructed Pathway to Entrance of Unit(s), Minimum</b>	1.2 m (3.9 ft) wide unobstructed pathway from the <i>front lot line</i> to the entrance. Unobstructed means no obstruction or encroachments to a height of up to 2.3 m (7.5 ft).			
<b>Parking Spaces, Minimum</b>	1 space per <i>additional residential unit</i> is required. Such spaces may be <i>tandem parking spaces</i> , provided no tandem parking space for an <i>additional residential unit</i> is located within a <i>private garage</i> .			
<b>Landscaped Open Space in Rear Yard, Minimum</b>	75 m <sup>2</sup> (807 ft <sup>2</sup> ) for 1 <i>additional residential unit</i> and 100 m <sup>2</sup> (1076 ft <sup>2</sup> ) for 2 <i>additional residential units</i> and such <i>landscaped open space</i> shall be accessible to all <i>dwelling units</i> or exclusive access is apportioned to each <i>dwelling unit</i> .			

#### 5.5.2.4 PROVISIONS FOR DETACHED ADDITIONAL RESIDENTIAL UNITS

A *detached additional residential unit* shall comply with the provisions of Table 5.5.2.3 and Table 5.5.2.4, where a conflict exists, the provisions of Table 5.5.2.4 will prevail.

TABLE 5.5.2.4 – PROVISIONS FOR DETACHED ADDITIONAL RESIDENTIAL UNITS					
Provision	Column 1 - R1, R2, R3, CC and V Zones, where served by both a <i>municipal water system</i> and <i>municipal sewage system</i>	Column 2 - R1, R2 and V Zones, where not served by a <i>municipal sewage system</i>	Column 3 - RE and RR Zones, in a settlement area (as defined in Section 2.7.2)	Column 4 - RR and RE Zones, outside of a settlement area (as defined in Section 2.7.2)	Column 5 - A1 and A2 Zones
<b>Number of Detached Additional Residential Units per lot, Maximum</b>	1, excluding settlement areas listed in 5.5.2.2 i)	1, excluding settlement areas listed in 5.5.2.2 i)	<b>1</b>	<b>1</b>	<b>1</b> (Subject to approval of a planning application)
<b>Lot Area, Minimum</b>	In accordance with the applicable zone provisions for the <i>principal dwelling</i>	<b>0.6 ha (1.48 ac)</b>	<b>0.6 ha (1.48 ac)</b>	<b>0.6 ha (1.48 ac)</b>	<b>0.6 ha (1.48 ac)</b>
<b>Permitted Location</b>	<i>Rear yard or interior side yard of principal dwelling</i>				Any yard, except a required yard
<b>Required Yards and Setbacks and Maximum Size</b>	In accordance with Table 5.1.1.5 Regulations for Accessory Uses – Lot Coverage and Table 5.5.2.3 Provisions for All Additional Residential Units – Maximum Dwelling Unit Area for all <i>Additional Residential Units</i> , whichever is the lesser				
<b>Building Height, Maximum</b>	In accordance with Table 5.1.1.5 Regulations for Accessory Uses and shall not exceed the <i>height</i> of the <i>principal dwelling</i>			In accordance with Table 5.1.1.5 Regulations for Accessory Uses	
<b>Distance from the Principal Dwelling, Minimum</b>	In accordance with Table 5.1.1.5 Regulations for Accessory Uses				
<b>Distance from the Principal Dwelling, Maximum</b>	No provision	No provision	No provision	No provision	<b>30 m (98.4 ft)</b>
<b>Setback from Public Street, Maximum</b>	<b>40 m (147.6 ft)</b>	<b>40 m (147.6 ft)</b>	<b>40 m (147.6 ft)</b>	No provision	No provision

<b>Privacy Fence, Minimum</b>	A solid privacy fence with a minimum height of <b>1.8 m</b> around the perimeter of the <i>rear yard</i>	A solid privacy fence with a minimum height of <b>1.8 m</b> along a <i>lot line</i> where the <i>detached additional dwelling unit</i> is located within <b>7.5 m</b> (24.6 ft) of that <i>lot line</i>	No provision	No provision
<b>Window Openings above Ground Floor</b>	Not permitted in a wall facing an <i>interior side yard</i> or <i>rear yard</i>		No provision	No Provision
<b>Decks, Balconies and Rooftop Patios</b>	Not permitted		No provision	No Provision

5. That Section 5.0. to By-Law Number 1360-2002, as amended, is hereby further amended by adding section 5.5.2.5:

#### 5.5.2.5 AGRICULTURAL LOTS IN SETTLEMENTS

5.5.2.5.1 In addition to the permitted *uses* of Tables 6.1 and 7.1, a *detached additional residential unit* may be located on an *existing lot* in the A1 or A2 zone within a *settlement*, as defined in Section 2.7.2, that is served by both a *municipal water system* and *municipal sewage system*.

All *additional residential units* on the *lot* shall be subject to the provisions of Column 1, Table 5.5.2.3 and Column 1, Table 5.5.2.4. except that the cumulative *dwelling unit area* for all *additional residential units* may be 50% of the *dwelling unit area* of the *principal dwelling*, or **100 m<sup>2</sup>** (1076 ft<sup>2</sup>) of *dwelling unit area*, whichever is the lesser.

5.5.2.5.2 In addition to the permitted uses of Tables 6.1 and 7.1, a *detached additional residential unit* may be located on an *existing lot* in the A1 or A2 zone within a *settlement*, as defined in Section 2.7.2, that is not served by a *municipal sewage system*.

All *additional residential units* shall be subject to the provisions of Column 2, Table 5.5.2.3 and Column 2, Table 5.5.2.4. except that the cumulative *dwelling unit area* for all *additional residential units* may be 50% of the *dwelling unit area* of the *principal dwelling*, or **100 m<sup>2</sup>** (1076 ft<sup>2</sup>) of *dwelling unit area*, whichever is the lesser.

6. That Section 5.10.4 to By-Law Number 1360-2002, as amended, is hereby further amended by deleting “size or volume, or ground floor area” and replacing it with “*ground floor area, or gross floor area*”.
7. That Section 5.11.5 to By-Law Number 1360-2002, as amended, is hereby further amended by deleting all references to “*ground floor area*” and “*gross floor area*” and replacing it with “*dwelling unit area*”.

8. That Section 5.11 to By-Law Number 1360-2002, as amended, is hereby further amended by adding the following new subsection 5.11.6:

5.11.6 WHERE NOT PERMITTED

i) *A garden suite* shall not be permitted on any *lot* containing a *detached additional residential unit*.

9. This By-Law comes into force in accordance with Sections 34(21) and (30) of the Planning Act, R.S.O. 1990, as amended.

READ a first and second time this \_\_\_\_ day of \_\_\_\_\_, 2025.

READ a third time and finally passed this \_\_\_\_ day of \_\_\_\_\_, 2025.

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Mark Peterson – Mayor

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Sarah Matheson – Clerk

OXFORD COUNTY

# ADDITIONAL RESIDENTIAL UNITS TOWNSHIPS

ZONING REVIEW

TOWNSHIP OF  
BLANDFORD-BLENHEIM

DECEMBER 17, 2025



# PROPOSED CHANGES TO ZONING BY-LAW

Item 7.a.1

## Regulating Scale of ARUs

### Maximum size for All ARUs

Gross Floor Area → Dwelling Unit Area

### Lot Coverage for Detached ARUs

Gross Floor Area → Ground Floor Area

## Detached ARUs

- Require Planning Process
- Maximum Number of Units

## Bill 185 Changes

- No Minimum Lot Area
- Lot Coverage of 45%

## New/Amended Definitions

- Ground Floor Area
- Lot Coverage
- Dwelling Unit Area
- Distance From
- Detached ARU
- Principal Dwelling

## Technical Changes

- Official Plan requirements for garden suites
- Use defined terms consistently
- Remove Building Code duplication
- Address technical errors
- Permit ARUs in Plattsburg
- A1/A2 Zones in settlements

## Share Driveway

## Regulating Scale of ARUs

Shift from regulating gross floor area to dwelling unit area and lot coverage

1. Regulate size for all ARUs by amount of liveable area in a dwelling
  - Existing definition for dwelling unit area amended to improve implementation
  
2. Detached ARUs continue to be subject to lot coverage requirements
  - Existing definition for lot coverage amended to clarify what is included in calculation (buildings, structures, ARUs) and how it is calculated (ground floor area)

# PROPOSED CHANGES TO ZONING BY-LAW

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## Definitions

**Ground Floor Area:** Existing definition for ground floor area amended to remove exclusions for structures that impact open space.

**Distance From:** Added to clarify how to measure for determining maximum distance between principal dwelling and detached ARU

**Detached ARU:** Added to define the building type/use and add clarity to related provisions

**Principal Dwelling:** Amended to clarify that the addition of an ARU does not change the principal dwelling into any other type of dwelling (e.g. semi-detached, duplex, triplex, etc.)

# PROPOSED CHANGES TO ZONING BY-LAW

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## Driveways and Detached ARUs

**Driveways:** Provision added requiring an ARU to share direct access with same driveway as Principal Dwelling

- Reflects current Official Plan requirement.
- Supports maintaining the ARU as accessory and subordinate and reinforces the requirement to be within the established residential area on a farm – both requirements of Official Plan and PPS 2024.

**Detached ARU:** Adds maximum number of ARUs and if a process (planning approval) is required depending on zoning of the lot

- Reflects current Official Plan requirement, goal is to improve interpretation

# PROPOSED CHANGES TO ZONING BY-LAW

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## Lot Area and Coverage in Fully Serviced Settlements

Bill 185 and O.Reg 299/19 now:

- Prohibits requiring greater lot area for a lot containing an ARU
- Must permit 45% lot coverage for a lot containing an ARU

For lots that are:

- Within fully serviced settlements, with servicing capacity
- Zoned solely for residential use (e.g. no dwellings ancillary to commercial use)

Proposed amendments will ensure the Zoning By-law conforms to these legislative and regulatory requirements.

Changes affect R1, R2, R3, CC and V Zones in fully serviced settlements.

## Technical Amendments

- **Garden Suites** – reflect OP policies and be consistent with ARUs:
  - when and how garden suites and ARUs may be permitted on the same lot
  - using dwelling unit area to regulate size
- **Consistent terminology** - change undefined terms (e.g. 'floor area') to a defined terms (e.g. 'gross floor area' and/or 'ground floor area')
- **Re-establish defined terms** - inadvertently removed or amended during housekeeping amendment (i.e. definition of Multiple Unit Dwelling)

# PROPOSED CHANGES TO ZONING BY-LAW

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## Technical Amendments

- **Reflect updated training** - clarify MDS I separation requirements only apply to Detached ARUs, per Publication 853 from OMAFA
- **A1/A2 Zones** – add lot coverage (%) requirement for accessory structures, and add clarifying provision for A1/A2 zoned lots inside settlements
- **ARUs in Plattsburg** – permit up to 2 ARUs in Plattsburg (currently ARUs are not permitted) to reflect feedback from Oxford County Public Works

## PROJECT PLAN

- Preliminary consultation on proposed approach for updating the Zoning By-Law
- Project initiation by Township Council
- Release of a draft zoning by law amendment for agency review and comment
- Consideration of feedback received
- Statutory public meeting and approval-in-principal of By-law Amendment
- Passing of By-law to amend Township Zoning By-law

## RECOMMENDATION

That the Council of the Township of Blandford-Blenheim approve-in-principle the proposed Zoning By-Law amendment (File No. ZN 1-25-07) to introduce amendments to Township Zoning By-Law No. 1360-2002 and that the By-law be brought back to a subsequent Council meeting.

OXFORD COUNTY

# ADDITIONAL RESIDENTIAL UNITS TOWNSHIPS

QUESTIONS



**From:** [John Beaton](#)  
**To:** [Sarah Matheson](#)  
**Subject:** Comments of public meeting regarding planning report as prepared by Hane Yager December 17, 2025  
**Date:** December 10, 2025 12:02:30 PM

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December 10, 2025  
Princeton Ontario

Mayor Peterson, Blandford Blenheim Councillors, staff, members of the public.

I wish to address council with regard to my concerns about ARU (additional residential units) and the wider issue of housing options available in Blandford Blenheim Township.

You are aware that one is not able to build an ARU detached or attached in Drumbo or Plattsburg, as there is currently not adequate capacity in the municipal waste water system. In the case of Drumbo, which is recently had an upgrade I ask why there is not capacity for the ARU model of housing

as it is considered that additional residential units have minimal impact on municipal services or at least the impact has not been quantified by any particular study that I am aware of. The planning department in cooperation with public works and for the benefit of the residents of the serviced villages in this Township should respond constructively to this situation in order that residents might utilize the ARU option.

In the case of partially serviced villages, like Princeton or Bright, where municipal water is available a homeowner would require 1.48 acres in order to construct a legal detached or attached ARU. This is an impossible and wasteful use of land in order to take advantage of an ARU housing option.

Currently in an RI zone, a new house would require .69 acres to comply with the zoning by law in regard to lot size. The question is why would one require a lot more than double that size if an ARU was included in the building project.

One of the answers to that question is that the former Oxford County Board of Health, who at one time had responsibility for issuing septic system permits, had persuaded or influenced the planning department that such acreage was necessary in order to address a possible failing septic system.

In the present time and with much more efficiency, the Ontario building code and thus the chief building official and his staff issue septic system permits, and they now have available to them much improved septic system options that are regulated in Ontario with the assistance of BMEC which stands for Building Materials Evaluation Commission. This particular commission studies and evaluates the technology of standard and advanced(tertiary) septic design systems, which meet the requirements of modern day building projects.

The influence of the defunct Oxford County Board of health should be dismissed and reliance for information and modern technology should be directed to the Ontario building code and municipal staff and fully licensed septic system installers that are familiar with the subject. I urge the mayor and council to convey this message to the planning department.

In the case of the village of Princeton, we are aware of that in 2020 Oxford County council passed a resolution that the municipality would implement a "do nothing" approach with regard to a Princeton wastewater servicing initiative, and that the residents of Princeton would be relegated to solving their own septic system problems with the available septic system technology and /or advanced tertiary systems.

Currently in Princeton, a draft plan of subdivision has been submitted to the county of Oxford, which indicates that R-1 growth will occur in this village. Other plots of land have the potential and designation for similar RI residential growth. Waste water servicing will be provided by traditional or advanced septic system design. Water will be provided by a municipal system.

Additional Residential Units should and must play a role in increasing the housing supply or options in any development that occurs in the Township Of Blandford Blenheim particularly in a partially serviced village, like Princeton and Bright, and even the smaller hamlets that dot the Township.

In conclusion, I am aware that the public meeting on December 17 is mainly about cleaning up some language and concerns in the present by law governing ARU in the Township of Blandford Blenheim but I would recommend that the mayor and the Township Council request that the planning department go back to the drawing board and work with the other county departments and Ontario building code staff to determine the impact of ARU on municipal

water and waste, water services and additionally reconsider the area required in partially serviced or non-serviced areas for the ARU housing option.

Let's undertake a made in Blandford Blenheim housing solution option .

Thank you for the opportunity to speak to this matter on December 17, 2025

Yours truly  
JB Beaton  
Sent from my iPhone



Item 9.a.1

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Phone: 519-621-2761 Toll free: 1-866-900-4722 Fax: 519-621-4844 [www.grandriver.ca](http://www.grandriver.ca)

December 2, 2025

**Re: Bill 68: *Plan to Protect Ontario Act (Budget Measures), 2025 (No. 2)* and the Proposed consolidating the 36 Conservation Authorities**

Dear Grand River watershed Municipal Councils,

On October 31, 2025, the Province of Ontario announced its intention to create a new provincial agency, the Ontario Provincial Conservation Agency (OPCA) to provide leadership and coordination across Ontario's 36 Conservation Authorities. These changes have now been enacted through Bill 68: *Plan to Protect Ontario Act (Budget Measures), 2025 (No. 2)*, which has received Royal Assent. As a result, the Conservation Authorities Act has been amended to formally establish the OPCA. Under this new framework, the OPCA will oversee governance, strategic planning, performance standards, and centralized permitting for all Conservation Authorities, led by a provincially appointed board.

On November 7, the Province also proposed consolidating the 36 Conservation Authorities into seven large regional authorities. While this proposal aims to address capacity gaps and improve consistency, it also poses several risks, including the potential loss of local priorities, watershed-specific expertise, and meaningful municipal input. Larger regional structures will distance decision-making from the local context, partnerships, and on-the-ground knowledge that have long supported effective watershed management. Their scale also raises concerns that diverse watershed needs may be overshadowed, local priorities diluted, and long-standing municipal relationships weakened. The GRCA encourages municipalities to submit comments to the Environmental Registry of Ontario (ERO) before the December 22, 2025 deadline.

The Province has indicated that these reforms aim to address long-standing challenges in the current system, including inconsistent capacity, outdated processes, and variability in permitting and service delivery. The GRCA acknowledges these challenges and supports efforts to improve consistency, efficiency, and technical capacity across Ontario.

On Friday, November 28, the GRCA Board of Directors met to formalize the organization's comments to the Province regarding both the creation of the new provincial agency and the proposed consolidation of the 36 Conservation Authorities into regional bodies. These comments reflect the GRCA's key concerns and recommended path forward.

The GRCA has identified several critical considerations to support a successful transition:

**1. Scale of the Proposed Regional Model**

The proposed regions are significantly larger than current watershed-based frameworks. This expansion of the proposed size could create new challenges, such as distance from local issues, slower decision-making, and difficulty maintaining local relationships; therefore, finding a balanced approach is essential. Smaller, regionally focused watershed models, such as the current Source Protection Regions, are proven regional models that demonstrate how a balanced governance structure can achieve consistency

and efficiency without sacrificing local responsiveness. By operating within manageable geographic areas, such as the Source Protection Regions, CAs can ensure that services are tailored to the unique environmental, social and economic characteristics of each watershed, while still benefiting from shared resources and standardized processes

**2. Protection of Local Knowledge, Assets, and Investments**

The GRCA maintains significant watershed-specific infrastructure, reserves, and land assets built through decades of watershed investment. Key concerns include the potential redistribution of well-developed GRCA reserves to support capital needs in other watersheds that have not made comparable investments, and the risk that the GRCA's mature and efficient infrastructure maintenance program could be weakened if resources become centralized or redirected. Clear assurances are required to ensure these resources remain dedicated to the watershed communities they were intended to serve.

**3. Governance, Accountability, and Municipal Representation**

The GRCA Board has significant concerns about the governance structure of the OPCA. The agency will report to a provincial ministry and be governed entirely by provincially appointed board members. At the same time, conservation authorities, and therefore municipalities, will be required to fund all or a portion of the agency's operations through the existing levy/apportionment process. This means that municipalities may ultimately contribute all or a significant share of OPCA's budget without having any meaningful role in shaping its governance, priorities, or strategic direction.

Additional clarity is also needed regarding the governance responsibilities of the new Regional Conservation Authority Boards. A strong Regional Conservation Authority Board must balance local accountability, fair representation, and operational efficiencies.

The GRCA supports modernization of the Conservation Authorities system but recommends a right-sized regional model more closely aligned with existing Source Protection Regions. This approach would advance provincial objectives for consistency and efficiency while preserving the strengths of watershed-based decision-making, municipal collaboration, and local responsiveness.

The GRCA Board has requested that this background information be shared with watershed municipalities along with a request for your support for the GRCA's concerns and proposed alternate model. A sample resolution for your consideration for submission is as follows:

*"WHEREAS the Government of Ontario recently approved Bill 68, which establishes the Ontario Provincial Conservation Agency;*

*AND WHEREAS the Government of Ontario is proposing the consolidation of the province's 36 conservation authorities into seven regional conservation authorities, including the Grand River Conservation Authority(GRCA), which will be amalgamated amongst eight current authorities to become part of the Lake Erie Regional Conservation Authority (LERCA);*

*AND WHEREAS the 38 municipalities within the GRCA watershed boundaries today and the 81 municipalities that are proposed to make up the LERCA in 2027 will be levied to fund both the regional conservation authority as well as the provincial conservation agency;*

*AND WHEREAS the new organizations will result in the degradation of local governance, local fiscal accountability, local service delivery, local environmental focus*

*and unprecedented funding by local municipalities of both a large regional authority and a provincial agency;*

*AND WHEREAS the GRCA Board of Directors has responded to Bill 68 and the proposal for Conservation Authorities consolidation with a constructive and thoughtful alternative that retains local governance, local service delivery, local environmental focus and local fiscal accountability while responding constructively to the Government of Ontario's concerns about accountability, planning and responsiveness;*

***NOW THEREFORE BE IT RESOLVED THAT the Minister of Environment, Conservation and Parks and the Chief Conservation Executive meet GRCA representatives to review the GRCA alternative proposal to Conservation Authorities consolidation;***

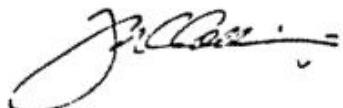
***AND THAT the Minister and the Chief Conservation Executive seriously consider the GRCA proposal for conservation authorities as it enunciates a path forward that will address the Government's concerns most democratically and productively;***

***AND THAT this motion be circulated to the Premier of Ontario, Minister of Environment, Conservation & Parks, Chief Conservation Executive and local Members of Provincial Parliament for their information and action, where appropriate.”***

The GRCA will continue to monitor the implementation of Bill 68 and the ERO proposal and will keep municipalities informed as additional details become available. The GRCA has already submitted its formal comments to the Province based on the Board-approved positions summarized above. A copy of the GRCA's comprehensive response to the ERO posting is attached for your reference.

If you have questions or would like a presentation to Council, please reach out to Samantha Lawson, CAO, at any time.

Sincerely,



John Challinor II, Chair  
Grand River Conservation Authority

# Grand River Conservation Authority

**Report number:** GM-11-25-104

**Date:** November 28, 2025

**To:** Membership of the Grand River Conservation Authority

**Subject:** Environmental Registry Posting 025-1257: Proposed boundaries for the regional consolidation of Ontario's conservation authorities

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## **Recommendation:**

THAT Report Number GM-11-25-104 Environmental Registry Posting 025-1257: Proposed boundaries for the regional consolidation of Ontario's conservation authorities be received as information.

## **Summary:**

On October 31, 2025, Ontario announced its intent to modernize the Conservation Authorities system, including the introduction of Bill 68 to create the Ontario Provincial Conservation Agency (OPCA), a new provincial body intended to strengthen coordination and oversight. Shortly afterward, the Province released a proposal to consolidate Ontario's 36 Conservation Authorities into seven larger regional bodies. Under this proposal, the Grand River Conservation Authority (GRCA) would become part of the Lake Erie Regional Conservation Authority, an area covering approximately 25,000 km<sup>2</sup> and 81 municipalities. The Environmental Registry posting invites feedback on proposed boundaries, governance structures, transition processes, and approaches to maintaining strong municipal and community relationships throughout the transition.

The GRCA Board recognizes the value in modernizing the current system and supports efforts to enhance consistency, improve permitting, modernize technical standards, and strengthen coordination across Ontario. A more cohesive framework has the potential to address long-standing capacity gaps and provide clearer expectations for municipalities, the development sector, and the public. However, the Board remains concerned that the scale of the proposed regional consolidation may be too large to preserve the strengths that have historically made watershed management successful in Ontario. Effective watershed governance relies on strong connections to local needs, priorities, and knowledge, which in turn guide natural hazard management, shape infrastructure decisions, and strengthen watershed health, stewardship programs, and community partnerships. A region spanning 81 municipalities risks weakening local accountability, distancing decision-making from watershed-specific realities, and diluting the local focus that is foundational to effective watershed management. Moreover, if municipalities are expected to continue funding conservation authority operations, including the new regional structures and potentially the OPCA, municipalities will require a strong governance model that ensures meaningful municipal input, influence, and direction on watershed issues.

The GRCA further notes that consolidation at this scale could impact long-standing watershed investments, including approximately \$1 billion in flood management infrastructure and 50,000 acres of conservation lands that have been managed in alignment with watershed priorities for decades. Maintaining the direct link between funding, local decision-making, and watershed needs is essential to sustaining this work.

The Board believes the Province's modernization goals can still be achieved more effectively through a refined, right-sized regional model aligned with the scale of existing Source Protection

Regions. Such an approach would strengthen province-wide consistency and capacity while preserving meaningful municipal involvement and ensuring that watershed management continues to be guided by the local priorities, expertise, and partnerships that have long supported effective conservation across Ontario.

## Report:

On October 31, 2025, the Province of Ontario issued a news release announcing its intent to create a new provincial agency to provide leadership and coordination for Ontario's 36 Conservation Authorities. The stated aim of the agency is to improve consistency, accountability, and efficiency across the conservation authorities system, particularly in the areas of permitting, planning, and watershed management.

On November 6, the Province introduced Bill 68: *Plan to Protect Ontario Act (Budget Measures), 2025 (No. 2)*. Schedule 3 of the Bill proposes amendments to the *Conservation Authorities Act* that would enable the establishment of the Ontario Provincial Conservation Agency (OPCA). Under the proposed framework, the OPCA would oversee the governance framework of the new regional conservation authorities, exercise authority over their operations, and recover costs and expenses through apportionment to those authorities. The agency would also be responsible for assessing, reporting on, and providing direction regarding regional finances, strategic planning, performance standards, and centralized permitting, as well as advising the provincial government on the progress of regional authorities. Governance of the OPCA would rest with a provincially appointed board of 5 to 12 members. Bill 68 has passed First Reading and is currently in its Second Reading, with Royal Assent anticipated in short order.

On November 7, the Ministry of the Environment, Conservation and Parks (MECP) posted a proposal on the Environmental Registry of Ontario (ERO) seeking feedback on proposed boundaries and criteria to consolidate Ontario's 36 Conservation Authorities into seven regional conservation authorities, organized primarily along watershed boundaries. The Grand River Conservation Authority (GRCA) is proposed to be included in the Lake Erie Regional Conservation Authority. This Regional Conservation Authority will consolidate the following conservation authorities: Essex Region, Lower Thames, St.Clair Region, Upper Thames River, Kettle Creek, Catfish Creek, Long Point Region, and the Grand River. The area of this Regional Conservation Authority is approximately 25,000km<sup>2</sup> and includes 81 municipalities; no upper-tier municipalities are listed. The posting also contains five consultation questions relating to the transition into regional conservation authorities, governance considerations, and approaches to ensure strong relationships with municipalities and communities within the new structure. The ERO posting is open for public comment until December 22, 2025.

The Chair and the CAO have attended meetings with provincial staff and the Minister of the Environment, Conservation and Parks (MECP) to discuss the proposed OPCA and the associated ERO posting. The Chair and the CAO also participated in a recent special meeting of the Conservation Ontario Council on Schedule 3 of Bill 68 and the ERO posting to gain a clearer understanding of the perspectives and approaches of other conservation authorities and Conservation Ontario. The Province hosted a webinar for Conservation Authorities to highlight key components of the ERO proposal and answer questions. In addition, the GRCA's Conservation Authorities Act Ad-hoc Committee met to review the proposed legislative amendments and the ERO posting and provided direction to staff in preparing the comments outlined below.

## ERO Questions and Responses

### **1. What do you see as Key Factors to support a successful transition and outcome of the regional conservation authorities consolidation?**

A new regional conservation authority must be grounded in the fundamentals that ensure effective watershed management, which include:

- protecting life and reducing property damage from flooding and erosion;
- supporting municipal partners, the development community, and landowners with timely, reliable service;
- enhancing the economic, environmental, and community health of the watershed;
- providing meaningful opportunities for people to connect with nature; and,
- continually evolving as an organization to meet the demands of a rapidly growing region

Maintaining this clear, locally informed focus will be essential for the success of any new regional conservation authority. The following suggestions are some considerations to support a successful transition:

- I. Development of a Transition Plan: There needs to be a clear, phased transition plan to help avoid any service disruptions during the transition process. This plan must provide a detailed roadmap that clearly outlines timelines, milestones, and phasing. During this transition phase, the province will need to clearly identify roles and responsibilities during the “in-between” period when multiple similar but distinct organizations are merging. Communication of this plan must also be shared with regional watershed municipalities and other interest holders, such as the development/homebuilders' sectors, the agricultural sector, and other groups that require approvals or receive deliverables from various programs and services. This level of planning is essential because the proposed boundaries represent major watershed restructuring and the merging of multiple complex organizations, which requires coordinated efforts that cannot be rushed. A longer implementation timeline would ensure that these issues are fully considered and addressed. In addition, phasing in the required standards, guidelines, and directives across all conservation authorities before consolidation could provide greater stability. This phased approach would avoid multiple significant changes occurring at the same time, reduce the risk of disruptions to program delivery, and create conditions for a more effective and successful consolidation process.
- II. Retention of Local Knowledge and Staff Expertise: Retaining staff and preserving local watershed knowledge is critical to the success of the new regional conservation authorities. This knowledge is rooted in a deep understanding of historic and current land uses, cultural connections to watersheds, and the community values, needs, and stewardship priorities that shape local decision-making. Effective watershed management depends on integrated expertise in hydrology/hydraulics, natural hazards, ecology, creating connections to the watershed features and planning, as well as familiarity with the unique conditions of each sub-watershed. Conservation authorities depend on strong, established partnerships with a wide range of local groups and interest holders, including municipalities, community and stewardship organizations, private landowners, farmers, and the development industry, to deliver their programs and services effectively and address new or emerging watershed challenges. These partnerships are crucial for navigating complex regulatory frameworks, accessing funding programs, and advancing projects that provide both environmental and economic benefits. Preserving this network, and the staff who hold this knowledge, is vital during consolidation, as experienced personnel carry the institutional memory and trust that communities depend on. Staff retention ensures continuity, protects decades of cultivated relationships, and supports a smooth transition that maintains both service quality and community confidence in the new regional authority.
- III. Comprehensive Communication Strategy: A clear and well-coordinated communication strategy will be essential to support the transition from individual watershed-based

authorities to larger regional conservation authorities. This strategy must provide timely and accessible information on the new regional boundaries, updated points of contact, any changes to permitting or operational processes, and how municipal relationships and responsibilities will function throughout the transition period. Its success will depend on province-wide, consistent messaging that reinforces shared objectives while also incorporating region-specific details and local implementation examples to maintain familiarity and trust. Early outreach to municipalities, Indigenous communities, landowners, agricultural groups, developers, and other key interest holders will help set expectations and reduce uncertainty. A variety of communication tools, such as dedicated transition webpages, FAQs, newsletters, continued access to the province's interactive boundary maps, direct email briefings, and social media updates, can ensure information is accessible and tailored to different audiences. Personalized engagement, including town halls, small-group stakeholder meetings, and one-on-one conversations with municipal representatives, will provide opportunities to address region-specific questions and reinforce local connections. Establishing clear escalation pathways, contact lists, and creating a transition-specific regional service desk will further support clarity. Together, these measures will help create a consistent, transparent, and responsive communication approach that builds confidence and supports a smooth transition to the new regional watershed model.

Another key factor to consider during the transition to amalgamation is protecting watershed reserves, infrastructure, and land assets. Many watershed municipalities and the GRCA are concerned about how their locally funded reserves, land assets, and long-term capital programs will be treated within an amalgamated structure. Strong assurances are needed to ensure that assets built over decades through local investment are not diverted to support unrelated regional priorities.

The GRCA owns approximately \$1 billion in floodplain infrastructure, supported by an efficient maintenance and capital renewal program and healthy reserves intentionally built to support lifecycle and risk-management needs. In addition, the GRCA owns approximately 50,000 acres of land, including conservation areas, ecological lands, water management properties, and other lands, each acquired and managed in accordance with long-standing watershed-specific priorities.

In an amalgamation or consolidation into a larger regional entity, strong protective measures are required to ensure that the GRCA's resources and assets are maintained in ways that continue to support long-standing watershed priorities. Key concerns include the potential redistribution of well-developed GRCA reserves to support capital needs in other watersheds that have not made comparable investments, and the risk that the GRCA's mature and efficient infrastructure maintenance program could be weakened if resources become centralized or redirected. GRCA watershed municipalities have emphasized that the GRCA's 50,000 acres of land must receive the same level of stewardship attention as existing infrastructure and financial reserves, including the protection of passive recreation trails that hold significant local value. Long-standing conservation and land management priorities, along with the community benefits provided by these local trails, must remain stable under any regional model. Protective measures must also ensure that resources for flood protection, capital renewal, and land management remain dedicated to the watershed where they originated, and that high-performing programs are not required to subsidize deferred maintenance in less-resourced areas. Additional concerns relate to the possibility that reduced local decision-making authority could limit the ability of municipalities and the GRCA to safeguard the intent and priorities attached to these important assets. These concerns can be mitigated by establishing clear financial and reserve-protection policies, maintaining watershed-level tracking of revenues and expenditures, creating transparent and equitable capital prioritization frameworks, preserving local advisory roles through watershed-based committees, and ensuring that land,

infrastructure, and reserve management practices respect existing infrastructure needs, stewardship commitments, and long-standing community investments.

A further consideration is the amalgamation of organizations with separate supporting foundations; in such cases, ensuring the integrity of fundraising is critical. Donors often prefer to support initiatives at the watershed or community scale, where the impacts of their contributions are visible and tied to local priorities. A regionalized model risks diluting this connection, potentially affecting donor engagement and revenue. To maintain donor confidence, an amalgamated structure must include mechanisms to preserve watershed-based fundraising and reporting, and publicly acknowledge donors in ways that reflect the specific locations/projects they choose to support rather than treating all contributions as part of a single regional fund.

## **2. What opportunities or benefits may come from a regional conservation authority framework?**

Consolidating conservation authorities into a regional framework can create more consistent permitting practices, technical standards, and service levels across municipalities, reducing the variation that currently exists between the 36 agencies. A unified structure also supports stronger alignment with provincial expectations through shared permitting systems, common GIS platforms, and standardized public portals that modernize service delivery and improve accessibility.

Consolidation can also lead to a more equitable distribution of resources, giving smaller or rural municipalities access to specialized expertise that may have been limited by local budgets or staffing. Larger organizations are generally better positioned to secure federal or provincial funding for broader, high-impact projects.

The administrative framework in place at larger organizations also provides an opportunity for efficiency, as they have subject matter experts who perform dedicated internal service roles. These roles can be leveraged in consolidation to provide dedicated attention to organizational compliance, such as health and safety legislation, and risk management.

The size of each regional unit is a very important consideration. Consolidating too many areas into one very large authority can create new challenges, such as distance from local issues, slower decision-making, and difficulty maintaining community relationships; therefore, finding a balanced approach is essential. A regional model can still support strong local representation and responsiveness when designed thoughtfully. Municipal priorities can be maintained through governance structures that include voices from all participating municipalities, supported by sub-regional offices and advisory committees that keep decision-making connected to local needs. Harmonizing policies and fee structures can be done collaboratively, providing opportunities for municipalities and interest-holder groups to help shape fair and consistent standards for the region. Setting clear service expectations, such as defined response times, local points of contact, and accessible public information, helps to ensure that a larger agency remains responsive and reliable.

Greater consistency across policies, standards, and processes also creates a more stable operating environment for municipalities, developers, and the public. When expectations are predictable (clear permitting requirements, uniform fees, and consistent timelines), people can plan with more confidence. By using its (proposed) authority to create directives that support these elements, the OPCA can further reinforce this predictability and clarity. This stability strengthens customer service because staff use the same tools and guidance across the region, reducing confusion and delays. Ultimately, consistent service delivery helps ensure that watershed communities receive the same level of support regardless of their size or location, provided the regional units are scaled in a way that supports both efficiency and meaningful local engagement.

**3. Do you have suggestions for how governance could be structured at the regional conservation authority level, including suggestions around board size, make-up and the municipal representative appointment process?**

A successful governance model for the new regional conservation authorities must balance local accountability, fair representation, and operational efficiency. In regions with very large numbers of municipalities, such as the proposed Lake Erie Regional Conservation Authority, which would include at least 81 municipalities, a one-member-per-municipality board is unrealistic and would make strategic decision-making extremely difficult. A streamlined, revised Board of Directors is therefore essential.

A revised Board structure should be small enough to function strategically while still representing the diversity of the watershed. A board of approximately 25–30 members, similar to the Board of Directors for the GRCA, could achieve this balance if seats are allocated proportionally by population and geography and with regard to financial contribution. To avoid concentration of influence, no single municipality should be able to dominate board decisions. The new Board should contain elected officials only. Shorter board terms could be introduced to promote shared leadership, especially in cases where several municipalities are represented through a single grouped seat. At the regional level, the Board would retain independent responsibility for the budget, hearings, staffing decisions, policy approval, and overall governance authority.

To maintain strong local accountability while keeping the main board streamlined, the governance model should incorporate a clear subcommittee and advisory structure. Local Watershed Advisory Committees could be established for each major watershed or sub-basin (e.g., Grand, Thames, St.Clair, etc), composed of municipal councillors and/or citizen appointees. These committees would provide advice for local context on program policy, advise on watershed-level programs and services, and offer input on budget priorities. Additional advisory committees at either regional or watershed scale could be created based on local needs, such as agricultural advisory groups or home-builder liaison committees. Given the presence of approximately seven First Nations within the proposed regional area, an Indigenous Advisory Circle would support meaningful engagement and ensure that Indigenous perspectives are incorporated respectfully and consistently into decision-making.

Under a consolidated Conservation Authority framework, the governance model should:

- Maintain a small, strategic, and efficient board.
- Ensure strong local and watershed-specific input through subcommittees and grouped representation.
- Provide fair, transparent representation across the jurisdiction.
- Protect the voices of rural, agricultural, and small municipalities.
- Ensure that local program priorities (e.g., Wastewater Optimization, Rural Water Quality Programs, etc.) continue to be addressed.
- Deliver consistent, predictable, and accountable decision-making across the jurisdiction.

This structure supports efficiency and coordination while preserving meaningful local input. It helps ensure that the new conservation authority can operate effectively at a larger scale without compromising its responsiveness to the communities it serves.

The relationship between the Regional Conservation Authority Board and the OPCA is not clearly defined in the proposed model, and this lack of clarity may have significant implications for governance effectiveness. If the OPCA operates as a highly centralized umbrella board with substantial authority over regional conservation authorities, the independence and responsibility traditionally held by regional boards could be greatly reduced. A diminished governance role would make it far less likely that qualified individuals (both municipal representatives and, if permitted, citizen appointees) would be willing to serve on regional boards, as the scope for meaningful decision-making and local accountability would be substantially constrained. Clear

articulation of roles and authorities will be essential to avoid undermining board capacity, local engagement, and accountability.

**4. Do you have suggestions on how to maintain a transparent and consultative budgeting process across member municipalities within a regional conservation authority?**

A transparent and consultative budgeting process for a larger regional conservation authority requires a clear, consistent, and accessible approach that supports all participating municipalities, regardless of size or capacity. Establishing a standardized multi-year budget framework can improve predictability and help municipalities plan their own budgets effectively.

A transparent apportionment formula based on criteria such as assessment value, population, and portion of watershed area located within municipalities is currently used and could be used moving forward. Where portions of municipalities are in different conservation authority jurisdictions, consideration could be given to geo-referencing property tax assessment roll numbers so that the apportionment calculation is based on current value assessment (CVA) in a watershed rather than the percentage of geographical area applied to the municipality's total CVA.

To maintain meaningful local input within a large region, a Municipal Budget Advisory Committee could be established as a sub-committee of the Regional Board, and could include membership from the local watershed advisory committees, including both rural and urban municipality representation. Additionally, sub-regional or watershed-based consultation meetings could be held to ensure that local priorities and capital needs are considered in budgeting decisions. Budget documents should be publicly available, written in clear language, and shared/consulted on early enough to align with municipal budget cycles. Offering multiple engagement opportunities, for example, presenting at councils when requested, providing virtual workshop sessions, soliciting written feedback, and conducting one-on-one briefings, ensures that any municipality, regardless of size and location, can participate fairly in the process. Finally, reporting back on municipal input, producing accessible annual financial reports, and clearly and consistently distinguishing between Category 1, 2, and 3 program and service costs, revenues, and grant funding all reinforce transparency and accountability.

**5. How can regional conservation authorities maintain and strengthen relationships with local communities and stakeholders?**

Regional conservation authorities can maintain and strengthen relationships with local communities and interest-holders by staying deeply connected at the local municipal level, even as they operate on a broader scale. The size of each regional authority is critical: if the conservation authority becomes too large, municipalities risk being under-represented, and their specialized watershed needs, such as agricultural programs/issues, drinking water management, localized flooding concerns, or unique outdoor experiences and priorities, can become diluted within a large administrative structure. Municipalities want assurance that scaling up will not cause their distinct issues to be overshadowed by larger population centres or to become a lesser priority due to the increased diversity of issues and competing interests that will inevitably exist within a much larger jurisdiction. A balanced, right-sized regional framework preserves this visibility and ensures that local concerns remain central to decision-making.

Maintaining watershed offices, expertise in local issues and knowledge, ability to maintain on the ground presence, and consistent points of contact ensures that residents, businesses, farmers, and municipalities can easily access staff who understand their watershed's specific conditions and community priorities. With the proposed size of regional conservation authorities, establishing local watershed-specific advisory committees ensures that decisions are grounded in local knowledge and that specialized concerns are effectively addressed.

Finally, ensuring service delivery remains responsive, through timely permitting, accessible staff, and clear pathways for raising concerns, helps communities feel heard and supported during and after the transition to a regional model. A thoughtfully sized regional authority can achieve the benefits of consolidation while still preserving the visibility, voice, and specialized needs of every watershed and municipality.

### **Additional Comments**

The GRCA is providing additional comments on the proposed OPCA and offering an alternative regional consolidation model that we believe will effectively address the Province's concerns while preserving strong local engagement and watershed-focused decision-making.

### ***Modernizing Conservation Authorities While Preserving Local Responsiveness***

The Board recognizes and respects the Province's concerns regarding the current state of Conservation Authorities. Over time, the conservation authority system has become fragmented, with varying levels of capacity, outdated processes, and inconsistencies in service delivery. Individual conservation authorities also face significant disparities in size and resources, with some lacking access to modern tools, technology, and technical expertise needed to deliver certain programs and services effectively, as well as the capacity to support evidence-based decision-making. We acknowledge that these capacity gaps mean some conservation authorities face challenges in sustainably delivering the full range of programs and services expected of them. Modernization is needed, and there is clear value in creating a permitting system that is further streamlined, more transparent and predictable, and better able to support economic growth, reduce delays, and protect watershed communities. Likewise, reducing duplication, adopting consistent standards, and leveraging shared technology and internal services are sensible and necessary steps toward strengthening Ontario's overall watershed management framework. From this perspective, consolidation can help address real issues by improving coordination, enhancing efficiency, and enabling more reliable service delivery across the province.

At the same time, the GRCA Board has significant concerns that the proposed regional model is too large in scale to be effective. While consolidation can help address capacity challenges, overly expansive regions risk weakening the very principles that have made watershed-based management successful. The Grand River watershed is a notable example. Established in 1934, the Grand River Conservation Commission, one of the founding organizations of today's GRCA, has long demonstrated that effective watershed management relies on strong collaboration with municipal partners and on programs designed to meet watershed-specific needs and issues. This locally grounded approach has allowed decisions to be informed by practical, locally based knowledge and supported by strong, responsive relationships with the municipalities and communities most directly affected. For example, the Grand River watershed has a network of flood-management infrastructure, including multipurpose reservoirs, dikes, and flood-control berms. These structures form an integrated system operated and maintained through close collaboration between the GRCA and watershed municipalities. Sustaining this partnership is essential to ensuring the effective operation and upkeep of flood-management infrastructure, as well as protecting lives and reducing property damage caused by flooding and erosion. A regional structure that is too broad may unintentionally distance decision-making from this essential local context. It can also reduce meaningful municipal participation, which is vital to maintaining public trust and effective environmental stewardship across Ontario.

Smaller, regionally focused watershed models, such as the current Source Protection Regions, are a proven regional watershed model and demonstrate how a balanced governance structure can achieve consistency and efficiency without sacrificing local responsiveness. This scale aligns well with having one effective governance board over multiple organizations, science-based watershed boundaries, and support for coordinated planning among municipalities. It also helps maintain decision-making at a scale where local knowledge and community involvement

remain strong and effective, while accounting for the need for grouped CAs to share and manage technical resources. The current number of Source Protection Regions in Ontario is 19. By operating within manageable geographic areas, they ensure that services are tailored to the unique environmental, social, and economic characteristics of each watershed, while still benefiting from shared resources and standardized processes.

In summary, the GRCA Board agrees that modernization is needed and that consolidation, when appropriately scaled, can address real capacity and consistency issues. However, a balanced approach that enhances efficiency without eroding local engagement is essential. A refined model aligned with the scale and logic of existing source water protection regions would better meet provincial objectives while preserving the strengths of Ontario's long-standing watershed-based planning and management system. Consideration could also be given at this stage to whether a Provincial Agency would be required to support and implement this model.

### ***Assessing the OPCA: Benefits, Risks, and the Importance of Local Oversight***

The GRCA Board recognizes the Province's intention in establishing the Ontario Provincial Conservation Agency (OPCA) to modernize the conservation authority system in a way that supports timely development and local infrastructure projects, while strengthening the essential role conservation authorities play in managing watersheds and protecting communities from floods and other natural hazards. These goals are both important and necessary. A system that delivers services more consistently, transparently, and predictably will benefit municipalities, developers, and communities alike, particularly as Ontario continues to grow and climate-related risks intensify. The GRCA Board agrees that modernization is needed and supports efforts to enhance both efficiency and environmental protection across the province.

The creation of the OPCA aims to provide centralized leadership, efficient governance, and strategic direction for all conservation authorities. In principle, this offers several clear advantages: a coordinated provincial body can help ensure faster, more consistent permitting and provide the oversight needed to align conservation authorities with modern standards and best practices. By strengthening core watershed management functions and focusing on natural hazard protection, the OPCA has the potential to reinforce the foundational mandate of conservation authorities. This direction is appropriate, as communities across Ontario depend on timely, science-based decisions to address increasing flood risks, aging infrastructure, and complex development pressures.

The OPCA will also lead several key modernization initiatives, including developing a single digital permitting platform, standardizing service delivery through province-wide performance expectations, and supporting updated floodplain mapping to ensure decisions are grounded in the best available data. These initiatives have the potential to significantly improve customer service, reduce delays, and enhance consistency across the province. Likewise, centralized data systems and modern tools can help staff make better, evidence-based decisions. Streamlining processes and reducing duplication are logical steps toward a more efficient and reliable permitting system.

The agency will also oversee the implementation of a regional, watershed-based consolidation of conservation authorities. The GRCA Board understands the rationale for consolidation, addressing disparities in size and capacity, modernizing outdated processes, and ensuring that all conservation authorities can meet provincial expectations. With stronger tools, shared technology, and enhanced technical resources, many of the conservation authorities will indeed be better positioned to deliver high-quality services. Ensuring that updated maps, hydrologic modelling, and modern data platforms are available across Ontario is essential support to help provide consistent natural hazard management.

The GRCA Board is concerned about the proposed governance structure of the OPCA. As currently designed, the agency will report to a provincial ministry and be governed entirely by

provincially appointed board members. At the same time, conservation authorities, and therefore municipalities, will be required to fund all or a portion of the agency's operations through existing levy/apportionment processes. This means that municipalities may ultimately contribute all or a significant share of the OPCA's budget without having any meaningful role in shaping its governance, its priorities, or its strategic direction. For municipalities that rely heavily on conservation authority guidance for land-use planning, hazard management, infrastructure development, and emergency response, this creates a disconnect between financial responsibility and decision-making influence.

Not only would this be a precedent-setting method for funding a provincial agency, it also establishes a system in which municipalities help fund a provincial agency but have no formal avenue to participate in its oversight, which raises significant concerns about accountability, responsiveness, and the long-term alignment of provincial direction with local needs. The scale of the proposed regional conservation authority consolidation model amplifies these concerns. Larger regional conservation authorities risk limiting opportunities for local input and reducing the nuanced, watershed-specific decision-making that has historically made conservation authorities effective.

The GRCA Board acknowledges the Province's desire for greater consistency, efficiency, and alignment across conservation authorities and supports these goals. This could be achieved under the current model through additional regulations and verifying compliance at all conservation authorities, or it could be achieved through the actions of the new agency. Regardless, modernization efforts must maintain a strong connection to local priorities, local expertise, and municipal perspectives. Achieving the right balance between centralized oversight and meaningful local involvement will be key to ensuring the OPCA strengthens watershed management across Ontario while preserving the collaborative principles that have long underpinned successful conservation work in the province.

### **Conclusion**

In conclusion, the GRCA Board supports the Province's goal of modernizing Ontario's conservation authority system and acknowledges the value of enhancing consistency, efficiency, and technical capacity throughout the province. The Board has emphasized the importance of a thoughtful, well-planned transition, the preservation of local knowledge and municipal relationships, and the need for a governance model that ensures accountability to the municipalities that will both rely on and will continue to fund the new system. While consolidation offers meaningful opportunities, the scale of the proposed regional structure and the governance framework of the OPCA present risks that could weaken local responsiveness and watershed-based decision-making. A more balanced, right-sized regional model, grounded in strong municipal involvement and science-based watershed boundaries, would better achieve the Province's objectives while maintaining the strengths, partnerships, and community trust that have defined conservation authority work in Ontario for decades.

### **Financial Implications:**

Not applicable.

### **Other Department Considerations:**

Not applicable.

### **Submitted by:**

Samantha Lawson  
Chief Administrative Officer

November 28, 2025

**Re: UTRCA Board Resolution Re: Bill 68 (Schedule 3) and ERO Posting 025-1257**

On October 31, 2025 the Ontario government announced plans to create the Ontario Provincial Conservation Agency (OPCA). Included in this announcement, the Province also proposed the merger of Ontario's 36 local Conservation Authorities into seven Regionally based Authorities.

Bill 68 "Plan to Protect Ontario Act" includes Schedule 3 which outlines changes to the Conservation Authorities Act to establish the OPCA. The Bill has received Royal Assent on November 27<sup>th</sup> without having undergone any process to gather public input or consultation.

This Agency will be governed by an appointed board and operated by a staff whose task will be to receive Provincial direction and exercise that direction over the leadership, governance and strategic direction to Conservation Authorities.

Instead of being directed by locally elected and appointed representatives in the format that we are currently accustomed to; this action will see your local CA become part of a larger regional Authority that will in turn be directed by a Provincial Agency.

In addition, the Province is currently consulting on a proposal to consolidate 36 Conservation Authorities into 7 Regional CAs. The "[Proposed Boundaries for Regional Consolidation of Ontario's Conservation Authorities](#)" (ERO #025-1257) is open for public consultation until December 22, 2025.

Under this proposal Upper Thames River Conservation Authority (UTRCA) would be consolidated into the Lake Erie Regional Conservation Authority together with seven other CAs and encompass 81 municipalities. The new governance structure is proposed to be effective following the municipal elections in 2026.

At their November 25<sup>th</sup> meeting, the UTRCA's Board of Directors examined the formation of the OPCA and regional CAs. The Board directed staff to prepare information to highlight the potential economic and legal ramifications of this proposal and to circulate this brief to our member municipalities and Indigenous communities. See the attached information package which highlights the impacts of the Provincial proposal.

The UTRCA Board of Directors urgently encourages our member municipalities and partners to carefully evaluate the Provincial proposal and their response at the earliest opportunity. An example motion is provided. The CA network was built on local resources, local knowledge and local decisions. An example motion is provided.

In conclusion, the current Conservation Authority network was built on the concept of making local watershed management decisions by using local resources, local knowledge and local expertise.

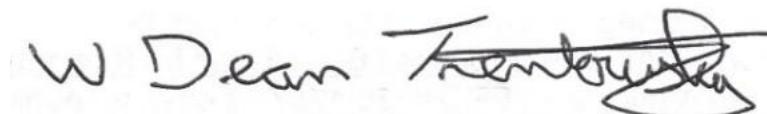
This also includes the financial resources and the physical infrastructure that has been built up and maintained by the local watershed municipalities over several decades. Therefore, it's essential and vitally important for our local member municipalities that this decision-making and management process remain in the capable hands of the locally elected and locally appointed representatives who remain directly accountable to the communities that they serve.

Both our watershed member municipalities and the public are strongly encouraged to provide comments through the posting entitled "[Proposed Boundaries for Regional Consolidation of Ontario's Conservation Authorities](#)" (ERO #025-1257), well in advance of the closing date December 22, 2025.

Similarly, all of our watershed member municipalities and the public are strongly encouraged to communicate their comments and concerns to the Minister of Environment, Conservation and Parks, and to their local MPP.

Thank you for your attention and for your continued co-operation regarding this extremely important matter.

Sincerely,



W. Dean Trentowsky  
Chair, Upper Thames River Conservation Authority

Attached: Example Municipal Resolution  
Municipal Communications – Proposed Conservation Authorities Transformation



# Proposed Conservation Authorities Transformation

UPPER THAMES RIVER  
CONSERVATION AUTHORITY

## Overview for Municipalities

In 1946, the Ontario government passed the Conservation Authorities Act, which enabled municipalities to create watershed-based resource management agencies and assume responsibility for their governance and funding at the local level.

On November 6, 2025, the Province released Bill 68, "Plan to Protect Ontario Act." Schedule 3 of this bill outlines changes to the Conservation Authorities Act including the establishment of a new agency, the Ontario Provincial Conservation Agency, to provide leadership, governance, and strategic direction to Conservation Authorities (CAs).

The Bill has now received royal assent with no opportunity for input or comment. Costs associated with the new agency can be billed or apportioned to municipalities.

## Conservation Authority Consolidation

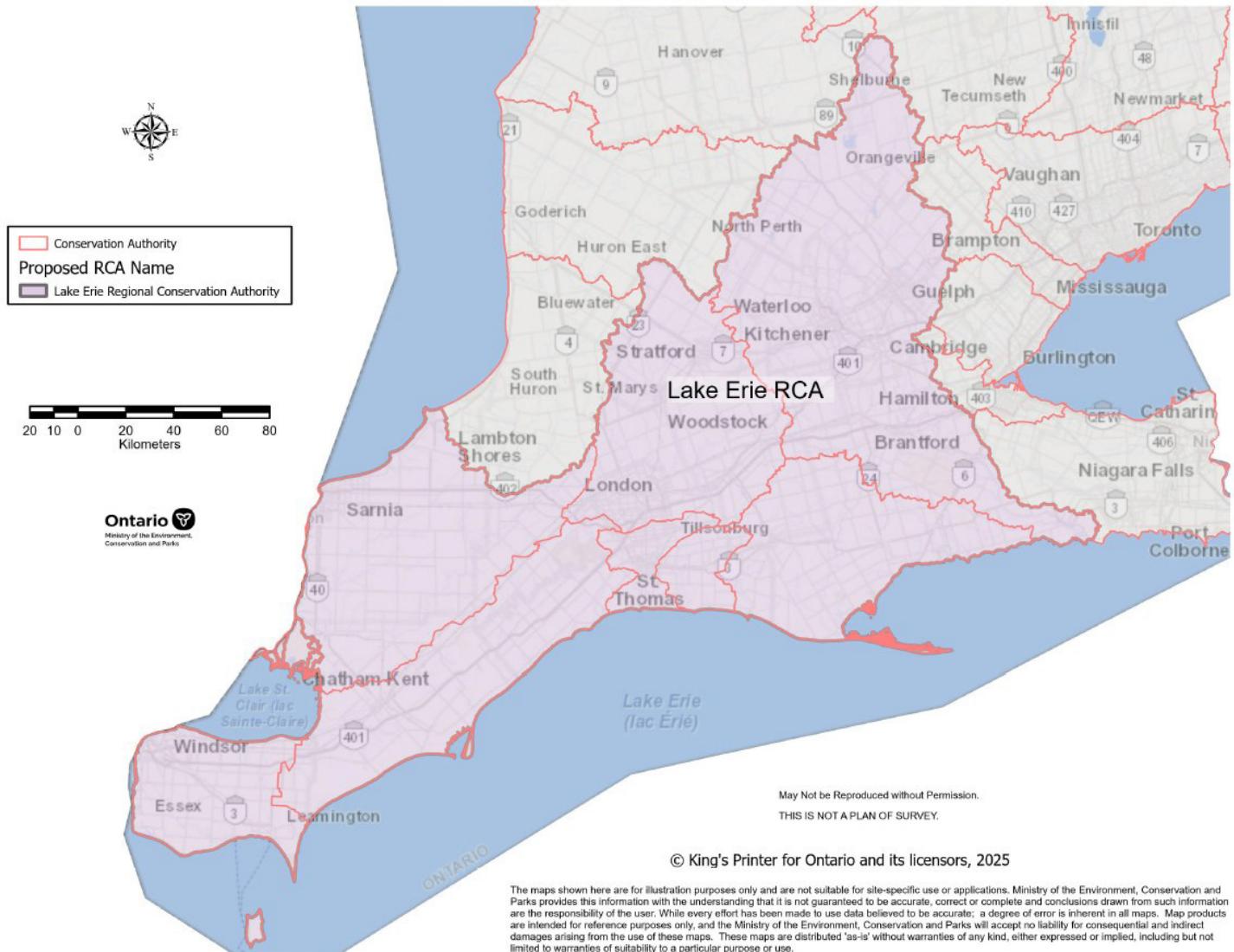
On November 7, a consultation period was initiated for an Environmental Registry of Ontario (ERO) posting that recommends consolidating the 36 existing CAs into seven regional CAs.

The Upper Thames River Conservation Authority (UTRCA) would become part of the proposed Lake Erie Regional Conservation Authority. The new regional conservation authority would amalgamate eight existing conservation authorities:

- Catfish Creek,
- Essex Region,
- Grand River,
- Kettle Creek,
- Long Point Region
- Lower Thames Valley,
- St. Clair Region,
- Upper Thames River.

The proposed Lake Erie Regional Conservation Authority would include 81 municipalities. The eight individual Boards of Directors of the existing conservation authorities, made up of local municipal representatives, would be replaced by a new, yet to be determined, municipal governance structure.

LAKE ERIE REGIONAL CONSERVATION AUTHORITY



# Your Voice Matters

The UTRCA Board of Directors strongly encourages our member municipalities to carefully evaluate the Province's proposal. This proposal has serious, long-lasting implications for local watershed management.

ERO #025-1257 is open for public comment until December 22, 2025.

**Submit your comments at [ero.ontario.ca/notice/025-1257](http://ero.ontario.ca/notice/025-1257)**

# Considerations for Municipalities

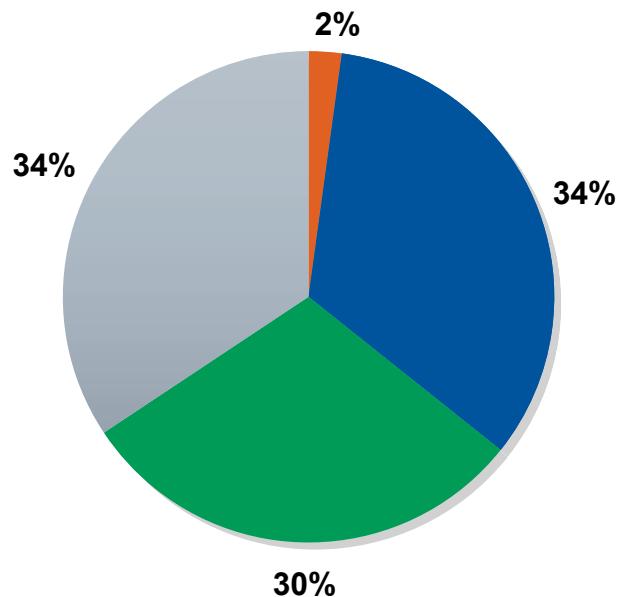
## Erosion of Local Governance

The UTRCA was created in 1947 as a partnership between member municipalities to use local knowledge and expertise to make decisions regarding the management of the watershed's natural resources. The Authority is directed by a Board of 15 municipally elected (or appointed) officials representing the 17 watershed municipalities. These 15 members determine the programs and services the Conservation Authority provides to watershed communities.

Under the new proposal, 81 member municipalities will vie for a voice and representation on a single regional conservation authority board. This shift will significantly weaken local ties and community-level representation. Municipalities will lose the opportunity to voice the concerns of their constituents and have meaningful influence in decision-making.

Any new governance model should reflect the significant financial contributions municipalities make to CA budgets and ensure all municipalities retain an appropriate and equitable say.

- Self-generated Revenue ■ Municipal
- Provincial ■ Contracts and Grants



## Economic Impacts

Provincial contributions represent just 2% of UTRCA's operating budget, while member municipalities contribute 34% through levies and cost-sharing agreements, and 34% of revenue is self-generated through user fees and donations. The remaining 30% is obtained through applications to foundations and other levels of government to leverage the municipal contributions and provide more robust programs to watershed residents.

Municipalities will continue to pay the lion's share of the costs, even as the new legislation and proposed regional CA model diminishes their ability to exercise meaningful oversight and maintain control over local watershed management decisions.

## Service Levels

Service levels vary across Conservation Authorities because each CA's programs and services—developed under the oversight of its local Board of Directors—are tailored to the unique needs of their communities, local watershed conditions, municipal priorities and budgets, and community input.

Creating uniform service levels across a regional structure means some areas may see improvements, while others may experience a reduction in the services they currently receive. It may also result in important, locally valued programs and services being lost, as support is redirected elsewhere. How will the program costs be equitably distributed over the broader regional CA? Will levies paid by Upper Thames River watershed municipalities be distributed outside of the watershed?

## Assets

A thorough financial and legal due diligence process is necessary to assess existing liabilities, assets, and any restrictions on current funding or land transfers. Under the proposed model, all assets and reserves will be transferred to the regional CA, significantly reducing the ability of local municipalities to influence decisions about lands and resources in their own communities.

For example, the UTRCA owns and/or manages more than 5,790 ha (14,300 ac) of land within the Upper Thames River watershed, spread across some 40 properties. Many of these properties were entrusted to the UTRCA for long-term protection, stewardship, and the public good, with the expectation that such lands would be cared for by locally governed conservation authorities.

## “Local” Matters

Consolidating and potentially centralizing administration could reduce responsiveness, delay decisions, and weaken the local expertise and community connections that are fundamental to effective watershed management. Conservation Authorities were built on strong local relationships and face-to-face communication. “Boots on the ground” are essential for effective monitoring, stewardship, enforcement, and community engagement.

Municipal planners, developers, and watershed landowners rely on UTRCA staff for timely review of planning and regulation matters. UTRCA consistently processes permits within or exceeding provincial timelines. Moving to a regionalized model risks new bottlenecks, slowing approvals and reducing timely support for local planning and development.

## Key Messages

We support efforts to enhance expertise, capacity, and program delivery across Ontario. However, we urge the Province to work collaboratively with municipalities and local Conservation Authorities to identify the most cost-effective level of strategic consolidation—one that advances both provincial and local objectives without diminishing local input and control:

- The size and scope of the Lake Erie Region CA is too large. A more measured approach would deliver on the provincial goals without all the negative consequences of the current proposal,
- A thorough cost-benefit analysis is needed to prove that large-scale consolidation will reduce costs and improve services,
- There are opportunities for shared services or consolidation at a smaller scale than what the Province has proposed,
- Governance models must continue to support local decision-making through municipal representation, balancing rural and urban priorities and interests,
- Local offices and existing staffing levels must remain to preserve local expertise, relationships, and responsiveness,
- Standardization throughout the region can be achieved within the current Conservation Authority structure with updated technical guidance, policy approaches, and modernization tools.

## Questions?

Reach out to Tracy Annett, General Manager, at [annett@thamesriver.ca](mailto:annett@thamesriver.ca) or 519-451-2800 x253.

December 2, 2025

The Honourable Paul Calandra  
Minister of Education  
5th Floor, 438 University Avenue  
Toronto, Ontario M7A 2A5

Dear Minister Calandra,

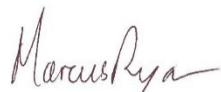
At the November 19, 2025 meeting of Zorra Council, the following resolution was passed:

**"THAT Council supports the correspondence from Rural Ontario Municipal Association regarding rural school closures;  
AND THAT Council direct the Mayor to advocate on behalf of Zorra Township."**

As you know, Zorra Township is passionate about protecting rural schools. Our schools are the hub of our communities, bringing children and families together in ways they would not if the students were forced to commute further away to attend larger schools. We want to provide any support we can to ensure that our rural schools are protected for generations to come.

I have enclosed a copy of the ROMA correspondence for your reference. I look forward to discussing with you at your convenience.

Sincerely,



**Marcus Ryan**  
**Mayor, Township of Zorra**

Encl.

CC: Christa Lowry, Robin Jones, President, Association of Municipalities of Ontario  
The Honourable Lisa Thompson, Minister of Rural Affairs  
The Honourable Rob Flack, Minister of Municipal Affairs and Housing  
The Honourable Graydon Smith, Associate Minister, Ministry of Municipal Affairs and Housing  
Martha Greenberg, Deputy Minister, Ministry of Municipal Affairs and Housing  
Denise Allyson Cole, Deputy Minister, Ministry of Education  
Martha Greenberg, Deputy Minister, Minister of Rural Affairs  
Doug Reycraft, Chair, Community Schools Alliance Chair  
All Oxford County Municipalities

**25-054**



Sent via e-mail to: [minister.edu@ontario.ca](mailto:minister.edu@ontario.ca)

November 10, 2025

The Honourable Paul Calandra  
 Minister of Education  
 5<sup>th</sup> Floor, 438 University Avenue  
 Toronto, Ontario M7A 2A5

Dear Minister Calandra,

I am writing you today on behalf of the Rural Ontario Municipal Association (ROMA) about the sustainability of rural schools. Rural municipalities care deeply about our primary and secondary education institutions, and the important benefits they bring to both students and community well-being.

We understand that your government is currently considering school closures for the five boards under provincial supervision. We understand that the school closure moratorium was never meant to be permanent and would like the opportunity to proactively work together to ensure the unique role of schools in rural communities is recognized.

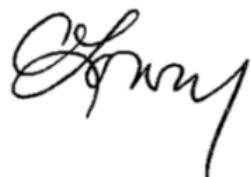
Sustaining rural schools is necessary given their critical role in the local economy and the social fabric in our communities. We would, therefore, ask you to consider our recommendations to continue to protect rural schools:

- As an interim step, exempt all schools from closure that qualify for the Rural and Northern Education Allocation funding as set out by the Ministry of Education and;
- Consult with ROMA and other municipal associations about any potential changes to the moratorium to establish criteria and a process that considers the impacts to both student and community socio-economic and health well-being before a school is closed.

A smart moratorium with a rural exemption in the interim for boards under supervision will protect both student and community social, economic and health well-being. ROMA and other municipal associations can work collaboratively with your Ministry to establish criteria and an appropriate collaborative process with municipalities to gain local input to plan for new schools and the closure of any schools in rural communities to maximize student success and wellbeing.

ROMA appreciates your consideration. If you wish to have a conversation with us, or if there are any questions, your staff may contact ROMA by email at [roma@roma.on.ca](mailto:roma@roma.on.ca).

Sincerely,



Christa Lowry  
Chair, Rural Ontario Municipal Association  
Mayor of the Municipality of Mississippi Mills

cc: Robin Jones, President, Association of Municipalities of Ontario  
The Honourable Lisa Thompson, Minister of Rural Affairs  
The Honourable Rob Flack, Minister of Municipal Affairs and Housing  
The Honourable Graydon Smith, Associate Minister, Ministry of Municipal Affairs and Housing  
Martha Greenberg, Deputy Minister, Ministry of Municipal Affairs and Housing  
Denise Allyson Cole, Deputy Minister, Ministry of Education  
Martha Greenberg, Deputy Minister, Minister of Rural Affairs  
Doug Reycraft, Chair, Community Schools Alliance



# Township of Zorra

Item 9.b.2

163 Brock Street PO Box 189 Thamesford Ontario N0M 2M0



519-485-2490



[www.zorra.ca](http://www.zorra.ca)



[admin@zorra.ca](mailto:admin@zorra.ca)

December 2, 2025

The Honourable Robert Black  
Senate Standing Committee on Agriculture and Forestry  
Via email: [Robert.black@sen.parl.gc.ca](mailto:Robert.black@sen.parl.gc.ca)

Dear Senator Black,

Thank you for your recent presentation to our Council regarding soil health in Canada. Your presentation was educational and informative and generated much discussion among our Council members. Zorra is passionate about protecting agricultural lands and soil health is a big part of our agricultural landscape.

We are happy to support your work with a support resolution passed by Council at our November 19, 2025 meeting.

I have enclosed a copy of the resolution for your reference.

Sincerely,

**Marcus Ryan**  
**Mayor, Township of Zorra**

Encl.

CC: Arpan Khanna, MP for the riding of Oxford [arpan.khanna@parl.gc.ca](mailto:arpan.khanna@parl.gc.ca)  
Ernie Hardeman, MPP for the riding of Oxford [ernie.hardemanco@pc.ola.org](mailto:ernie.hardemanco@pc.ola.org)  
Senate Standing Committee on Agriculture and Forestry [agfo@sen.parl.gc.ca](mailto:agfo@sen.parl.gc.ca)  
All Oxford County Municipalities  
Oxford County Federation of Agriculture [oxfordcountyag@gmail.com](mailto:oxfordcountyag@gmail.com)  
Ontario Federation of Agriculture [tyler.brooks@ofa.on.ca](mailto:tyler.brooks@ofa.on.ca)  
Christian Farmers Federation of Ontario [info@christianfarmers.org](mailto:info@christianfarmers.org)

**25-055**



## CORPORATION OF THE TOWNSHIP OF ZORRA

163 Brock Street, PO Box 189 Thamesford, ON, N0M 2M0  
Ph. 519-485-2490 • 1-888-699-3868 • Fax 519-485-2520

Item 9.b.2

Item 4(a)

Date: November 19, 2025

33-11-2025

Moved by Paul Mitchell

Seconded by

WHEREAS the Standing Senate Committee on Agriculture and Forestry published a report in 2024 titled "Critical Ground: Why Soil is Essential to Canada's Economic, Environmental, Human, and Social Health" (the Report) that contained twenty five (25) recommendations in total for the federal government;

AND WHEREAS the work that Senator Black has done to bring not only the importance of soil to the forefront for the federal government, but Canadian agriculture - in specific Ontario agriculture, food security and how much the Ontario agricultural industry contributes to the federal and provincial Gross Domestic Product, is of critical significant to Zorra - indeed all of Oxford County;

THEREFORE BE IT RESOLVED THAT the Township of Zorra fully supports all of the recommendations included in the Report;

AND THAT the Township of Zorra urge the Government of Canada and the Province of Ontario to implement all the recommendations contained within the Report and commit to recognizing a sense of urgency and act accordingly in order to protect and conserve soil as per Recommendation 25;

AND THAT this motion be circulated to the following parties;

- Rob Black, Senator
- Arpan Khanna, MP for the riding of Oxford
- Ernie Hardeman, MPP for the riding of Oxford
- Senate Standing Committee on Agriculture and Forestry
- All municipalities within the County of Oxford
- Oxford County Federation of Agriculture
- Ontario Federation of Agriculture
- Christian Farmers Federation of Ontario

Carried

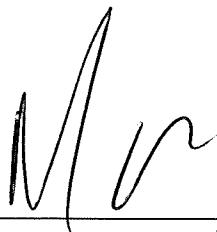
Defeated

Recorded Vote

Deferred

**Recorded Vote:**

	<b>Yea</b>	<b>Nay</b>
Mayor Ryan		
Councillor Stewart		
Councillor Grigg		
Councillor Mitchell		
Councillor Finch		

**Mayor**



## TOWNSHIP OF BLANDFORD-BLENHEIM

**To:** Members of Council

**From:** Ray Belanger, Chief Building Official

**Reviewed by:** Josh Brick, Chief Administrative Officer

**Date:** December 12, 2025

**Council Meeting Date:** December 17, 2025

**Report Title:** Monthly Report to Council

**Report No.:** CBO-25-12

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### **Recommendation:**

That Report CBO-25-12 be received as information.

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### **Executive Summary:**

Building permits issued for the month of November.

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### **Background:**

To provide Council with an update regarding the monthly building activities for the period ending on November 30, 2025.

## Analysis & Discussion:

Permit number	Category	Work target	Permit fees total	Cost of construction
B-2025-121	Residential building	Single-family dwelling	\$ 943.00	\$ 50,000.00
B-2025-134	Demolition	Single-family dwelling	\$ 292.00	\$ 10,000.00
B-2025-137	Plumbing	Backflow Prevention	\$ 292.00	\$ 8,500.00
B-2025-138	Agricultural	Other (Agricultural)	\$ 414.15	\$ 30,000.00
B-2025-133	Residential building	Single Detached Dwelling	\$ 1,355.78	\$ 75,000.00

## Strategic Priorities:

Building services continues to ensure compliance with the Building Code Act through education, consultation, oversight and enforcement.

## Financial Considerations:

Respectfully submitted by:



Ray Belanger

Chief Building Official

## Appendix:

### Follow up

In adopting this report, what follow up action is required?

- By-law
- Agreement(s)/document(s) to be signed by Mayor and/or Clerk
- Social media/Website update or communication
- Other communication – Specify:  
 None



## TOWNSHIP OF BLANDFORD-BLENHEIM

**To:** Members of Council  
**From:** Drew Davidson, Director of Protective Services  
**Reviewed by:** Josh Brick, CAO  
**Date:** December 4, 2025  
**Council Meeting Date:** December 17, 2025  
**Report Title:** November Monthly Report  
**Report No.:** Protective Services - 2025 - 02

### Recommendation:

That Report FC-25-20 be received as information.

### Executive Summary:

Report **FC-25-20** delivers a concise update on November 2025 activities within the Protective Services Department. Staff attended training practices at all Township fire stations to support consistent delivery and strengthen engagement with firefighters.

Staff participated in the Oxford County Fire Chiefs meeting, collaborating with eight municipal Fire Chiefs. Presentations included dispatch updates from Ryan Hall on Next Generation 9-1-1 changes, Peer Connect updates and certification planning with Deanna Kirwin from the Ontario Fire Marshal's Office, reinforcing specialized discipline certification requirements due by 2028.

The department hosted its annual Firefighter Recognition Evening, thanking Council for attendance and support. Staff also attended the Ontario Association of Fire Chiefs Annual Conference, with key learnings from the NFPA Research Foundation confirming that water remains the most effective method to suppress electric vehicle fires.

The month concluded with an Emergency Management tabletop exercise on severe weather response, with feedback under review by the Township Clerk's Office to support future staff safety and communications policy development.

## Background:

To provide Council with an update regarding the activities of the Protective Services Department, for the month of November 2025.

## Analysis & Discussion:

### Station Training Engagement

During the month of November, Protective Services staff attended training practices throughout our municipality. This initiative supports firefighter development, confirming that training is progressing effectively, and provides staff leadership the opportunity to connect directly with members, ensuring continued strength in internal communication and training delivery.

### Oxford County Chiefs Meeting

Staff attended the Oxford County Fire Chiefs Meeting. This meeting provided a productive environment to collaborate with all eight municipal Fire Chiefs representing Oxford County. The meeting also included key presentations from regional and provincial leadership:

- **Ryan Hall – Chief of Oxford County Paramedic Services**, provided an overview of upcoming changes to dispatch criteria made possible through **Next Generation 9-1-1 (NG9-1-1)** modernization. Discussion focused on evolving call triage protocols and response criteria linked to digital 9-1-1 system improvements.
- **Peer Connect – Deputy Chief Van Wyk**, provided the County Chiefs an update on our Peer Connect program with enrollment numbers and an overview for each Chief on the usage of the program.
- **Deanna Kirwin – Academic Manager, Ontario Office of the Fire Marshal**, presented a review of current provincial firefighter certification requirements, along with specialized team discipline certification timelines required to be completed by 2028. The presentation generated important dialogue at the table, including discussion regarding municipal training strengths, discipline specialization across departments, and the various levels of service provided throughout Oxford County.

### Annual Firefighter Recognition Evening

In November, the department held its annual Firefighter Recognition Evening. Staff extend sincere appreciation to all who attended, including members of Council. This event provides an important opportunity to reflect and formally recognize the dedication, professionalism, and personal sacrifice our volunteer firefighters contribute toward keeping our community safe. It remains a highly valued annual tradition within the department.

### Ontario Association of Fire Chief's Conference Attendance

Staff attended the Annual Chiefs Conference during the week of **November 17 to 21, 2025**. Sessions offered a strong focus on firefighter health and safety systems, required operational documentation, and updated regulatory compliance expectations aligned to current Ministry of

Labour standards. These sessions were of significant interest to the RFSOC Chiefs group and reinforced ongoing opportunities for collaboration to collectively improve firefighter safety frameworks, training documentation, and compliance models within the rural fire service system.

### **Electric Vehicle (EV) Fire Suppression – Key Takeaway**

One of the most notable presentations delivered during the conference included research findings from NFPA laboratory testing regarding EV fire suppression. Testing reviewed a range of commercially available suppression agents. The findings confirmed that the most effective method to combat an electric vehicle fire continues to be the sustained application of a large volume of water. This reinforces the importance of maintaining strong water supply training and operational capacity within municipal fire response planning.

### **Emergency Management Tabletop Exercise**

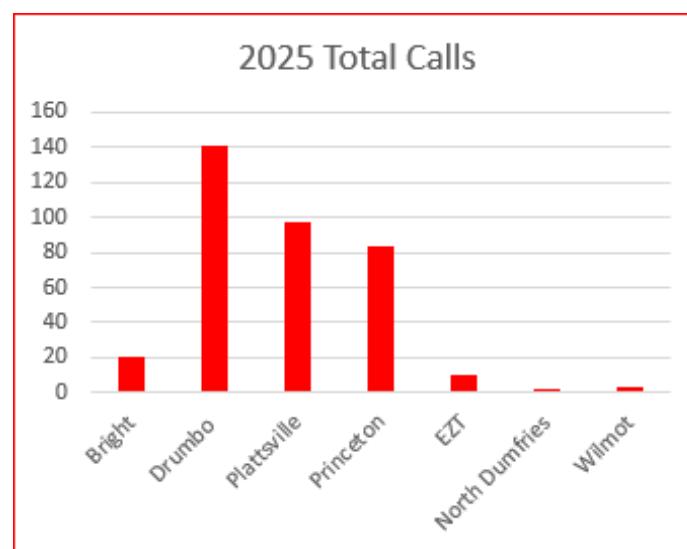
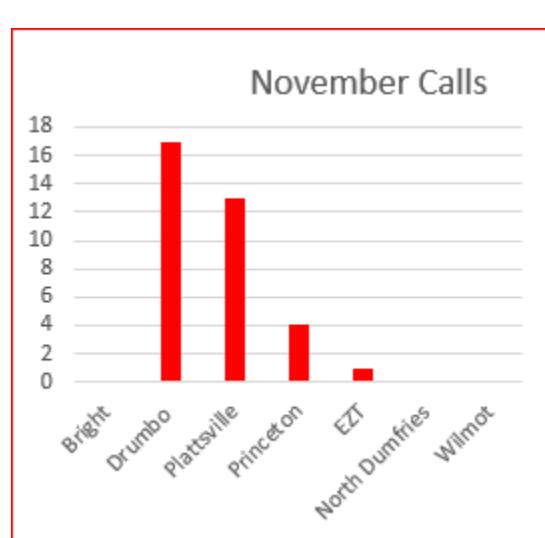
The month concluded with the department hosting an Emergency Management tabletop exercise focused on inclement and severe weather response planning. The session included comprehensive discussion on municipal staff safety before, during, and after a weather event, internal communications, and public notification protocols to ensure staff safety and operational readiness. Feedback and input from all participants were collected. The Municipal Clerk is currently reviewing these submissions to inform the development of an updated severe weather and emergency communications policy.

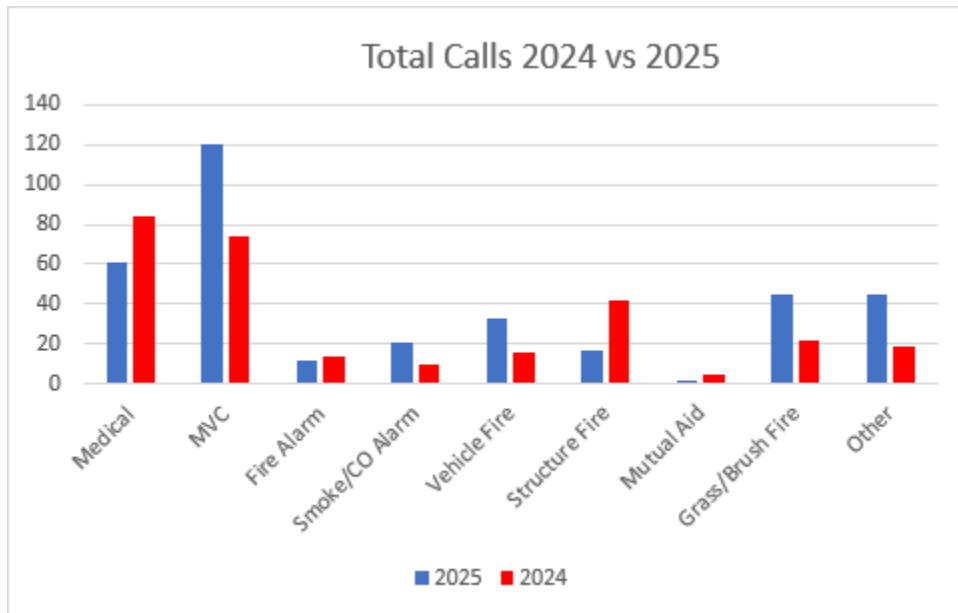
### **Upcoming Department Events:**

#### **· Christmas Parade – Drumbo Dec 19**

#### **Fire:**

- 27 burn permits were issued in November 2025
- November 2025 monthly fire calls with annual comparisons (included)





## Conclusion

November 2025 was marked by meaningful firefighter engagement, continued internal training oversight, strong collaboration through county and provincial leadership forums, formal recognition of volunteer firefighter service, and productive emergency management planning. The Protective Services Department remains committed to strengthening firefighter readiness, responder health and safety, regional partnerships, and compliant policy development.

## Strategic Priorities:

November 2025 demonstrated continued alignment with Township strategic objectives. The Protective Services Department advanced **Community Well-Being and Inclusivity** by engaging directly with Firefighters at station training practices, fostering strong internal connection, support, and service cohesiveness across the department. **Excellence in Public Service** was strengthened through regional collaboration at the Oxford County Fire Chiefs Meeting, inclusion of cross-discipline leadership dialogue with Ryan Hall, firefighter service recognition at the annual Firefighter Recognition Evening, and evidence-informed operational learnings guided by provincial partners. Together, these efforts reflect the department's ongoing commitment to a supported, highly trained, collaborative fire service delivering exceptional community-focused public safety outcomes.

**Financial Considerations:**

All activities and initiatives outlined in this report were completed within the approved 2025 operating budget for the Protective Services Department. No additional financial impacts are anticipated at this time.

Respectfully submitted by:



Drew Davidson  
Director of Protective Services

**Appendix:****Follow up**

In adopting this report, what follow up action is required?

- By-law
- Agreement(s)/document(s) to be signed by Mayor and/or Clerk
- Social media/Website update or communication
- Other communication – Specify:



## TOWNSHIP OF BLANDFORD-BLENHEIM

**To:** Members of Council  
**From:** Denise Krug, Director of Finance / Treasurer  
**Reviewed by:** Josh Brick, Chief Administrative Officer  
**Date:** December 9, 2025  
**Council Meeting Date:** December 17, 2025  
**Report Title:** 2026 Municipal Insurance  
**Report No.:** TR-25-15

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### **Recommendation:**

That Report TR-25-15 be received as information; and further,

That Council instruct the Treasurer to bind the renewal for the Township's municipal insurance with Intact Public Entities.

### **Executive Summary:**

The Township transitioned its municipal insurance program from Marsh Canada to Intact Public Entities (IPE) for the 2025 policy year following Council approval in December 2024. This decision was based on the superior service levels, extensive risk management supports, and the inclusion of comprehensive cyber insurance. Since the transition, Township staff have been satisfied with the quality and responsiveness of service provided by IPE.

For 2026, IPE has submitted a renewal quotation reflecting a 3.85% increase over the 2025 premium. Given the Township's positive experience and the significant value of the risk management services included in the program, staff recommend that the Township continue its insurance coverage with IPE.

### **Background:**

In 2022, Council approved transitioning the Township's insurance provider to Marsh Canada for the 2023 policy year, resulting in a large cost savings. While Marsh Canada initially offered

competitive pricing, substantial increases followed—8% for 2024 and 22% for 2025 (partly attributable to updated asset valuations from the Township's Asset Management Plan).

Despite initial cost savings, the Township experienced multiple service-related challenges with Marsh Canada. These issues underscored the importance of balancing premium costs with service quality, particularly for a smaller municipality that relies on insurer-provided risk management supports.

Given past positive experiences with Frank Cowan Company (now Intact Public Entities), staff obtained a 2025 quotation from IPE using the same updated asset data supplied to Marsh Canada. Although IPE's 2025 premium exceeded Marsh Canada's, the comprehensive value-added services offered by IPE such as asset valuation, risk inspections, road assessments, fleet and MMS compliance reviews, complimentary legal/policy reviews, training, and the inclusion of cyber insurance, justified the cost.

Council approved transitioning to IPE for the 2025 policy year, and staff have since been pleased with the service levels and support received. IPE's 2026 renewal proposal reflects a modest 3.85% increase, which is considered reasonable given market conditions and the level of service provided.

## **Analysis & Discussion:**

The Township's experience with IPE over the past year has been consistently positive. IPE offers a broad suite of risk management tools and supports, which are highly beneficial for a municipality without dedicated in-house risk management capacity. These services help reduce liability exposure, ensure compliance with regulatory requirements, and enhance staff capabilities in prevention-focused risk management.

The 3.85% premium increase for the 2026 renewal is considered stable and competitive within the broader municipal insurance market, where increases of this size are typical due to inflationary pressures, claims trends, and rising asset replacement costs.

Given the added value of IPE's program and the Township's satisfaction with service and support, continuing with IPE for 2026 is recommended.

## **Strategic Priorities:**

The recommendation to renew the Township's municipal insurance program with Intact Public Entities (IPE) directly supports the Township's Strategic Plan:

### **Excellence in Public Service**

Maintaining comprehensive, high-quality insurance coverage—and ensuring access to risk management expertise—supports the Township's commitment to transparency, accountability, and responsible fiscal management.

#### **How this initiative aligns:**

- Ensures **high-quality, efficient municipal services** by reducing service interruptions caused by claims or incidents.

- Supports **continuous improvement and innovation**, as IPE provides training, policy reviews, and risk-reduction tools.
- Leverages **technology and specialized expertise**, including cyber insurance, improving organizational readiness and responsiveness.
- Contributes to **long-term financial sustainability** by minimizing liability exposure and supporting informed fiscal planning.

## Financial Considerations:

The 3.85% increase for the 2026 insurance renewal, approximately \$7,800, will be incorporated into the Township's draft 2026 operating budget. The resulting incremental cost is manageable and consistent with expected annual operating pressures.

Respectfully submitted by:

Denise Krug  
Treasurer / Director of Finance

## Appendix:

### Follow up

In adopting this report, what follow up action is required?

By-law  
 Agreement(s)/document(s) to be signed by Mayor and/or Clerk  
 Social media/Website update or communication  
 Other communication – Specify: Contact IPE to bind the renewal for the Township.



# 2025 Municipal Insurance Program

## CORPORATION OF THE TOWNSHIP OF BLANDFORD-BLENHEIM

Renewal Report for the Policy Term December 31, 2025, to December 31, 2026

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

Prepared by:  
Aran Myers  
Regional Manager

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

Ref 06300/mm 12 November 2025

# How to Report a Claim

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## 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](mailto: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](mailto: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](mailto:contactus@onside.ca) [www.onside.ca](http://www.onside.ca)



## Update Your Records

### Paying Your IPE Insurance Policy

1. If paying electronically, update your payables system if necessary to reflect **IPE as a payee**. Information on adding IPE as a payee can be found with your monthly statement.
2. **Look for IPE**, not Intact Insurance in your payables system – we are separate companies.
3. IPE is a subsidiary of Intact Financial Corporation. Please continue to **submit payment to us** without amalgamating any payments to Intact Insurance.
4. **We have our own payment terms and methods** that may be different than Intact Insurance. We cannot transfer payments between companies if misapplied. Amalgamating payments may result in the accrual of late fees on your account.
5. **Please see your policy for IPE's banking information.**
6. For all **finance inquiries** please email [finance@intactpublicentities.ca](mailto:finance@intactpublicentities.ca).

# About IPE

Item 10.c

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](http://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

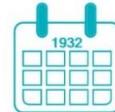


#### Claims & Risk Management

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

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## 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>	25,000		15,000,000 Per Occurrence No Aggregate
Voluntary Medical Payments			50,000 Per Person 50,000 Per Accident
Voluntary Property Damage			50,000 Per Occurrence 50,000 Annual Aggregate
Voluntary Compensation - Employees			50,000 Each Person 250,000 Annual Aggregate
Sewer Backup	25,000 Per Claimant		Included
Wrongful Dismissal (Legal Expense – Claims Made)	5,000		250,000 Per Claim 250,000 Aggregate
Forest Fire Expense			1,000,000 1,000,000 Aggregate
Abuse Liability – Claims Made Form Retroactive Date: December 31, 2024	25,000		2,000,000 Per Claim 2,000,000 Aggregate
Errors & Omissions Liability (Claims Made Form)	10,000		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		2,000,000 Per Claim 4,000,000 Aggregate

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

### Follow Form – Excess Liability

#### Coverage Description

#### (\$)

#### Limit of Insurance

<b>Excess Limit</b>	5,000,000
<b>Underlying Policy</b>	<b>(\$)</b> <b>Underlying Limit</b>
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
	<b>Total Limit of Liability (\$)</b>
	20,000,000

## 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)			300,000	
Loss Outside the Premises (Broad Form Money & Securities)			300,000	
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 and Four (4) 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
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			100,000 500,000 Aggregate	

## Schedule of Coverage

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

### Property

**Coverage is on an All Risk Basis unless otherwise specified. Basis of Settlement is Replacement Cost unless otherwise specified. The Deductible is on a Per Occurrence Basis.**

Coverage Description	(\$)	Deductibles	Basis	(\$)	Limit of Insurance
Property of Every Description - Blanket		10,000	RC		33,772,034
Scheduled Items		Refer to Schedule			2,960,952
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	2,500	Included
Electronic Computer Systems Breakdown	2,500	83,300
Electronic Computer Systems – Extra Expense	2,500	10,000
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 By Laws – Governing Acts	10,000	1,000,000
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	50,000
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
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**Additional Endorsements**

Virus and Bacteria Exclusion	Not Applicable	Included
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<b>(\$)</b> <b>Total Amount of Insurance</b>	<b>39,437,986</b>
--	-------------------

RC = Replacement Cost ACV = Actual Cash Value VAL = Valued



# Why choose CFC cyber?

Find out why CFC's market-leading cyber insurance products are trusted by over 100,000 businesses around the globe to help protect them against cyber risk.

## Broad cyber coverage

Covering a range of attacks and incidents, including:

- ✓ **Unlimited reinstatements** with nil deductible, where you'll pay either none, or only single deductible, no matter how many cyber incidents we respond to.
- ✓ **Proactive cyber attack prevention** contractually embedded into the insurance product as a world first.
- ✓ **Business interruption** includes full limits for systems failure events, lost or missed bids, data recreation cover and emergency continuity costs.
- ✓ **Interim payments** for business interruption losses prior to the final adjustment.
- ✓ **Extensive crime coverage**, including invoice manipulation, theft of client funds and physical goods.
- ✓ **Affirmative coverage** for AI, contingent bodily injury, extortion response costs and more.

## Largest in-house incident response and claims team

- ✓ **+200 incident response experts** situated around the globe to offer 24x7x365 support.
- ✓ **Specifically trained** to triage, remediate and recover businesses from cyber attacks.
- ✓ **Regionally specialized claims team** —who have a deep understanding of your local jurisdiction.

## Cyber attack prevention services—as standard

Working to protect you from cyber attacks—helping to prevent a claim, before it happens.

- ✓ Starts the day you bind, working throughout the policy period.
- ✓ Included as standard, at no extra cost.
- ✓ Using a range of advanced cyber security tools and technology to identify threats and alert you to those that matter.

## 99.1% cyber claims acceptance rate\*

- ✓ Giving you the confidence and peace of mind that your largest business risk will be covered.
- ✓ Providing you with a comprehensive product that covers what it says it will.

## 25 years' cyber experience

- ✓ As one of the longest running cyber providers, you can trust we work to put your business first.
- ✓ The largest in-house cyber team in the market, who offer a **streamlined and efficient process** from underwriting and cyber security to incident response and claims.

\*Based on the last 12 months of cyber claims.

Note: Incident response services are provided by an affiliate of CFC Underwriting Ltd, trading under the name CFC Response.

## Cyber attack prevention and remediation

A CFC cyber policy offers protective services working to help prevent attacks from happening in the first place. If an incident does occur, our expert technical team will help get you back online, fast.

### Proactive cyber attack prevention

#### Working to protect you from cyber incidents.

We supplement your existing cyber security programme by assessing your businesses' attack surface to understand what we're protecting. Then work around the clock, seeking to identify threats and risks that could impact your businesses—only alerting you to those threats that matter.

Using a range of advanced cyber security tools:



#### Threat intelligence

We partner with government and private threat intelligence organizations to receive and analyze information about cyber threats targeting your business.



#### Threat hunting

Our cyber threat analysts actively search the dark web and hacker forums for compromised customer credentials and any other malicious activity.



#### Vulnerability scanning

We actively scan insureds for known vulnerabilities and cyber risks that have a high correlation to claims.



#### Real-time claims data

We use our own proprietary claims data to help identify attack trends and potential threats.

### Expert incident response and cyber claims

#### Helping to get you back online, fast.

If we alert you to malicious activity in your system, or you notify us of something, our in-house team are trained to:



#### Triage

Once notified, we'll be in touch within 15 mins\* to assess the situation and identify the necessary resources to address the incident.



#### Contain

Our team of cyber security engineers, forensic specialists and incident responders will contain and remediate the incident. If needed, we'll partner with third-party specialists.



#### Recover

Once contained, our incident response and claims team work closely together to rebuild systems, reconstitute data and get your business back up and running.

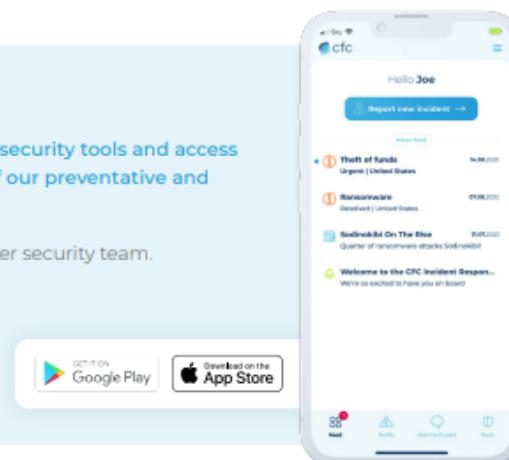


### Response app

Our award-winning mobile app offers free exclusive cyber security tools and access to technical support 24/7. Helping you get the most out of our preventative and responsive cyber services.

- ✓ Most secure line of communication with our expert cyber security team.
- ✓ Fastest way to alert us of an incident.
- ✓ Receive personalized critical cyber threat alerts.

Download today to get the most out of your cyber policy.





## INDICATION OF TERMS

REFERENCE NUMBER:	6261071
COMPANY NAME:	Township of Blandford-Blenheim
TOTAL PAYABLE:	CAD5,794.00
Premium breakdown:	
Cyber & Privacy:	CAD4,171.00
Cyber Crime:	CAD1,328.00
Policy Administration Fee:	CAD295.00
BUSINESS OPERATIONS:	Municipality
LEGAL ACTION:	Worldwide
TERRITORIAL SCOPE:	Worldwide
AGGREGATE DEDUCTIBLE:	CAD5,000.00 in the aggregate
REPUTATIONAL HARM PERIOD:	12 months
INDEMNITY PERIOD:	12 months
TIME FRANCHISE:	8 hours
WORDING:	Cyber Proactive Response v4.0
ENDORSEMENTS:	Regulatory Statement (CAN) Schedule Of Information Notice Concerning Personal Information Code Of Consumer Rights And Responsibilities Ontario Commercial Liability Notice Service of Suit Clause Schedule Of Information Policy Aggregate Limit of Liability Clause (Including Aggregate Sub-limit For Cyber Crime)
SUBJECTIVITIES:	This quote is subject to the following being provided by the stated deadline: <ol style="list-style-type: none"> <li>1. Satisfactory confirmation that you have downloaded &amp; registered our incident response mobile app, details of which can be found with your policy documents. (30 days post binding)</li> </ol>
POLICY PERIOD:	12 months
DATE OF ISSUE:	05 Nov 2025
OPTIONAL EXTENDED REPORTING PERIOD:	12 months for 100% of applicable annualized premium
ADDITIONAL NOTES:	
SECURITY:	Lloyd's Underwriters and other insurers
UNDERWRITER:	Eloise Richardson



THIS INDICATION OF TERMS IS ONLY VALID FOR 30 DAYS FROM THE DATE OF ISSUE

PLEASE REFER TO THE FOLLOWING PAGES FOR A FULL BREAKDOWN OF LIMITS,  
RETENTIONS AND APPLICABLE CLAUSES

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## DECLARATIONS

### INSURING CLAUSE 1: CYBER INCIDENT RESPONSE

#### SECTION A: INCIDENT RESPONSE COSTS

Aggregate limit of liability: CAD1,000,000 in the aggregate

#### SECTION B: LEGAL AND REGULATORY COSTS

Aggregate limit of liability: CAD1,000,000 in the aggregate

#### SECTION C: IT SECURITY AND FORENSIC COSTS

Aggregate limit of liability: CAD1,000,000 in the aggregate

#### SECTION D: CRISIS COMMUNICATION COSTS

Aggregate limit of liability: CAD1,000,000 in the aggregate

#### SECTION E: PRIVACY BREACH MANAGEMENT COSTS

Aggregate limit of liability: CAD1,000,000 in the aggregate

#### SECTION F: THIRD PARTY PRIVACY BREACH MANAGEMENT COSTS

Aggregate limit of liability: CAD1,000,000 in the aggregate

#### SECTION G: POST BREACH REMEDIATION COSTS

Limit of liability: CAD50,000 each and every claim, subject to a maximum of 10% of all sums we have paid as a direct result of the **cyber event**

### INSURING CLAUSE 2: CYBER CRIME

#### SECTION A: FUNDS TRANSFER FRAUD

Aggregate limit of liability: CAD250,000 in the aggregate

#### SECTION B: INVOICE MANIPULATION

Aggregate limit of liability: CAD250,000 in the aggregate

#### SECTION C: NEW VENDOR FRAUD

Aggregate limit of liability: CAD250,000 in the aggregate

#### SECTION D: PHYSICAL GOODS FRAUD

Aggregate limit of liability: CAD250,000 in the aggregate



**SECTION E: THEFT OF PERSONAL FUNDS**

Aggregate limit of liability: CAD250,000 in the aggregate

**SECTION F: CORPORATE IDENTITY THEFT**

Aggregate limit of liability: CAD250,000 in the aggregate

**SECTION G: THEFT OF FUNDS HELD IN ESCROW**

Aggregate limit of liability: CAD250,000 in the aggregate

**SECTION H: THEFT OF CLIENT FUNDS**

Aggregate limit of liability: CAD50,000 in the aggregate

**SECTION I: CUSTOMER PAYMENT FRAUD**

Aggregate limit of liability: CAD50,000 in the aggregate

**SECTION J: TELEPHONE HACKING**

Aggregate limit of liability: CAD250,000 in the aggregate

**SECTION K: UNAUTHORIZED USE OF COMPUTER RESOURCES**

Aggregate limit of liability: CAD250,000 in the aggregate

**INSURING CLAUSE 3: CYBER EXTORTION**

Aggregate limit of liability: CAD1,000,000 in the aggregate

**INSURING CLAUSE 4: SYSTEM DAMAGE AND BUSINESS INTERRUPTION**

**SECTION A: SYSTEM DAMAGE AND RECTIFICATION COSTS**

Aggregate limit of liability: CAD1,000,000 in the aggregate

**SECTION B: HARDWARE REPLACEMENT COSTS**

Aggregate limit of liability: CAD1,000,000 in the aggregate

**SECTION C: INCOME LOSS AND EXTRA EXPENSE**

Aggregate limit of liability: CAD1,000,000 in the aggregate

**SECTION D: EMERGENCY AND ADDITIONAL OPERATIONAL CONTINUITY COSTS**

Aggregate limit of liability: CAD100,000 in the aggregate



#### SECTION E: VOLUNTARY AND REGULATORY SHUTDOWN

Aggregate limit of liability: CAD1,000,000 in the aggregate

#### SECTION F: DEPENDENT BUSINESS INTERRUPTION

Aggregate limit of liability: CAD1,000,000 in the aggregate

#### SECTION G: CONSEQUENTIAL REPUTATIONAL HARM

Aggregate limit of liability: CAD1,000,000 in the aggregate

#### SECTION H: LOST OR MISSED BIDS

Aggregate limit of liability: CAD1,000,000 in the aggregate

#### SECTION I: CLAIM PREPARATION COSTS

Aggregate limit of liability: CAD25,000 in the aggregate

### INSURING CLAUSES 5 AND 7 - 9 COMBINED

Aggregate limit of liability: CAD1,000,000 in the aggregate

### INSURING CLAUSE 5: NETWORK SECURITY & PRIVACY LIABILITY

#### SECTION A: NETWORK SECURITY LIABILITY

Aggregate limit of liability: CAD1,000,000 in the aggregate, including **costs and expenses**

#### SECTION B: PRIVACY LIABILITY

Aggregate limit of liability: CAD1,000,000 in the aggregate, including **costs and expenses**

#### SECTION C: MANAGEMENT LIABILITY

Aggregate limit of liability: CAD1,000,000 in the aggregate, including **costs and expenses**

#### SECTION D: REGULATORY FINES, PENALTIES AND INVESTIGATION COSTS

Aggregate limit of liability: CAD1,000,000 in the aggregate, including **costs and expenses**

#### SECTION E: PCI FINES, PENALTIES AND ASSESSMENTS

Aggregate limit of liability: CAD1,000,000 in the aggregate, including **costs and expenses**

#### SECTION F: CONTINGENT BODILY INJURY

Aggregate limit of liability: CAD250,000 in the aggregate, including **costs and expenses**



#### INSURING CLAUSE 6: CRIMINAL REWARD COVER

Aggregate limit of liability: CAD100,000 in the aggregate

#### INSURING CLAUSE 7: MEDIA LIABILITY

##### SECTION A: DEFAMATION

Aggregate limit of liability: CAD1,000,000 in the aggregate, including **costs and expenses**

##### SECTION B: INTELLECTUAL PROPERTY RIGHTS INFRINGEMENT

Aggregate limit of liability: CAD1,000,000 in the aggregate, including **costs and expenses**

#### INSURING CLAUSE 8: TECHNOLOGY ERRORS AND OMISSIONS

NO COVER GIVEN

#### INSURING CLAUSE 9: COURT ATTENDANCE COSTS

Aggregate limit of liability: CAD100,000 in the aggregate

## 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		50,000
Consequential Damage	1,000	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
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
<b>Liability</b>				
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
<b>Endorsements</b>		
Fire Department Vehicles		Included
Replacement Cost		Included
#5 - Permission to Rent or Lease Automobiles and Extending Coverage to Specified Lessee(s)		Included
#21B - Blanket Fleet Coverage		No Annual Adjustment
#32 - Use of Recreational Vehicle by Unlicenced Operators		Included

\* This policy contains a partial payment of loss clause.

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

## Schedule of Coverage

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

## Facility User Solution

Coverage Description	(\$)	Deductibles	(\$)	Limit of Insurance
Commercial General Liability *an abuse exclusion is included within the wording		Nil		2,000,000
Non Owned Automobile		Nil		2,000,000
Medical Payments – Per Person		Nil		10,000

## Account Premium

<i>Prior Term</i>	<i>Total Annual Premium (Excluding Taxes Payable)</i>	\$ 202,549	<b>Total Annual Premium (Excluding Taxes Payable)</b>	<b>\$ 210,359</b>
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\*Please refer to the insurance contract for all limits, terms, conditions and exclusions that apply.

The premium Quoted is subject to a 15% minimum retained (unless otherwise stated).

# Cost Analysis

	<b>Expiring Program</b>	<b>Renewal Program</b>
	<b>Term</b>	<b>Term</b>
<b>Casualty</b>		
General Liability	\$ 59,873	\$ 61,070
Errors and Omissions Liability	7,029	7,170
Non-Owned Automobile Liability	183	183
Environmental Liability	7,223	7,367
Crime	1,490	1,490
Board Members Accident	360	360
Volunteers' Accident	150	150
Conflict of Interest	375	375
Legal Expense	1,215	1,261
Cyber	3,960	5,499
Facility User Solution	500	500
<b>Property</b>		
Property	59,325	62,832
Equipment Breakdown	1,878	1,934
<b>Automobile</b>		
Owned Automobile	57,488	58,638
<b>Excess</b>		
Follow Form	1,500	1,530
<b>Total Annual Premium</b>	<b>\$ 202,549</b>	<b>\$ 210,359</b>
(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:

## Liability Policy

- The Errors and Omissions Liability Deductible has been increased to \$10,000 at renewal.

## Property Policy

### Building Values Increased

- Building values have been increased in order to reflect inflationary trends.

### 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.

## Form GNGX408 – Lloyd's Additional Conditions

- Updates have been made to the Lloyd's Additional Condition wording, but the intent remains unchanged. Please review the wording in full for complete details.

# 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 mislead 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.)

## Property Coverage – Earthquake and Flood

- Earthquake and Flood Coverage is available upon request.

### Please note:

Earthquake and Flood Coverage do not apply to:

- Property Insured with a Demolition and Debris Basis of Settlement.
- Vacant Buildings.
- Any Property specifically excluded under the property policy.

## Remotely Piloted Aircraft Systems (UAV) Coverage

- Property and/or Liability Cover may be available for Remotely Piloted Aircrafts (UAV).
- Application required to quote.
- For Coverage information refer to the Remotely Piloted Aircraft (UAV) 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**

<b>Limits</b>	Typically limits follow that of our Liability. We have the availability to offer up to \$50,000,000.
<b>Defence Costs</b>	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.
<b>No Annual Aggregate</b>	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.
<b>Claims Made Policy</b>	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.
<b>Claims Definition</b>	The definition of claim also includes arbitration, mediation or alternative dispute resolution proceedings.
<b>Insured Definition</b>	Includes Councilors, Statutory Officers, Council Committees, Firefighters, Employees and Volunteers.

### **Coverage Is Provided For Unique Exposures**

<b>Insurance</b>	No exclusion for failure to procure or maintain adequate insurance bonds or coverage (e.g. construction projects).
<b>Benefit Plans</b>	Errors or omissions in administering Employee Benefit Plans are covered.
<b>Misrepresentations</b>	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
<b>Other Specialists and Services</b>	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

<b>D&amp;D and Paralysis Limits</b>	<b>Option 1</b>	<b>Option 2</b>
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		
<b>Weekly Indemnity</b>	<b>Option 1</b>	<b>Option 2</b>
Total Loss of Time	\$300	\$500
Partial Loss of Time	\$150	\$300
<b>Accident Reimbursement - \$15,000</b>		
Chiropractor	Crutches <sup>†</sup>	
Podiatrist/Chiropodist	Splints <sup>†</sup>	
Osteopath	Trusses <sup>†</sup>	
Physiotherapist	Braces (excludes dental braces) <sup>†</sup>	
Psychologist	Casts <sup>†</sup>	
Registered or Practical Nurse	Oxygen Equipment – Iron Lung	
Trained Attendant or Nursing Assistant <sup>‡</sup>	Rental of Wheelchair	
Transportation to nearest hospital <sup>†</sup>	Rental of Hospital Bed	
Prescription drugs or Pharmaceutical supplies <sup>‡</sup>	Blood or Blood Plasma <sup>‡</sup>	
Services of Physician or Surgeon outside of the province	Semi Private or Private hospital room <sup>‡</sup>	
†Maximum \$1,000 per accident. ‡If prescribed by physician		
<b>Dental Expenses</b>		
Dental Expenses		\$5,000
<b>Occupational Retraining – Rehabilitation</b>		
Retraining – Rehabilitation for the Named Insured		\$15,000
Spousal Occupational Training		\$15,000
<b>Repatriation</b>		
Repatriation Benefit (expenses to prepare and transport body home)		\$15,000
<b>Dependent Children – Per Child</b>		
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
<b>Transportation/Accommodation (When Treatment Is Over 100km From Residence)</b>		
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
<b>Home Alteration and Vehicle Modification</b>		
Expenses to modify the Insured's home and/or vehicle after an accident.		\$15,000
<b>Seatbelt Dividend</b>		
10% of Principal Sum		\$25,000
<b>Funeral Expense</b>		
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
Lower Jaw	\$ 2,800
Collar Bone	\$ 2,800
Shoulder Blade	\$ 3,500
Shoulder Blade complications	\$ 3,700
Thigh	\$ 4,600
Thigh/hip joints	\$ 4,600
Leg	\$ 3,500
Kneecap	\$ 3,500
Knee/joint complications	\$ 4,000
Hand/Fingers	\$ 2,200
Arm (between shoulder & elbow)	\$ 4,600
Forearm (between wrist & elbow)	\$ 2,800

Foot & Toes	\$ 2,200
Two or More Ribs	\$ 1,900
Colles' fracture	\$ 2,800
Potts' fracture	\$ 3,400
<b>Dislocation</b>	
Shoulder	\$ 2,200
Elbow	\$ 2,200
Wrist	\$ 2,500
Hip	\$ 4,600
Knee	\$ 3,500
Bones of Foot or Toe	\$ 2,500
Ankle	\$ 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 <sup>†</sup>
Podiatrist/Chiropodist	Splints <sup>†</sup>
Osteopath	Trusses <sup>†</sup>
Physiotherapist	Braces (excludes dental braces) <sup>†</sup>
Psychologist	Casts <sup>†</sup>
Registered or Practical Nurse	Oxygen Equipment – Iron Lung
Trained Attendant or Nursing Assistant <sup>‡</sup>	Rental of Wheelchair
Transportation to nearest hospital <sup>†</sup>	Rental of Hospital Bed
Prescription drugs or Pharmaceutical supplies <sup>‡</sup>	Blood or Blood Plasma <sup>‡</sup>
Services of Physician or Surgeon outside of the	Semi Private or Private hospital room <sup>‡</sup>

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

## Dental Expenses

Dental Expenses	\$5,000
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## Occupational Retraining – Rehabilitation

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

## Repatriation

Repatriation Benefit (expenses to prepare and transport body home)	\$15,000
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## Dependent Children – Per Child

Dependent Children's Education (limit 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
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**Seatbelt Dividend**

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

Benefit for loss of life.	\$10,000
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**Identification Benefit**

Transportation and accommodation costs for family member to identify Insured's remains.	\$5,000
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**Eyeglass, Contact Lenses and Hearing Aids**

When Insured requires these items due to an accident.	\$3,000
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**Convalescence Benefit – Per Day**

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

**Workplace Modification Benefits**

Specialized equipment for the workplace.	\$5,000
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**Aggregate Limit**

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

<ul style="list-style-type: none"> <li>• Building Bylaws</li> <li>• Building Damage by Theft</li> <li>• Debris Removal Expense</li> <li>• Electronic Computer Systems</li> <li>• Expediting Expense</li> <li>• Fire or Police Department Service Charges</li> <li>• First Party Pollution Clean-Up Coverage</li> <li>• Fungi (covers the expense for any testing, evaluating or monitoring for fungi or spores required due to loss)</li> </ul>	<ul style="list-style-type: none"> <li>• Furs, Jewellery and Ceremonial Regalia</li> <li>• Inflation Adjustment</li> <li>• Live Animals, Birds or Fish</li> <li>• Newly Acquired Property</li> <li>• Professional Fees</li> <li>• Property at Unnamed Locations</li> <li>• Property Temporarily Removed including while on Exhibition and during Transit</li> <li>• Recharge of Fire Protective Equipment</li> <li>• Sewer Back Up and Overflow</li> </ul>
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**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.



## Protecting businesses against **cyber risk**

CFC's market-leading cyber insurance products are trusted by businesses around the globe to protect them against cyber risk.

**25+** years' experience

**100,000+** global cyber customers

**75+** countries

The cyber insurance provider of choice

Our **cyber insurance solutions** are designed to help prevent cyber attacks from happening. If one does occur, we drastically reduce the impact and potential financial loss. Each and every customer benefits from:

### Proactive cyber attack prevention

**Safeguarding your business**  
We use a range of advanced cyber security tools and techniques, to seek out threats and help prevent cyber attacks. All this included as standard.

### Unrivaled incident response and cyber claims

**24/7/365 technical support**  
We have the largest in-house incident response and dedicated claims teams in the market, with real-world experience and deep technical expertise to get you back online.

### Award-winning cyber cover

**Purpose-built for SMEs**  
We offer comprehensive cyber coverage with a 99% claims acceptance rate\*. With options for nil deductible, we take the burden off businesses suffering cyber attacks.



**Cyber Insurer of the Year**

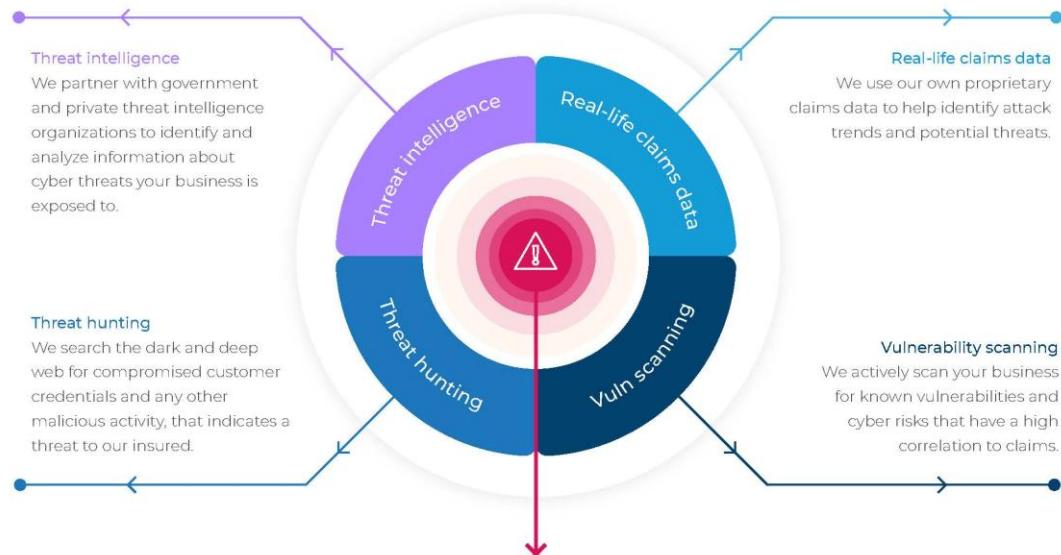
Zywave Cyber Risk Awards

\*Based on the last 12 months of cyber claims.



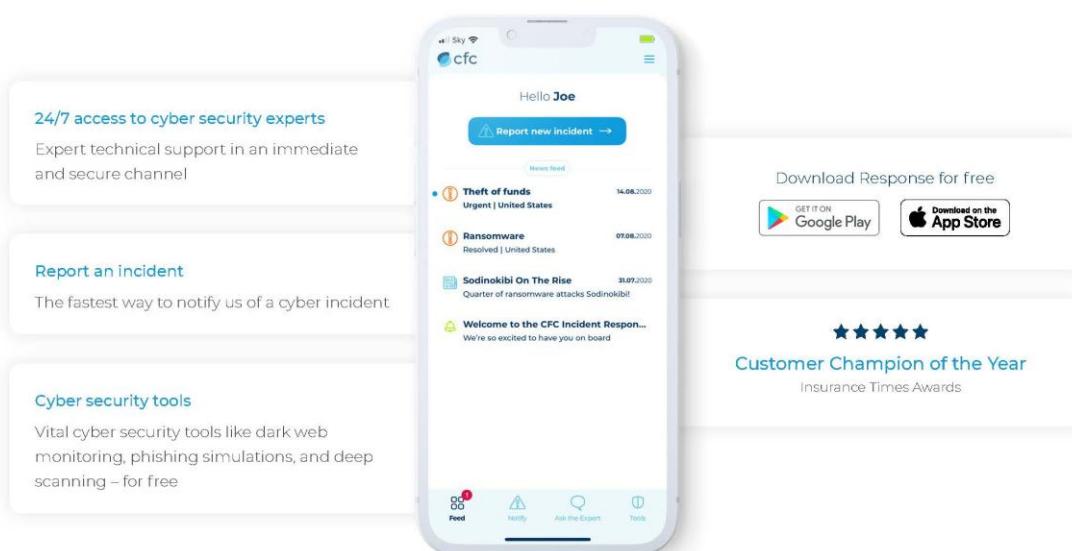
## Proactive cyber attack prevention

From the moment you take out a CFC cyber policy, we work around the clock to protect your business against cyber attacks. Using insights from threat intelligence feeds, threat hunting, vulnerability scanning and our own real-life claims data, we identify potential threats and alert customers to the threats that matter, before the worst happens.



## Critical threat alerts via our mobile app for cyber

We notify you of cyber threats targeting your business in real time, helping you get the most out of our proactive and responsive services.





## Unrivaled cyber incident response

CFC has the largest in-house incident response team in the market. We successfully remediate thousands of cyber events for our customers each year.

Available 24/7, our global team of cyber incident responders work quickly to triage incidents, contain threats and repair networks, minimizing the impact to your business and getting you back online quickly.



**Excellence in Risk Management**

Insurance Times Awards



**Cyber Risk Event Response**

Team of the Year

Zywave Cyber Risk Awards



24/7/365 technical support

<15 min technical response time\*

2,500+ cyber events handled each year

200+ security experts

## Award-winning cyber claims team

Our in-house team has over 25 years' experience handling cyber claims.

We resolve more than 2,000 cyber claims annually, ranging from ransomware attacks to data breaches, business interruption and more.



Both our team and the client were extremely happy with the outcome, and the way the team conducted themselves throughout the claims process. Understanding claims of this magnitude takes time. They were realistic, they advocated for an interim payment, gave continuous updates and were always available – we are extremely grateful for that.

**Cyber broker**



**Cyber Claims Team of the Year**

Zywave Cyber Risk Awards

\*For notifications that come through our app, Response or via phone.



## Market-leading cover highlights

Our comprehensive and robust cyber cover includes proactive cyber services built into the policy wording as well as first-party costs and third-party liability.



5-Star Excellence Award

Insurance Business



### Extensive cybercrime coverage

Covering a range of risks including invoice manipulation, theft of client funds and physical goods.



### Separate limit for incident response costs

Costs for incident response sit separately to the policy, effectively giving you two policy limits for each claim.



### Full business interruption cover

Includes full limits for systems failure events, lost or missed bids, emergency continuity costs & interim payments.



### Nil deductible on initial response costs

In-house experts available 24/7 to help with initial incident response, at no extra cost to you.



### Unlimited reinstatements with nil deductible

Where you'll pay either none, or only single deductible, no matter how many cyber claims you have.



### Full cover for data recovery and recreation

Covering the cost of recovering your data, plus the additional costs to re-create data and applications.

No warranties or conditions that require you to have certain cyber security measures in place.



The response was very quick and provided a great deal of comfort at a very difficult time. The team was exemplary in managing meetings in a controlled and calm way. They went above and beyond to meet our expectations and should be commended for their work and compassion.

Solicitor, Law firm

## About CFC

CFC is a specialist insurance provider, pioneer in emerging risk and market leader in cyber. Our global insurance platform uses cutting-edge technology and data science to deliver smarter, faster underwriting and protect customers from today's most critical business risks.

Headquartered in London with offices across Europe, USA and Australia, CFC has over 1000 employees and is trusted by more than 150,000 businesses in 90 countries. Learn more at [cfc.com](http://cfc.com) and [LinkedIn](https://www.linkedin.com/company/cfc/).



# 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.

# Facility User Solution Coverage Highlights

## Overview

The IPE Facility User Solution provides you (the facility owner) with the knowledge that the person(s) renting or leasing your facilities have insurance for events they are hosting.

You also have peace of mind knowing they have added you (the facility owner) as an 'additional insured' to that insurance. As an 'additional insured' your interests are covered when a claim occurs as a result of negligence by someone renting or leasing the facilities.

With the IPE Facility User Solution we automatically cover a variety of 'Sporting' and 'Non-Sporting Events.'

## Features

We provide coverage on one master policy with:

- The option of insuring all of your rented or leased facilities or only selected facilities.
- The option of \$2,000,000 or \$5,000,000 liability limits for all users.
- Coverage under a commercial general liability form with extensions for Tenants Legal Liability, Medical Expenses and Non Owned Automobile Coverage.
- Coverage is written on a Reporting Basis – with a deposit premium at inception and premium being adjusted annually.

## Activities or Events Insured

Approved Activities include the following Non-Sporting and Sporting Events:

### Non Sporting Events

Anniversaries, arts, art shows and exhibits, auctions, banquets, bazaars, birthday parties, bridge, chess clubs, crafts, dance parties, dance recitals, dinners, engagement parties (e.g. Jack and Jill events), fashion shows, graduations, music recitals or other family celebrations (e.g. christenings, showers, graduations etc.), photo shoots, picnics, religious services, retirement parties, reunions, seasonal markets, seminars, speakers, talent shows, theatre performances, weddings or other ceremonies, workshops/classroom instruction.

### Sporting Events

Badminton, baton twirling, bowling, curling, dance lessons, horseshoes, lawn bowling, public skating, shuffle board, table tennis, tai chi, tennis, ball/roller/floor hockey, baseball, basketball, broomball, cheer leading, cricket, dodge ball, dry land training, field hockey, figure skating, fitness classes, frisbee, handball, non-contact sports (martial arts, pick up hockey, pick up lacrosse, touch/flag football), pickle ball, racquet ball, ringette, slo-pitch, soccer, softball, squash, swimming with life guard, synchronized swim, t-ball, track & field, volleyball and yoga.

### Excluded Activities

Alpine skiing, bachelorette/stagette parties, bike racing, boxing, climbing walls, contact sports, cycling, fireworks, gymnastics, horse related, kabaddi, kayaking, kickboxing, motor vehicle activities, rugby, skateboarding, snowboarding, stag/bachelor parties, tackle football or wrestling.

While we do provide coverage under the program for sporting activities, we do not provide coverage for Organized Sports Teams/Leagues.



## 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 mislead 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.

# Remotely Piloted Aircraft Systems (UAV) Coverage Highlights

## Overview

- Transport Canada is responsible for regulating UAV's. Their terminology for UAV's (Unmanned Aerial Vehicles) has changed and these are now considered to be Remotely Piloted Aircraft Systems (RPAS) rather than UAV's. Regulations regarding operator licensing has also changed.
- Liability or property policies can be enhanced with endorsements to cover RPAS. 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.

## Property Coverage

- Property: (Optional Coverage).
- All Risk Coverage for the RPAS including all permanently attached equipment and Ground or Operating Equipment (including any detachable equipment such as cameras etc.).
- Coverage includes electrical and mechanical breakdown.
- Basis of settlement options include: Replacement Cost, Valued Amount or Actual Cash Value.
- **In addition to the standard exclusions within the Property All Risk Wording, the following exclusions also apply:**
  - Those used for military purposes, personal or recreational use.
  - Those being rented to, leased to or lent to others.
  - Mysterious disappearance after commencement of a flight unless RPAS remains unrecovered for 30 days.
  - If they are not in compliance with the manufacturer's specifications (e.g. the weight payload) is exceeded, when operated in wind at a higher speed than recommended etc.).
  - RPAS must not exceed 500 meters in altitude or the range of 1km from the operator.
  - Hijacking or unauthorized control of the RPAS or Equipment.
  - Failure to comply with any statute, permit, rule, regulation or any requirement for qualification to operate the RPAS or the equipment.

## Liability Coverage

- While Transport Canada mandates a minimum amount of insurance (\$100,000), coverage will follow the liability limit up to \$15,000,000. Higher limits may be available.
- We will extend liability to RPAS.
- Having a range of up to a maximum of 1km from the operator.
- With an altitude of 500 metres or less.
- Operators meeting all Transport Canada regulations.
- Not being used for military purposes, personal or recreational use.

## Important Information

While our endorsements are primarily designed to offer coverage RPAS 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

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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.

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## TOWNSHIP OF BLANDFORD-BLENHEIM

**To:** Members of Council

**From:** Sarah Matheson, Director of Corporate Services / Clerk

**Reviewed by:** Josh Brick, Chief Administrative Officer

**Date:** December 4, 2025

**Council Meeting Date:** December 17, 2025

**Report Title:** Municipal Alcohol Policy Revision

**Report No.:** DC-25-20

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### **Recommendation:**

That Report DC-25-20 be received as information; and,

That Council adopt the revisions to the Municipal Alcohol Policy, as presented in Report DC-25-20.

### **Executive Summary:**

The proposed Municipal Alcohol Policy, as presented to Council on November 19, 2025 has been amended to remove the requirement for security personnel at medium and high-risk events.

The proposed updates to the Municipal Alcohol Policy ensures that all such activities and events are consistent with public health principles for minimizing alcohol-related harms.

### **Background:**

A Municipal Alcohol Policy draft was presented at the November 19, 2025 meeting, Report DC-25-16 (attached).

## **Analysis & Discussion:**

Given Council feedback at the November 19, 2025 meeting, staff are proposing to update the draft Municipal Alcohol Policy.

In order to reduce burden on municipal facility renters, the proposal to require security personnel at certain events has been removed from the draft policy.

The Municipal Alcohol Policy will be provided to every renter that indicates there will be alcohol on the premises. This practice is already in place and will continue and tie in with the Booking Policy, as approved at the November 19, 2025 meeting.

Township staff are recommending that the Township of Blandford-Blenheim Council approve the updates to the Municipal Alcohol Policy.

Township staff are also recommending that the Municipal Alcohol Policy By-law 1684-2011, as amended, be repealed and a new Municipal Alcohol Policy By-law come to the January 14, 2026 meeting for passing by Council.

## **Strategic Priorities:**

### **Community Wellbeing and Inclusivity.**

Promotes the health and safety for Township residents and visitors by being a harm reduction policy to assist in prevention of overconsumption, impaired driving, or alcohol related injuries.

## **Financial Considerations:**

None.

Respectfully submitted by:

Sarah Matheson,  
Director of Corporate Services / Clerk

## **Appendix:**

- Draft Municipal Alcohol Policy
- DC-25-16 Municipal Alcohol Policy Report – November 19, 2025 Meeting

## **Follow up**

In adopting this report, what follow up action is required?

By-law

Agreement(s)/document(s) to be signed by Mayor and/or Clerk

Social media/Website update or communication

Other communication – Specify:



## Policies and Procedures

### The Corporation of the Township of Blandford-Blenheim

<b>Department:</b>	Clerks		<b>Effective:</b>	
<b>Subject:</b>	Municipal Alcohol Policy		<b>Policy Number:</b>	
<b>Approved by:</b>				
<b>Resolution Number:</b>				
<b>Date of Review:</b>	<b>Review Number:</b>	<b>Change:</b>	<b>Reference Section:</b>	

#### Purpose:

The purpose of this policy is to provide safe and enjoyable Township owned/leased premises to residents and visitors. This policy is intended to ensure that all Special Occasion Permits obtained and operated within municipal properties of the Township of Blandford-Blenheim are managed effectively and properly.

In order for the Township to ensure the health and safety of its participants, minimize risk and liability and to protect its facilities, the Township has developed a Municipal Alcohol Policy (MAP) that will encourage the responsible use of alcohol for those individuals or groups wishing to host special occasion functions on Township properties.

It is the intention that this policy will help to reduce alcohol related problems that may arise from irresponsible alcohol consumption within its facilities and to promote a safe, enjoyable environment for users of these facilities during such functions.

#### Details:

Anyone who wishes to serve alcohol at a designated site must obtain a Special Occasion Permit from the Alcohol & Gaming Commission of Ontario.

The Township of Blandford-Blenheim reserves the right to refuse any applicant permission to run a licenced event on its property and to impose on the event whatever restrictions it deems appropriate to ensure the safety of the participants.

#### Definitions:

“AGCO” means Alcohol and Gaming Commission of Ontario which is the governing body. Specific information can be obtained from website at <http://www.agco.ca>.

“Event Organizer(s)” means a person or persons responsible for organizing the event including overseeing event workers, facility bookings and attaining all necessary permits and approvals.

“Event Worker(s)” means paid and/or volunteer workers at an event who hold positions of responsibility in the operation of the event and who help ensure that the requirements of the MAP are carried out (e.g. Ticket sellers, bartenders)

“High Risk” means the event classifications as determined by the Township of Blandford-Blenheim based on event dynamics.

“LLCA” means Liquor Licence and Control Act and Regulations outlines the rules that Event Organizers must follow. A copy of this Act and Regulations can be found on the AGCO website above.

“MAP” means Municipal Alcohol Policy.

“Moderate Risk” means the event classifications as determined by the Township of Blandford-Blenheim based on event dynamics.

“Municipally Significant Event” means a one-time, annual or infrequently occurring event that is open to the public, has a predetermined opening and closing date and time, and which fits the criteria of the Township’s Municipally Significant Event Policy.

“Passive” means the event classifications as determined by the Township of Blandford-Blenheim based on event dynamics.

“Public Event” means an event where the general public will be attending. A “Public Event” is not a private/invitation-only gathering.

“Smart Serve” means the program offered by Smart Serve Ontario. The Smart Serve Program is the only responsible beverage service training program that is recognized by AGCO. It has been designed to train staff and volunteers who work in the areas where alcohol is sold and/or served such as bars, restaurants, banquet halls and other public facilities. Smart Serve recertification is required every 5 years. If Smart Serve certificate was issued prior to Sept. 1st, 2018, the certificate expired on Aug. 31<sup>st</sup>, 2023.

“Special Occasion Permit (SOP)” means the permit issued by the AGCO that authorizes the holder (Event Organizer) to serve liquor at a Special Occasion Permit Event. A permit is needed any time liquor is offered for sale or served anywhere other than in a licenced establishment or private place.

“Special Occasion Permit Event (Event)” means any event held in a municipal facility at which alcohol will be served and/or sold under the authority of a Special Occasion Permit.

“Sponsor” means any person 18 years of age or over seeking to hold, or holding an event involving the serving of alcohol pertaining to this policy, or any organization seeking to hold, or holding an event involving the serving of alcohol pertaining to this.

## **Application:**

This policy applies to all members of the public who rent or use any Township facility or lands for events. This policy also applies to Township events held at any location or public events where the approval of the Township is requested, being held on premises owned by third parties. This policy also applies to Township owned lands and premises where there is no event taking place.

The following facilities, owned by the Township, are designated as suitable for a Special Occasion Permit events:

- a) Richwood Community Centre, and surrounding Township land;
- b) Plattsburg Arena;
- c) Princeton Centennial Hall, and surrounding Township land; and,
- d) Bright, Drumbo, Plattsburg and Princeton Parks.

For the location listed, the Township may limit the area where alcohol may be served and/or consumed. Locations not listed may be directed to Council for consideration.

The following facilities, owned by the Township, are designated as *not suitable* for a Special Occasion Permit events:

- a) Parks and outdoor areas not listed in the policy;
- b) Arena dressing rooms;
- c) Spectator seating areas in arenas or parks; or,
- d) Arena lobby.

The consumption of alcoholic beverages is prohibited in the majority of parks and service facilities within the Township of Blandford-Blenheim. The Township of Blandford-Blenheim has a zero-tolerance policy on the consumption of alcohol on municipally owned property where proper permits have not been obtained.

#### **Events Not Eligible for Alcohol Use:**

- a) "Family Day" events;
- b) All youth events and all minor sports events, including banquets, are designated as events not suitable for alcohol use. Associated adult evening social events commencing after 8:30 p.m. will be allowed, however, minors will not be allowed into these licenced events.

#### **Exceptions:**

Any persons wishing to hold a Special Occasion Permit Event in a location on Township Property not listed in this Policy must receive written approval from Council. Township Council, may, at their discretion, allow exceptions for any areas previously designated not suitable.

#### **Conditions for the Use of Alcohol in Municipally Owned Facilities:**

Anyone who wishes to serve alcohol at an eligible site must sign a facility rental contract that stipulates the conditions under which alcohol may be served and acknowledges the requirements.

The Event Organizer must obtain a Special Occasion Permit (SOP) from the AGCO and must comply with all provisions and regulations regarding the issuance of the licence and the service of alcohol. A copy of this permit must be provided fourteen (14) days prior to the event. Failure to do so may result in immediate suspension of rental privileges and loss of any booking fees or applicable deposits. The Township also reserves the right to refuse the issuance of a facility rental permit at their sole discretion.

### **Procedures:**

#### **Youth Admission to Events**

Individuals under the age of majority will not be allowed to consume alcohol beverages. Individuals consuming alcoholic beverages under the age of majority will be required to leave the event and may be charged by the appropriate authorities.

Anyone serving individuals under the age of majority will also be required to leave the event and may be charged.

It is recommended that if minors are attending a public event, that those of legal age to consume alcohol be distinguished from other participants by a visible means, i.e. stamp, wrist band. Patrons would then not be served alcohol unless the stamp or wrist band is visible to the Smart Serve server.

Where underage youth are found to have consumed or to be consuming alcohol on Township property, the authorities may be called and/or the following procedure will be followed:

- 1st infraction: Individual will be turned over to a parent or guardian. If a parent or guardian is not available, the police will be called. A registered letter will be sent by the Township to the parent/guardian.
- 2nd infraction: Individual may be suspended from the facility for one year.
- Any infractions shall be reported to the Township by the SOP Holder within 14 days of the event.

#### **Event Organizer Responsibilities Prior to the Event**

Event organizers of Special Occasion Permit Events held within Municipal facilities will be required to understand the conditions of the SOP, as well as the MAP prior to renting the facility. A copy of the Municipal Alcohol Policy will be available from Township staff or designate at the time of booking the facility and will also be available on the Township website at [www.blandfordblenheim.ca](http://www.blandfordblenheim.ca)

A rental contract for Event Organizers will be provided by the Municipality prior to the event. These forms are to be completed by the Event Organizer and returned to the staff person or designate at least fourteen (14) days prior to the event. Signatures from both the Event Organizer and the staff person are required on the forms.

In order to be eligible for a facility rental for a special occasion function, the Event Organizer must demonstrate to the satisfaction of the Director of Corporate Services or designate that there are sufficient controls in place to prevent unauthorized or intoxicated people from entering

or remaining at the event and that the intoxicated participants will be refused services and removed from the event.

As part of the rental contract, it is the responsibility of the Event Organizer to:

- a. Provide proof to the Municipality that the appropriate Special Occasion Permit had been secured fourteen (14) days prior to the event date.
- b. Provide a list of all Smart-Serve certified servers to the Municipality as well as provide copies of the individual Smart Serve Certificates fourteen (14) days prior to the event date.
- c. Submit to the Municipality a copy of a valid Insurance Certificate for General Liability Insurance or Special Occasion Host Liquor Liability Insurance in the amount of not less than two million dollars (\$2,000,000.00), clearly denoting the Township as an “additional insured” fourteen (14) days prior to the event.
- d. The Event Organizer/Permit Holder shall comply with all regulatory agencies having jurisdiction over the event, including local fire services and Southwestern Public Health.
- e. All alcohol brought into the facility or property under a special occasion permit must be authorized by the Alcohol & Gaming Commission of Ontario (AGCO) and purchased from a licenced retail store.

## **Mandatory Signage**

Permanent signage shall be displayed prominently in designated recreation facilities and community centres. Temporary signage of same shall be displayed prominently within designated special occasion permit areas associated with special event areas. The signage shall include the following wording (or similar in nature):

- a. Statement on Intoxication

The Municipality of the Township of Blandford-Blenheim strives to provide recreation facilities for the enjoyment of all members of the community. Servers are required by law not to serve anyone who is intoxicated or appears to be intoxicated or to the point of intoxication. For this reason, servers in our facilities are required to obey the law and not serve anyone to intoxication. Servers also shall not consume alcohol during their shifts. Non-alcoholic beverages and food items are available.

- b. Sober Driver / Alternative Transportation

**DON'T DRINK & DRIVE!** The Oxford County Detachment of the Ontario Provincial Police Reduce Impaired Drivers Everywhere (R.I.D.E.) Program thanks you for helping to reduce impaired driving in Blandford-Blenheim. We look forward to personally thanking you at one of our Roadside Spot Checks for leaving this event as a Sober Driver.

The Township of Blandford-Blenheim strongly supports the Designated Driver Program and appreciates and thanks our Designated Drivers for their contributions to the health and safety of their families, friends and the community.

- c. Designated Consumption Areas

No Alcohol Beyond this Point.

- d. Proof of Age

Serving alcohol is restricted to those of legal drinking age. In Ontario, the legal drinking age is 19 years of age. You may be asked for proof of age. Government issued photo identification is the only acceptable proof of age.

Acceptable identification is:

- Valid Ontario Driver's License or out-of-province photo driver's license.
- Valid Canadian Passport.
- Canadian Citizenship Card with a photograph.
- Canadian Armed Forces Identification Card.
- Permanent Resident Card (issued by Government of Canada).
- Certificate of Indian Status (Canadian).
- LCBO BYID Photo Card.

e. Warning on Alcohol Consumption

Warning: Drinking alcohol during pregnancy can cause birth defects and brain damage to your baby (Fetal Alcohol Spectrum Disorder).

f. No Last Call

There will be no "LAST CALL" announcement prior to bar closing.

Mandatory signage for Event Organizer/Permit Holder: Temporary signage shall be displayed by the Event Organizer/Permit Holder prominently in specific designated areas within the facility or property.

a. Accountability Statement:

A blank sign format, provided by the Township of Blandford-Blenheim, shall be prominently and temporarily displayed during the Special Occasion Permit event to inform patrons as to where to direct concerns. This will include telephone numbers of the Event Organizer(s), local Police Department and the Alcohol & Gaming Commission of Ontario. This sign will be provided for Event Organizer(s) with the lease agreement for Township facilities.

b. Ticket Sales:

Sales of alcohol shall be strictly monitored by Smart Serve bartenders at all SOP events. Bartenders shall limit the number of redeemable drinks purchased at any one time to a maximum of two (2) per person. At events where alcohol is being sold, a sign shall be posted at the alcohol ticket sales table outlining the following regulation:

**Ticket Sales:** No more than two (2) tickets per person may be redeemed at a time. Only single tickets will be sold after midnight. All ticket sales will stop at 1:45am

### **Event Organizer Responsibilities During the Event**

The Event Organizer and SOP Holder must remain on site at all times. The Event Organizer and SOP holder are responsible for decisions regarding the actual operation of the event. If the

event is more than two days in length, then a designate may be assigned and their name(s) must appear on the contract.

The Event Organizer and SOP Holder and the person renting the facility are responsible to ensure that the event is properly supervised and must provide enough staff to fulfill this obligation. The Event Organizer/SOP Holder and Event Workers/Volunteers must ensure that all controls and service be consistent with the provisions of the Alcohol & Gaming Commission Act of Ontario and its Sections and shall also abide by all the rules of the MAP.

The Event Organizer and SOP Holder and Event Workers/Volunteers must attend the event and be sober before and during the event, including any clean-up activities. The Event Organizer and SOP Holder and Event Workers/Volunteers must be clearly identified during the event. Visible identification to be used by event workers must be acceptable to the Manager of Community Services and/or designate.

The Event Organizer and SOP Holder and Event Workers/Volunteers must ensure that monitors will supervise the event, encourage legal and moderate drinking behaviour, and ensure that any problems that arise are dealt with appropriately.

Entry to the event must be monitored by responsible person(s) meeting the age of majority requirements at all times. This person(s) shall further observe for individuals that may be attempting to enter the premises and that appear to be intoxicated or have a history of causing problems at events.

The Event Organizer and SOP Holder and Event Workers have the responsibility to encourage safe transportation options. See **Safe Transportation** for further details.

The Event Organizer and SOP Holder or Event Workers/Volunteers/Municipal Staff have the right to deny entry to any individual. Entry to public functions must be denied to:

- Intoxicated or unruly individuals;
- Individuals carrying alcoholic beverages; and,
- Individuals previously turned away from the event.

## **Event Servers**

There will be no self-serve events, all functions require a bartender. Self-serving is prohibited and trained bar personnel are required. Trained servers must hold a valid certificate issued by Smart Serve Ontario.

The Event Organizer and SOP holder shall ensure all trained servers, door/entrance and exit monitors, and alcohol ticket sales persons are at least nineteen (19) years of age.

Event classifications are determined by the Township of Blandford-Blenheim based on event dynamics.

Category (Public or Private Events)	Trained Servers	Entrance/Exit Monitors
Passive	1	The Event Organizer is responsible to monitor the entrance and exit to the event at all times.
Moderate Risk	2	1 event worker per entrance and exit to the event at all times.
High Risk	2 + 2 for every additional 200 participants	1 event worker at every entrance and exit to the event at all times.

## Control of Alcohol Service

Non-alcoholic beverages must be made readily available throughout the duration of the event, and at a cost significantly lower than drinks containing alcohol. The Event Organizer and SOP Holder shall provide a sign, which shall be prominently posted, identifying the non-alcoholic beverages available at the event.

Event Organizers and SOP holders shall adhere to the following rules and regulations:

- a. Practices which may encourage the excessive consumption of alcohol are prohibited, including, but not limited to, "shooters" and "funnels".
- b. Contests or games involving the consumption of liquor are prohibited.
- c. Servers must be appropriately trained. Event organizers are encouraged to have all event staff trained, including those at the door and selling drink tickets.
- d. No "Last Call" will be announced prior to the end of the event/sale of alcohol.
- e. Tickets for alcohol must be purchased from designated ticket sellers and must be redeemed at the bar. A maximum of five (5) tickets may be sold to any person at one time. Tickets for alcohol can be redeemed for cash until fifteen minutes after the closing of the bar.
  - i. Serving alcohol is restricted to those of legal drinking age. In Ontario, the legal drinking age is 19 years of age. Patrons may be asked for proof of age. Government issued photo identification is the only acceptable proof of age:
    1. Valid Ontario Driver's Licence or out-of-province photo driver's licence.
    2. Valid Canadian Passport
    3. Canadian Citizenship Card with a photograph
    4. Canadian Armed Forces Identification Card
    5. Permanent Resident Card (issued by Government of Canada)
    6. Certificate of Indian Status (Canadian)
    7. LCBO BYID Photo Card
- f. Discounts will not be offered for volume purchase of tickets when tickets are sold for alcoholic beverages. Guests cannot be required to purchase a minimum number of drinks (or drink tickets) to enter or remain at the event.
- g. Servers are required to pour all bottled beverages into plastic or paper disposable cups at the bar. Canned or bottled beverages will not be permitted on the floor. Only servers and event workers are permitted behind the bar. All bottles and cans are to be kept

behind the bar. Alcoholic and Non-Alcoholic drinks are to be served in readily identifiable different cups.

- h. Single drinks only will be served, no more than one standard drink per glass, (example, no more than one shot in one glass).
- i. No extra-strength pre-made drinks (beer or coolers with alcohol percentages greater than 5%) shall be available for purchase.
- j. A maximum of 2 standard drinks will be served to an individual at one time. A Standard Drink means:
  - 341 ml. or 355 ml. of beer/cider/cooler with 5% alcohol; or,
  - 142 ml. (5 oz) of wine with 12% alcohol; or,
  - 29 ml. (1 oz) of spirits with 40% alcohol.
- k. A minimum of 30% of alcohol supplied to be low-alcohol content drinks (i.e. alcoholic drinks with alcohol percentages less than 5%).
- l. No caffeinated energy drinks to be served.
- m. Alcohol service within the premises shall cease no later than 2:00 am, no service of alcoholic beverages will be allowed after this time.
- n. All signs of sale and service must be cleared from the premises within 45 minutes of the end time stated on the permit. This includes the removal of all partially consumed and empty bottles, cans, and glasses that contained liquor. Leftover liquor will be removed from the premises at the end of the event.
- o. To assist staff and to ensure that no incidents occur on the premises, patrons must vacate the facility by 3:00 am.

## Food Requirements

- a. Event organizers and SOP holders shall encourage consumption of food by persons attending the event, i.e., light meals, and will have light meals available at the event.
- b. Snacks such as chips, peanuts or popcorn are not an acceptable substitute for this requirement.

## Safe Transportation

The event organizers and SOP holders shall be responsible for promoting safe transportation options for all participants at an event. If an uncontrollable situation develops in relation to intoxicated patrons, event organizers and SOP holders, or designate, shall call the Police and request that the intoxicated patrons be apprehended to ensure they do not drive vehicles while intoxicated.

The event organizers and SOP holders must remain on the premises until all the patrons have left the premises by a safe and satisfactory means of transportation.

## Insurance

The event organizer must provide proof of insurance by way of submitting an original Certificate of Liability Insurance to the Township of Blandford-Blenheim a minimum of 14 days prior to occupying municipal premises for the event. The Certificate of Liability Insurance must be in effect for date(s) where municipal property is being used or occupied by the event organizer including, without limitation, set-up and take-down. Failure to provide proof of liability insurance will result in the rental being cancelled.

The Certificate of Liability Insurance shall:

Provide proof of a minimum of two million dollars general liability insurance issued by an insurance company satisfactory to the Township of Blandford-Blenheim that is licenced to carry on business in Ontario and which must at a minimum include the following:

- a) The Township of Blandford-Blenheim shown as an additional insured on the policy;
- b) Coverage for bodily injury and property damage liability;
- c) A host liquor liability endorsement;
- d) Tenants liability endorsement;
- e) Personal injury liability; and,
- f) Thirty (30) day notice of cancellation provision.

The Event Organizer and SOP Holder shall indemnify and save the Township of Blandford-Blenheim harmless from all claims arising from the permit or event.

## **Advertising**

All advertising must comply with the Alcohol and Gaming Commission of Ontario advertising policies and guidelines. Alcohol and Gaming Commission of Ontario policy states that, a permit holder for a private event special occasion permit is not permitted to advertise or promote liquor or the availability of liquor.

At events where children and youth are allowed entry, the event organizer shall not allow promotional advertising of alcoholic beverages' names, brands or manufacturers.

## **Outdoor Events/Festivals**

Outdoor events are those which take place outdoors or in a temporary structure, such as a tent or marquee. The outdoor area must be clearly defined and separated from unlicenced areas by a minimum 36" high partition.

Festivals and events can define an area larger than outside beer tents where people can walk around freely with drinks. Local communities are free to customize the events to their needs.

AGCO may be involved to discuss public safety issues with the permit holder.

Notification must be made to local municipality, including clerk, police, fire and health department and AGCO giving 30-days notice for events where fewer than 5,000 people attend and 60 days notice for events where 5,000 or more people attend.

If a SOP has been issued for an outdoor event that has both licenced areas (bars, restaurants) and areas to which the SOP applies (i.e. Street on which the event occurs), patrons can move freely between these areas with a single serving of alcohol, under certain conditions and where permission has been granted by the AGCO.

The Fire Chief and Chief Building Official will determine maximum capacity for outside tents based on exits and floor area.

## **Enforcement Procedures by the Event Organizer**

If drunkenness, riotous, quarrelsome, violent, and aggressive and/or disorderly conduct or unlawful gaming is observed at the event, the event organizer shall:

- First ask the offending person to leave;
- If the person refuses to leave, call the Police;
- Seek any necessary assistance to maintain control and management of the event and ensure the safety and protection of persons, including event workers.

### **Infractions, Failure to Comply with Policy/ Penalties**

The Township reserves the right to refuse any applicant permission to run a licenced event on its property, and to impose on the event whatever restrictions it deems appropriate to ensure the safety of the participants. The Township reserves the right to revoke a permit to hold an event, or disallow the serving of alcohol at an event on Township premises without notice.

When Township staff become aware of a policy infraction, such violation shall be immediately documented and reported to the staff person having operational jurisdiction over the premises, and brought to the attention of the event organizer with a request to rectify the situation.

Township staff should not attempt to rectify a violation that could lead to a confrontation resulting in personal injury or property damage. In such cases, the police shall be alerted.

Township staff can ask individuals to cease the consumption of alcohol, or they can ask the individual or organized group to leave the facility area. Should the individual or group member fail to comply, staff can call police for enforcement. Costs pertaining to police services shall be covered by the event organizer.

Alcohol consumption on Township lands and premises at non-designated facilities or events may be subject to penalty. Penalties may include, but may not be limited to organizations, or individuals receiving a letter of reprimand, or being suspended from use of Township of Blandford-Blenheim land or premises for a period of up to two years. A letter will be sent to an organization, or individual advising them of a suspension.

When an event organizer has violated this policy, and has been confronted by Township staff, the event organizer may be sent a letter advising of the violation, and indicating that no further violation will be tolerated. Additionally, the event organizer may be invoiced for any and all damages and costs associated with the violation.

Should an event organizer violate this policy within two years of receiving notice of their first violation, the event organizer may be suspended from organized use of Township of Blandford-Blenheim land or premises for a period of up to two years. A letter will be sent to the event organizer advising them of their suspension.

An individual or organized group may appeal to the CAO to have their privileges re-instated. Minor deviations from this policy may be approved by the CAO.

Major or permanent deviations from this policy must be approved by Township Council.

### **Review Cycle**

This policy will be reviewed once per term of Council or as required based on revisions to corporate practices or governing legislation.



## TOWNSHIP OF BLANDFORD-BLENHEIM

**To:** Members of Council  
**Reviewed By:** Josh Brick, Chief Administrative Officer  
**Subject:** Municipal Alcohol Policy Update  
**Report #:** DC-25-XX

**From:** Sarah Matheson, Director of Corporate Services / Clerk  
 Trevor Baer, Manager of Community Services  
**Date:** November 7, 2025  
**Council Meeting Date:** November 19, 2025

### **Recommendation:**

That Report DC-25-16 be received as information; and,

That Council adopt the revisions to the Municipal Alcohol Policy, as presented in Report DC-25-16.

### **Executive Summary:**

Municipal alcohol policies act as prevention to help improve the safety and well-being of residents and communities. Policy intervention can assist with creating a safer drinking environment by reducing instances of impaired driving, reducing underage access to alcohol and reducing community disruption.

Blandford-Blenheim has the opportunity to take full advantage of the power to control alcohol-related activities or events happening on municipally-owned properties. The proposed updates to the Municipal Alcohol Policy ensures that all such activities and events are consistent with public health principles for minimizing alcohol-related harms.

### **Background:**

A Municipal Alcohol Policy is a civic policy tool that aligns with provincial liquor laws to govern alcohol use on municipally owned or managed properties like parks, arenas and community centres. The goal of a Municipal Alcohol Policy is to mitigate acute harms such as injury, violence, crime and motor vehicle crashes, while minimizing host liability and property damage. It also aims to shift social norms away from heavy drinking towards a culture of moderation. Municipal Alcohol Policies impose additional requirements beyond Special Occasion Permits which are required for alcohol sales outside of licensed establishments and are overseen by the Alcohol and Gaming Commission of Ontario (AGCO).

Canada's Guidance on Alcohol and Health (CGAH) (<https://www.ccsa.ca/en>) emphasizes reducing alcohol intake to improve health. Alcohol use is not solely influenced by individual choices; policy and social environments play a significant role. Implementing healthy public policies that address alcohol availability and marketing can effectively reduce alcohol consumption and its negative health impacts. A Municipal Alcohol Policy supports community members to follow CGAH's guidance.

Township Council passed a Municipal Alcohol Policy By-law in 2011, later amending it in 2017 and 2019. Since the last updates to the Township Municipal Alcohol Policy, there have been significant Provincial policy changes, including permitting the sale of beer, cider, wine and ready-to-drink beverages in 4,187 convenience stores in Ontario (4 within Blandford-Blenheim) as of September 5, 2024 (<https://news.ontario.ca/en/release/1005005/convenience-stores-across-ontario-can-now-sell-beer-wine-cider-and-ready-to-drink-beverages#content>); and, reducing the cost of alcohol to consumers by suspending the scheduled Beer Tax increase until March 1, 2026 (<https://news.ontario.ca/en/release/1004172/ontario-stopping-scheduled-beer-tax-increase>). Reducing taxes and increasing access to alcohol may lead to increased alcohol consumption, posing further risks.

### **Analysis/Discussion:**

Staff are proposing to update the Municipal Alcohol Policy significantly to reduce risk and liability to the Township for events with alcohol held in municipal facilities or on municipal property.

A scan of municipal best practices was conducted in the drafting of the updated policy. Once a draft was compiled, Public Health specialists at Southwestern Public Health (SWPH) were consulted for their expertise in from a health and safety perspective. As noted from SWPH, a robust Municipal Alcohol Policy *"help(s) to create equity in the use of municipal spaces, decrease risky alcohol use and reinforce positive social norms about drinking alcohol in the community"*. SWPH used a Quality Measurement tool based on best practices to evaluate the draft and provided detailed recommendations.

In summary, SWPH noted that: *Municipal Alcohol Policies can serve to support and strengthen existing provincial policies. We encourage you to maintain the components of your existing policy which contribute to the prevention and reduction of alcohol related harms in Blandford-Blenheim, these include:*

- *Management Practices, of which Blandford-Blenheim included most of the best practice components.*
- *Actions to Enforce, of which Blandford-Blenheim included all best practice components.*

Furthermore, SWPH offered the below feedback on the draft policy: *below we offer additional suggestions that will help to strengthen Blandford-Blenheim's Municipal Alcohol Policy:*

- *Add events that will not be eligible for an SOP event.*
- *Provide requirements for outdoor events/festivals, since you have outdoor options for event locations.*
- *Add more wording around the requirement to check for ID and what this involves.*
- *Require for low-alcohol content drinks to be made available, requiring a minimum of 30% rather than 25% stated.*

- *Require that no extra-strength beer be made available (none over 5%), rather than 6% stated.*
- *Consider adding: no caffeinated energy drinks to be served.*
- *Add requirements for mandatory signage. One sign that is mandatory as per the LLCA is the Sandy's Law Poster, as it appears on the AGCO website.*

Staff reviewed the recommendations as provided by SWPH and incorporated them in the draft policy as presented in this report. The result is a robust policy draft to protect the municipality and public where consumption of alcohol is happening.

Another major change with the proposal of this policy is the requirement for Security at events considered medium or high risk. Staff are developing an internal document for determining the level of risk. For example, events with alcohol being sold with anticipated attendance of over 100 persons may be classified by staff as high risk, requiring the SOP holder to have two security staff for the duration of the event. This is standard practice at some municipalities, including the Township of Zorra.

Security personnel requirements assist with public safety, legal compliance and risk management. The presence of security at medium and high-risk events is anticipated to ensure crowd control, conflict prevention and assist in emergency response. The presence of security may assist with compliance with provincial legislation. The presence of security also is important from a risk management perspective if there were to be an incident.

The Municipal Alcohol Policy will be provided to every renter that indicates there will be alcohol on the premises. This practice is already in place and will continue and tie in with the Booking Policy, as proposed to Council.

Township staff are recommending that the Township of Blandford-Blenheim Council approve the updates to the Municipal Alcohol Policy.

Township staff are also recommending that the Municipal Alcohol Policy By-law 1684-2011, as amended, be repealed and a new Municipal Alcohol Policy By-law come to a subsequent meeting for passing by Council.

### **Financial Considerations:**

None.

### **Attachments:**

- Draft Municipal Alcohol Policy

Respectfully submitted by:

Sarah Matheson,  
Clerk

THE CORPORATION OF  
THE TOWNSHIP OF BLANDFORD-BLENHEIM

Item 16.a

**BY-LAW NUMBER 2525-2025**

Being a By-law to confirm the proceedings of Council.

**WHEREAS** by Section 5 of the *Municipal Act* 2001, S.O. 2001, c.25, the powers of a municipal corporation are to be exercised by its Council.

**AND WHEREAS** by Section 11 of the *Municipal Act* 2001, S.O. 2001, c.25, the powers of every Council are to be exercised by by-law;

**AND WHEREAS** it is deemed expedient that the proceedings of the Council of the Corporation of the Township of Blandford-Blenheim at this meeting be confirmed and adopted by by-law;

**NOW THEREFORE** the Council of the Corporation of the Township of Blandford-Blenheim hereby enacts as follows:

1. That the actions of the Council of the Corporation of the Township of Blandford-Blenheim in respect of each recommendation contained in the reports of the Committees and each motion and resolution passed and other action taken by the Council of the Corporation of the Township of Blandford-Blenheim, at this meeting held on December 17<sup>th</sup>, 2025 is hereby adopted and confirmed as if all such proceedings were expressly embodied in this by-law.
2. That the Mayor and proper officials of the Corporation of the Township of Blandford-Blenheim are hereby authorized and directed to do all things necessary to give effect to the actions of the Council referred to in the proceeding section hereof.
3. That the Mayor and the Clerk be authorized and directed to execute all documents in that behalf and to affix thereto the seal of the Corporation of the Township of Blandford-Blenheim.

By-law read a first and second time this 17<sup>th</sup> day of December, 2025.

By-law read a third time and finally passed this 17<sup>th</sup> day of December, 2025.

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Mark Peterson, Mayor

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Sarah Matheson, Clerk