

**NORFOLK COUNTY  
2024 Insurance Policy Summary**

<b>Insurance Policy</b>	<b>Policy Description</b>
General Liability	Coverage for claims against the County for bodily injury or property damage to others caused by an accident or occurrence.
Errors and Omissions Liability	Coverage for claims against the County that result from a wrongful act.
Abuse Liability	Coverage for claims against the County that result from an alleged abuse incident.
Environmental Liability	Coverage for claims made against the County for environmental impairment arising from our operations.
Property	Coverage for all buildings, contents, and equipment owned by the County.
Crime	Coverage for the loss of funds when losses are sustained through fraudulent or dishonest acts, such as: employee dishonesty, counterfeit money orders, and forgery.
Equipment Breakdown	Coverage for losses resulting from accidents to various types of equipment such as mechanical, electrical, and pressure equipment owned by Norfolk County.
Automobile	Coverage for physical damage to County vehicles involved in a collision. Also, liability coverage for claims made against the County resulting from a vehicle collision.
Board Accident	Coverage to councilors and board members for bodily injury sustained while on duty and engaged in an activity on behalf of the municipality.
Volunteer Accident	Coverage to volunteers for bodily injury sustained while on duty and engaged in an activity on behalf of the municipality.
Legal Expense Reimbursement	Reimbursement of legal fees and expenses incurred, in the event an employee or board member is charged under a provincial statute.
Conflict of Interest	Reimbursement of legal fees and expenses incurred, in the event a councilor or board member is charged under the Municipal Conflict of Interest Act.

Facility User	Provides potential renters of a County owned facility the option to obtain liability insurance from the County as an alternative to obtaining coverage elsewhere.
Aviation Liability	Coverage for claims against the County for bodily injury or property damage caused by the accidental impact with the County owned drone.