

MIDDLESEX-LONDON BOARD OF HEALTH

REPORT NO. 05-25FFC

TO: Chair and Members of the Finance and Facilities Committee
FROM: Emily Williams, Chief Executive Officer
Dr. Alexander Summers, Medical Officer of Health
DATE: 2025 March 20

2025 INSURANCE POLICIES

Recommendation

It is recommended that the Finance and Facilities Committee recommend to the Board of Health to receive Report No. 05-25FFC re: “2025 Insurance Policies” for information.

Report Highlights

- **General Insurance:** Premium has increased by \$9000 to \$163,285 in 2025 from \$154,287 in 2024. No change in coverage.
- **Cyber Insurance:** No increase in premiums for 2025. No change in coverage.

Background

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

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

Terms and Conditions

General insurance is provided through Intact Public Entities Incorporated, and the term is March 31, 2025, to March 31, 2026. Coverage is the same as the previous year.

Coverage highlights include:

Coverage Description	Deductible	Limit of Insurance
General & Liability	\$10,000	\$15 million per claim <i>No aggregate</i>
Malpractice	\$10,000	\$15 million
Abuse	\$10,000	\$2 million per claim \$2 million aggregate
Errors & Omissions	\$10,000	\$15 million aggregate
Directors & Officers	\$5,000	\$5 million aggregate
Crime		\$100,000
Accident (BOH)		Up to \$200,000
Conflict of Interest		\$100,000 per claim <i>No aggregate</i>
Legal Expense		\$100,000 per claim \$250,000 aggregate
Property	\$10,000	\$13,988,115

Cyber insurance is provided by CFC, and the term is March 1, 2025, to March 1, 2026. Coverage is the same as the previous year.

Coverage is provided under four (4) clauses:

Coverage Description	Deductible	Limit of Insurance
Cyber Incident Response		\$5 million per claim
Cyber Crime	\$30,000	\$500,000 aggregate
System Damage and Business Interruption	\$30,000	\$500,000 per claim
Network Security and Liability	\$30,000	\$5 million aggregate

Working in collaboration with CFC, MLHU will enhance Multi-Factor Authentication (MFA) for all remote network access in 2025 which would yield a reduction in premium rates next year.

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

This report was written by the Associate Director, Operations/Privacy Officer.



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



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

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

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

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