

Agenda

Regular Monthly Meeting

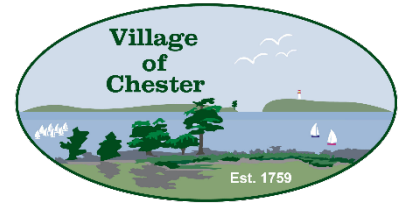
Wednesday, October 11, 2023 – 7:00 pm

In-Person & Virtual Meeting

VOC Office, 27 Pleasant Street, Chester

Zoom Meeting ID: 849 7893 2278, password 301715

or YouTube Live https://bit.ly/YouTube_villageofchesterns



1.0 Call to Order

2.0 Public Forum

3.0 Approval of Agenda/Additions to Agenda

4.0 Report of the Chief, Chester Volunteer Fire Department

5.0 Review/Approval of Minutes

5.1 Regular Meeting: Wednesday, September 13, 2023

6.0 Business Arising

6.1 Proposed amendments: Meetings & Procedures Policy

6.2 Proposed Signing Authority Policy

6.3 Request for Decision re: Street Décor

7.0 Correspondence – Nil

8.0 Reports

8.1 Clerk/Treasurer Activity

8.2 Financial

8.3 Q2 Budget Variance Report

9.0 New/Other Business

9.1 Presentation: Lisa Bozek, Municipal Joint Services Board

9.2 Request for Decision re: Cyber Insurance

9.3 Request for Decision re: Fire Hall Conceptual Design RFP
– Recommendation to Award

9.4 Tourism: Proposed Heritage Buildings Project

9.5 Premiums: VOC Pins

9.6 Accessibility & Disability FAQs – for information

10.0 Commissioner Roundtable

11.0 In-camera – per Section 408B (2) of the Municipal Government Act – Nil

12.0 Resumption of Public Meeting – Nil

13.0 Adjournment

Next Regular Meeting(s)

- November 8 or 15, 2023 – Time TBC at 27 Pleasant Street/Virtual

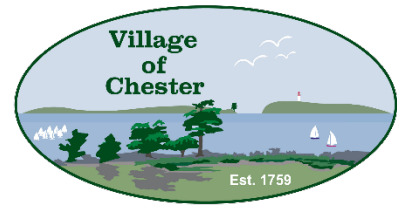
Minutes

**Village Commission Monthly Meeting
Wednesday, September 13, 2023 – 7:00 pm**

In-Person & Virtual

27 Pleasant Street, Chester

Video Archive: https://bit.ly/YouTube_villageofchesterns



Present: Nancy Hatch, Commission Chair; Laura Mulrooney, Commissioner; Gloria Nauss, Commissioner; Randall O'Malley, Commissioner, Geraldine Pauley, Commission Vice-Chair

Staff: Heather McCallum, Clerk/Treasurer; Maxine Veinot, Recording Secretary

Regrets: CVFD Fire Chief Cody Stevens; Deputy Fire Chief Greg Conron

1.0 Call to Order

Chair Hatch called the September 13, 2023 Regular Monthly Meeting of the Village of Chester Commission to order at 7:01 pm.

2.0 Public Forum

No members of the public were in attendance.

3.0 Approval of Agenda/Additions to Agenda

Motion #23-093: Commissioner Nauss moved; Commissioner O'Malley seconded: That the Agenda of the September 13, 2023 Regular Monthly Meeting be approved as presented.

Unanimously Carried

4.0 Report of the Chief, Chester Volunteer Fire Department

Chief Cody Stevens and Deputy Chief Greg Conron sent their regrets. Clerk/Treasurer McCallum read the CVFD monthly activity report (*Schedule 4.0*).

5.0 Review/Approval of Minutes

5.1 Special Meeting: Thursday, August 3, 2023

Motion #23-094: Commissioner Nauss moved; Vice-Chair Pauley seconded: That the Minutes of the August 3, 2023 Special Meeting be approved as presented.

Unanimously Carried

5.2 Regular Monthly Meeting: Wednesday, August 9, 2023

Motion #23-095: Commissioner Nauss moved; Commissioner Mulrooney seconded: That the Minutes of the August 9, 2023 Regular Monthly Meeting be approved as presented.

Unanimously Carried

5.3 Special Meeting: Saturday, August 26, 2023

Motion #23-096: Commissioner Nauss moved; Commissioner Mulrooney seconded: That the Minutes of the August 26, 2023 Special Meeting be approved as presented

Unanimously Carried

6.0 Business Arising

6.1 Proposed amendments: Meetings & Procedures Policy

After discussion was held on the proposed amendments, it was agreed that the Clerk/Treasurer will bring this item back to the October Regular Monthly meeting, with the changes noted in this meeting.

It was agreed by consensus that policy discussions will be held in Committee of the Whole meetings in future.

6.2 Street Décor: Heritage Corner, Flower Baskets

- Heritage Corner

Information was presented on street banners for Heritage Corner (*Schedule 6.2*). The discussion was deferred for a future meeting.

- Flower Baskets

Discussion was held on various ideas for the replacement of flower baskets to other options to be more environmentally friendly, permanent, and sustainable. Of the sculptural ideas, the Commission's preference was for sailboats. If the Commission wishes to continue flower baskets, the order must go in before November 1st.

Further discussion was deferred for a future meeting.

7.0 Correspondence

7.1 Brenda Mulrooney email re: Lido Pool – for discussion (*Schedule 7.1*)

The Clerk/Treasurer commented that while there are no provincial regulations, provincial guidelines contained in Nova Scotia Operational Guidelines for Aquatic Facilities and its accompanying Safety Plan Template advise following the Lifesaving Society's Public Pool Safety Standards, which includes bather-to-lifeguard ratios and advises a minimum of one lifeguard and one assistant. (*Schedule 7.1-a*) This is the practice followed by the Village for the Lido Pool as a best practice and for risk management. The Village insurer is unlikely to support any lessening of the guidelines.

It was also noted that the COVID-19 pandemic caused a backlog in lifeguard training, however, that training has resumed which will hopefully improve staffing in the future.

7.2 NS's Proposed Built Environment Accessibility Standard Work Available for Comment – for information

The Clerk/Treasurer noted that the Province is soliciting public feedback on the above-named Accessibility Standard: <https://accessibility-engagement.ca/built-environment-public-review>

7.3 Code of Conduct Working Group – for feedback

The Clerk/Treasurer noted the Provincial working group is requesting municipal/village elected officials and staff to provide feedback on a new province-wide Code of Conduct before Monday, September 25th:
<http://surveys.novascotia.ca/TakeSurvey.aspx?SurveyID=I8K18I92J>

8.0 Reports

8.1 Clerk/Treasurer

The Clerk/Treasurer presented her monthly activity report (*Schedule 8.1*).

8.2 Financial

The Clerk/Treasurer presented the monthly overview report (*Schedule 8.2*), including a budget variance report to August 31, 2023.

It was agreed by consensus that the monthly bank account reconciliation document can be the Summary Report rather than the Detail Report. It was also agreed that the preference for the budget variance report is the Excel export version for better readability.

9.0 New/Other Business

9.1 Cheque Signing Protocol

Discussion was held on this protocol. The Clerk/Treasurer will contact the Auditor for advice on this issue.

9.2 Request for Decision: Remembrance Day Wreath

The Clerk/Treasurer reviewed a staff request for decision (*Schedule 9.2*).

Motion #23-097: Commissioner O'Malley moved; Commissioner Nauss seconded: That the cost of an annual Remembrance Day wreath be included in the "Beautification/Events" section of the Village Budget going forward.
Unanimously Carried

MOTION #23-098: Vice-Chair Pauley moved; Commissioner O'Malley seconded: That the Commission make a contribution to the Branch #44 Royal Canadian Legion, on an annual basis, to support the laying of a wreath at the Remembrance Day ceremony.
Unanimously Carried

9.3 Tourism: Proposed Heritage Buildings Project

The discussion on this item was deferred for a future meeting.

9.4 Service Dogs Act

Commissioner Mulrooney stated that she was called by a non-resident with a licensed service dog and was illegally refused entrance into three businesses in the Village. They would like to see some education to businesses in Chester on the Service Dog Act: <https://novascotia.ca/servicedogs/>

Commissioner Mulrooney suggested that herself and Vice-Chair Pauley (the Village's representative on the Lunenburg County Accessibility Advisory Committee) meet with various businesses to inform them of the Service Dog Act. The Commissioners agreed by consensus.

10.0 Commissioner Roundtable

Commissioner Mulrooney stated her appreciation to all who helped with the relocation of the Turkish family into our community. The children have started school and the family is settling in and very thankful.

11.0 In camera – per Section 408B (2) of the Municipal Government Act

Motion #23-099: Vice-Chair Pauley moved; Commissioner Mulrooney seconded: That the Commission move in camera as per Section 408B (2) of the Municipal Government Act to consider personnel matters.
Unanimously Carried

The Commission recessed at 9:12 pm.

12.0 Resumption of Public Meeting – report in public session per Section 408B (3) of the Municipal Government Act

The Commission resumed the public meeting at 9:20 pm.

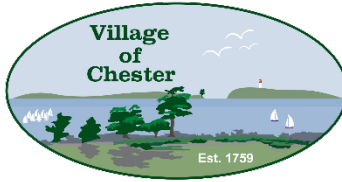
Motion #23-100: Vice-Chair Pauley moved; Commissioner Mulrooney seconded: That the probationary period of the Clerk/Treasurer, normally to conclude on September 13, 2023, be extended three (3) months to December 13, 2023.
Unanimously Carried

13.0 Adjournment

The meeting was adjourned by the Chair at 9:21 pm.

Commission Chair
Nancy Hatch

Clerk/Treasurer
Heather McCallum



Village of Chester Meetings & Procedures Policy (Draft Amendments v2)

The procedural requirements in this Policy are intended to complement and supplement, and not to replace the requirements contained in applicable municipal legislation, **including but not limited to the Municipal Government Act (MGA)**.

1.0 Scope

This document applies to all meetings of the Village of Chester.

2.0 Interpretation

- VOC – means the Village of Chester.
- COW – means Committee of the Whole.
- Business day(s) – means a day when the Village of Chester’s office is open for business.
- Commission – means the **elected** Commissioners of the Village of Chester and includes the Chairperson unless the context indicates otherwise.
- **Committee – means a group of individuals appointed by the Chester Village Commission to serve on a body that makes recommendations to the Commission.**
- **Consensus – means a general agreement about something; an idea or opinion that is unanimously shared by all the people in a group. Consensus is a cooperative process alternative to a formal motion.**
- **Chair – means the presiding officer of the Commission or Committee.**
- **Quorum – means a majority of the maximum number of people who may be elected to the Commission.**
- **Majority – means more than one half of those present, unless the context indicates otherwise.**
- **Motion – a formal proposal put to the Commission or a Committee by a mover and a seconder decided by a majority vote of Commission or Committee members present.**

3.0 Policy Statement

The VOC Commission has adopted this policy by resolution on **December 13, 2017** _____ and the policy shall remain in force from that day forward and until such time as a revision is made by resolution.

4.0 Regular Monthly Meeting

4.1 The Commissioners shall meet at a regular monthly meeting on the **second** Wednesday of each month commencing at **7:00 pm** at 27 Pleasant Street, Chester.

4.2 **Notice** ~~No notice~~ of the **regular** meeting ~~shall be~~ **is not** required **under the Municipal Government Act** unless there is to be a change of date, place or time ~~of the meeting~~. **In this** ~~in which~~ case, the Clerk/Treasurer shall advertise notice of the meeting on the VOC website and post notice in a **no less than five (5)** conspicuous places at least ~~seven (7)~~ **two (2)** days before the date of such meeting.

Regular meetings of the Commission may be rescheduled, relocated or cancelled by motion or consensus of Commissioners.

4.3 At regular meetings, unless a majority consents to a different order for that meeting, Commission shall conduct business in the following order:

- 1 Call to order
- 2 Public Forum
- 3 Review and approval of agenda, including additions or deletions
- ~~4 Report of the Chief, Chester Volunteer Fire Department~~
- ~~4~~ **5** Review and approval of minutes of last regular monthly meeting, and of any meetings held since such meeting
- ~~5~~ **6** Business arising from the minutes
- ~~6~~ **7** Correspondence
- ~~7~~ **8** Reports:
 - ~~7.1~~ **7.1** Clerk Treasurer
 - ~~7.2~~ **7.2** Financial - YTD
 - ~~7.3~~ **7.3** Committees [incl Fire]
- ~~8~~ **9** New or other business
- ~~9~~ **10** Commissioner Roundtable
- ~~10~~ **11** **In camera meeting**
- ~~11~~ **12** **Resumption of public meeting**
- ~~12~~ **11** **Adjournment**

The Chair and Clerk/Treasurer shall confer on the Commission agenda content before it is circulated. The agenda package containing meeting materials in the agenda sequence will be circulated a minimum two (2) business days before the meeting if possible.

- 4.4 A quorum must be present at any meeting for business to be conducted. The Chair shall declare a meeting dissolved if no quorum has been achieved within fifteen (15) minutes of the scheduled meeting time.
- 4.5 The Chair shall ~~maintain order~~ **preside** at all meetings of the Commissioners and shall **maintain decorum, including** ~~have~~ the right to order the removal of any person(s) interfering with the business of the meeting or acting in a disorderly manner.

The Vice-Chair shall act in the absence or inability of the Chair or in the event of the office of Chair being vacant.

- 4.6 Every Commissioner, prior to speaking on any question or motion, shall raise a hand and wait to be recognized by the Chair.
- 4.6 All voting matters before the Commission shall be decided by voting on a motion by all Commissioners present (**subject to the Municipal Conflict of Interest Act**), including the Chair, duly moved and seconded. Such voting to be by ~~"yeas" and "nays"~~ **a show of hands**, and the Chair shall state whether the motion has been carried or defeated **based on majority vote**. In the event of a tie, the Chair shall declare the motion defeated. An abstention will be treated as a ~~"nay"~~ **negative** vote.

A recorded vote identifies each Commissioner and whether they voted ~~yea or nay~~ **in favour of, or against, the motion** in the Minutes. A recorded vote **is not necessary but** may be requested by any Commissioner.

- 4.7 All meetings of the Commission and Committees of the Commission shall be open to the public except where matters may be permitted to be discussed in closed session (In Camera) pursuant to the provisions of the Municipal Government Act.

No decision shall be made at a private commission meeting except a decision concerning procedural matters or to give direction to staff or solicitor of the village.

- 4.8 Members of the public who wish to address the Commission during the public forum may sign up before the start of the meeting **with their name and civic address**. The time limit for each person requesting to speak will be determined by the chair before the commencement of the meeting. The total allotted time for public forum will not exceed a maximum of 15 minutes.
- 4.9 Delegations shall apply in writing to be placed on an agenda for the Regular Monthly Meeting to the Clerk/Treasurer stating the essence of the presentation

no less than five (5) business days prior to the date of the Regular meeting. A written report of what will be discussed must accompany the request to speak at a meeting and the submission will be sent to Commission Members. The Commission may, if the subject matter of the presentation is a matter which is outside the jurisdiction of the Village of Chester, refuse the application.

Presentation to the Commission shall:

- Consist of a maximum of two presenters;
- Not exceed 10 minutes in duration, without approval by the Commission;
- Not address personnel matters, labor relations, contract negotiations, litigation, or potential litigation, or legal advice eligible for solicitor-client privilege; and
- Be relevant to the VOC and timely.

Members of the Commission may ask questions of clarification to the presenters, but there shall be no debate of the subject matter of the presentation. The presentation shall be automatically sent to the staff for review, comments and recommendations or it may be added to the agenda unless the presentation is in respect to an item of business before the Commission.

A delegation, once heard, shall not be entitled to be received again on substantially the same matter for a period of three months from the date of the first hearing.

5.0 Committee of the Whole

- 5.1 The Commission in Committee of the Whole, consisting of all the Commission members may meet once a month on the ~~first~~ **last** Wednesday of every month commencing at **7:00 pm**, if required.
- 5.2 The COW will be responsible for **all** matters ~~including Human Resources which would be~~ of concern to the Commission. The COW ~~will meet~~ **will meet** for **in-depth** discussion **on such matters including, but not limited to, human resources, policy, or budget development.** ~~and possible recommendation to the Commission, and n~~
- 5.3 ~~No formal decision can~~ **will** be made when the Commission members are meeting ~~as at the COW,~~ **but a recommendation to the Commission may be made.**
- 5.4 At Committee meetings, unless a majority consents to a different order for that meeting, Commission shall conduct business in the following order:

1. Call to order
2. Public Forum
3. Agenda approval and additions
4. Clerks Report
5. Other Business
6. Adjournment

5.4 The COW shall follow the rules and procedures as governed by the Regular Commission Meetings. COW may invite resource people to attend the meeting to discuss items of interest to the Commission.

5.5 Members of the public who wish to address the commission during the public forum may sign up prior to the start of the meeting. The time limit for all requesting to speak will be decided by the chair prior to commencement of the meeting. The total allotted time for public forum will not exceed a maximum of 15 minutes.

Members of the Commission may ask questions of clarification to the individuals, but there shall be no debate of the subject matter of the presentation and the matter shall be automatically sent to the staff for review, comments and recommendations or it may be added to the agenda.

6.0 Annual Public Meeting

6.1 The Annual Public Meeting of the Village of Chester shall take place on or before July 1 of each fiscal year in accordance with the Municipal Government Act and commence at 7:00 pm. The date will be determined annually by resolution of the Commission.

6.2 Notice of the time and place of the Annual Public Meeting must be posted in not less than five conspicuous places in the Village, at least fourteen (14) days before the date of the meeting.

6.3 The order of business at the Annual Meeting shall be:

1. Call to Order
2. Chair's Report
3. Clerk/Treasurer's Report
4. Auditor's Report
5. Fire Chief's Chester Fire Service Committee Report
6. Lido Report
7. Adjournment

- 6.4 All voting matters before the electors shall be decided by voting on a motion duly moved and seconded, such voting to be by show of hands, and the Chair shall state whether in their opinion the motion has been carried or defeated.

Any two electors may call for a standing vote, in which case the Chair shall conduct a standing vote on the motion. The Clerk/Treasurer shall count those standing in favour of the motion and those standing against the motion, and shall declare the numbers for and against motion, and the Clerk/Treasurer shall record the same.

In the case of a tie, the Chair shall declare the motion lost.

7.0 Election of Chair and Vice Chair

The first meeting after the Annual Public Meeting, the Village Commissioners shall elect a Chair and Vice Chair. The Clerk will call for nominations from the Commissioners for the positions, and commissioners shall then proceed to vote by ballot by writing the name of the nominee they wish to serve in the Office of Chair and Vice Chair.

8.0 Special Meetings

- 8.1 **A Special Commission meeting may be called by:**

(a) ~~The Chair may call a special meeting of the Commissioners at any time;~~
and

(b) ~~shall do so~~ Whenever requested in writing by not less than two of the Commissioners. Said request shall set out the purpose for which such a meeting is to be called. A meeting time, place, and date shall be established within seven (7) days of such a request.

- 8.2 Notice of such meeting shall be delivered by telephone or email to each Commissioner at least three (3) days before the meeting. The Clerk shall post such notice in not less than five (5) conspicuous places in the Village, at least two (2) days before meeting. Both notices shall state the time, place, and purpose for which such a meeting is convened.

9.0 Virtual Meetings

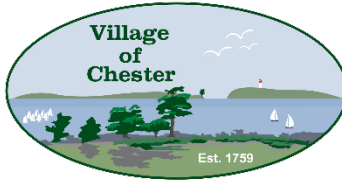
A Commission or Committee meeting may be conducted by electronic means, or a Commission or Committee member may participate in a meeting through electronic means, as per the provisions of the Municipal Government Act, Section 19A and the Village's Videoconferencing Policy.

Approved: December 13, 2017	
Amended: May 8, 2019	Motion # 19-027
Amended: September 15, 2021	Motion # 21-117
Amended: October 12, 2022	Motion # 22-119
Amended: October 11, 2023	Motion # 23-tbd

I certify that this Policy was adopted by the Village of Chester Commission as indicated above.

Clerk/Treasurer

Date



Village of Chester Signing Authority Policy DRAFT

1.0 Purpose

The purpose of the Signing Authority Policy is to permit the Village of Chester Commission to authorize designated officials to sign or co-sign various documents including deeds, contracts, agreements, and cheques per the Municipal Government Act, Section 406 (3).

2.0 Policy Statement

The separation of duties is an important financial internal control*. To increase the chance that an error is caught before a transaction is complete, this policy prevents one person from controlling a process from start to finish.

3.0 Definitions

- 3.1 Commission – Refers to the Village of Chester Commission
- 3.2 Commissioner – Refers to an elected representative or member of the Village of Chester Commission
- 3.3 Village Seal – The seal kept by the Clerk/Treasurer per Municipal Government Act, Section 406 (2).

4.0 Banking

- 4.1 All active members of the Commission and the Clerk/Treasurer have signing authority on the Commission bank account(s) and shall be registered with the Commission's bank accordingly.
- 4.2 Cheques, electronic fund transfers, or other banking transactions shall be signed physically or digitally by two people authorized on the accounts, at least one of whom shall be a Commissioner. The preference for cheque signatures shall be two Commissioners.
- 4.3 No one can sign/authorize a cheque or fund transfer for which they themselves are the recipient.

5.0 Contracts, Deeds and Legal Documents

5.1 Supplier contracts must be approved by motion of the Commission and may be signed by the Clerk/Treasurer on their behalf.

5.3 All documents signed under the seal of the Village shall be signed by the by the Chair of the Commission and the Clerk/Treasurer as per the Municipal Government Act.

5.3 When required, the Clerk/Treasurer shall affix the Village seal.

5.4 The Village seal is to be stored securely in the Commission office.

***Related documents:**

- Corporate Credit Card Admin Procedures
- Purchasing Policy

Approved: [Date]	Motion # 23-tbd
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I certify that this Policy was adopted by the Village of Chester Commission as indicated above.

Clerk/Treasurer

Date

**Village of Chester Commission
Request for Decision**

Topic: Street Décor	Date: September 13, 2023 Proposed By: Heather McCallum Clerk/Treasurer
Issue Summary: Staff are seeking direction on procurement of street décor including: <ul style="list-style-type: none">a) Flower Basketsb) Heritage Corner Flagsc) Holiday Wreaths	
Background: At the Commission’s Monthly Meeting of Sep 13, 2023 a number of options were discussed as potential permanent/sustainable replacements for flower baskets and for branding flags at “Heritage Corner”. A number of decisions are needed due to time sensitivity: <ul style="list-style-type: none">a) Flower Baskets must be ordered by the end of this month.b) Flags are not time sensitive – installation wouldn’t be until spring – and can be deferred to budget deliberations.c) Holiday wreaths must be ordered as soon as possible to go up next month. The quantity has been 75 since 2020; the quantity was 55 prior to that.	
Options: <ul style="list-style-type: none">a) Flower Baskets:<ul style="list-style-type: none">i. Go ahead with ordering flowers for the summer of 2024. An alternative can be decided on in budget deliberations for the following year.ii. Decline to continue the flower order, and decide on an alternative path this evening.iii. Go ahead with the flower order, and change the terms of the RFP to a multi-year contract such as 2-3 years.b) Flags:<ul style="list-style-type: none">i. Defer further discussions to budget deliberations.ii. Decide to go ahead with a flag order and source a graphic designer for concept development.c) Holiday Wreaths:<ul style="list-style-type: none">i. Order 75 wreaths, ribbon attachment, installation and removal.ii. Order 55 wreaths, ribbon attachment, installation and removal.	

Considerations:

Financial Impacts

- a) Flower basket summer décor was budgeted at \$22,000 and was essentially spent; an increase by CPI would be wise for 2024/25 to offset increased cost of the plants and gas for the basket maintenance supplier.
- b) Flags would be a new expense and could be purchased in this fiscal year against the Tourism Attraction Projects line item, or deferred to the 2024/25 budget.
- c) Wreaths are budgeted at \$5,000 this year. We are awaiting cost quotes at time of writing and should have by the time of the meeting. We know the cost of the wreaths has increased over last year so we may have to look at quantity to meet the budget. The cost of the Remembrance Day wreath comes out of this budget as well.

Other Impacts

- a) We know the flower baskets are very popular in the community. A strong argument for the change in direction would need to be developed to bring acceptance and excitement for the change.
- b) Flags would be the beginning of branding the Village’s historic properties as a draw for visitors.
- c) Wreaths are also popular in the community. There has not been any discussion of not doing them, only of quantity to date.

Recommendation:

Staff do not have a strong recommendation in any direction. These items are a Commission preference.

Draft Motion(s):

- a) Flower Baskets

That the Village of Chester place an order for Summer 2024 flower baskets and draft an RFP [for 3 years?] to seek quotations for budget purposes; OR

That the Village of Chester issue a call for design concepts/design competition. Staff is asked to develop an accompanying communication plan for the project.

- b) Heritage Corner Flags

That Village of Chester staff source quotations for graphic design of Heritage Corner street flags [individual or paired?]. Flags to be ordered in the current fiscal year OR flags to be budgeted in the 2024/25 fiscal year.

- c) Holiday Wreaths

That the Village of Chester place an order for 55 OR 75 holiday wreaths for installation in November.

Flower Baskets



Village of Chester Commission Street Décor Discussion

1. Heritage Corner

Budget: Tourism Attraction Projects \$10,000

Estimate: 4 double-sided banners 24"x48" (1 per 4 corners or 2 per 2 corners) with mounting hardware
= approx. \$2,000 + tax, shipping, installation
Design TBD

Flag styles – examples for positioning only



2. Flower Basket Alternatives

Budget: Flowers/Baskets \$22,000
 *See attached map of 76 locations

Instead of the annual flower baskets, the Village could consider permanent public art installations. This may require reconsideration of the number of locations, depending on per-item cost, or installation over a span of 1-3 years.

Mahone Bay has:



Lunenburg has:



Chester = sailing. Notwithstanding the artworks in Mahone Bay and Lunenburg, there are unlimited artistic interpretations possible of sailboats. Chester's could be painted, or the artworks could alternate boats with related items like buoys, ship's wheels, etc.

Another possibility is to feature local flowers/plants or local wildlife. If we wish to pay homage to the flower baskets, this is another route.

**Photos are examples only.*



**Village of Chester Commission
Clerk/Treasurer Activity Report
October 11, 2023**

- **Insurance:** Insurance renewal has been completed for the Village and the Chester Fire Services Committee and CVFD. The CVFD will now be covered under the Committee's policy rather than the Village. Paperwork to bind coverage has been signed, and there will be a bridge period between Oct 11 and the date of incorporation of the Committee.

More on Village insurance coverage to follow later this evening in the cyber-insurance conversation.

- **Chester Fire Services Committee/Fire Hall:** The Committee has held officer elections, and I'm pleased to offer congratulations to Colin MacDonald (President/Chair), Norm Countway (Vice-chair), and Kirk Collicut (Secretary/Treasurer).

The Committee have provided a recommended supplier to the Commission and MODC Council for the Fire Hall pre-design RFP – scheduled for . It was a clear, thorough evaluation process and thanks are due to the evaluation team.

- **Lido Pool/Washroom:** The engineering report on the Lido's exterior wall has been delayed due to the engineer coming down with COVID-19. I don't have revised ETA on this report yet. We are also still awaiting an estimate from the mortaring supplier on rock wall repairs.

I have had discussions with MODC Public Works staff and the Accessibility Coordinator about potential accessibility upgrades to the facility, particularly the Public Washroom. Our best path forward is to have an accessibility audit done that also provides class D estimates to give us more information on options. There is a funding program (deadline in Feb 2024) that may pay for such an audit – more to come on this.

- **Rapid Test Kits:** A shipment of COVID-19 rapid tests have been received from the province and the community was notified of their availability. We are providing them in packages of two kits; the first batch of 30 packages is nearly gone (we have more in the shipment). The residents who have come by to pick some up have been very grateful to get them!

Report completed by:

Heather McCallum, Clerk/Treasurer

**Village of Chester Commission
Clerk/Treasurer Financial Report
October 11, 2023**

- **Scotiabank:** The September 2023 bank statement has been reconciled.
- **Revenue:** The Q3 tax revenue installment for the Village and CVFD was received from MODC on October 3, 2023.
- **HST Rebates:** The three overdue rebate applications from 2021/22 and 2022/23 were sent on September 27, 2023. The bi-annual rebate application for the first half of 2023/24 was sent on October 6, 2023.
- **Surplus to Reserves:** Our auditor provided an accumulated surplus breakdown going back to 2017. I'm working through this data with him to make the appropriate surplus deposits to reserves in Q3 and Q4, as cashflow permits.
- **Budgeted Reserve Deposits:** Per my July update, the 2023/24 Budget identified the following amounts to be deposited to Reserves, as cashflow permits.
 - Village:
 - EMS Reserve \$11,156.68 (recommend Q4)
 - General Government Operating Reserve \$3,308.40 (completed Q1)
 - Lido Pool Reserve \$30,000 (recommend Q4)
 - CVFD:
 - Loan Principal Payment \$50,938.47 (completed Q1)
 - Fire Apparatus Reserve \$200,000 (recommend Q3)
- **Budget Variance Report – Q2:** The Comparative Income Statement for Q2 (Apr 1-Sep 30, 2023) will be reviewed this evening for the Village budget and the Chester Volunteer Fire Department budget.

Report completed by:

Heather McCallum, Clerk/Treasurer

**Village of Chester Commission 2023/24
Comparative Income Statement: VOC
Q2 2023-09-30 (6 months = 50% YTD)**

	Actual 04/01/2023 to 09/30/2023	Budget 04/01/2023 to 09/30/2023	Percent Remaining	Notes
REVENUE				1
Revenues				2
Village General Govt Tax	187,191.96	373,454.00	-49.88	
Rental income - EMC	10,496.64	21,256.68	-50.62	
Eastlink Rental/Tower	2,479.40	2,479.40	0.00	
HST Offset Grant	5,087.58	3,000.00	69.59	
Transfer from Prov Govt - Grants	150,000.00	150,000.00	0.00	
Transfer fr Federal Govt-Lifeguards	1,414.00	2,500.00	-43.44	3
Total	356,669.58	552,690.08	-35.47	
TOTAL REVENUE	356,669.58	552,690.08	-35.47	

EXPENSE**Governance**

Annual Public Meeting	338.01	300.00	12.67
Commissioner Honorarium	5,349.32	10,400.00	-48.56
Low-Income Property Tax Exemptions	0.00	5,000.00	-100.00
Non-Profit Tax Exemptions	0.00	3,000.00	-100.00
Election Expense	0.00	2,000.00	-100.00
Administration Total	5,687.33	20,700.00	-72.52

Administration

Village Office Rent	7,039.31	18,000.00	-60.89
Village Office Cleaning	1,235.04	2,400.00	-48.54
Audit Fees - VOC	3,910.71	5,000.00	-21.79
Employee Wages	33,855.32	75,000.00	-54.86
Office Supplies & Expenses - VOC	2,370.95	2,500.00	-5.16
Employment Insurance	1,600.83	2,000.00	-19.96
Canada Pension Plan	3,017.83	4,000.00	-24.55
Advertising	637.96	2,000.00	-68.10
Membership & Dues	992.71	1,500.00	-33.82
Training & Travel	241.47	1,500.00	-83.90
Bank Charges	97.44	350.00	-72.16
Consultants	0.00	3,000.00	-100.00
Legal Fees - VOC	658.01	5,000.00	-86.84
Medical Insurance	3,107.80	6,000.00	-48.20
Employee Benefits	0.00	2,000.00	-100.00
Office Phone & Internet	1,024.16	2,000.00	-48.79
IT Support & Website	1,711.44	6,000.00	-71.48
Insurance (General Liability)	2,440.38	19,000.00	-87.16
Office Equipment & Programs	6,364.32	4,500.00	41.43
Administration Total	70,305.68	161,750.00	-56.53

4

Protection

Street Lights (Water Street)	3,850.82	8,000.00	-51.86
Street Lights Maintenance	0.00	5,000.00	-100.00
Crossing Guards	3,895.67	11,000.00	-64.58
Protection Total	7,746.49	24,000.00	-67.72

Beautification

Flower Baskets	21,038.85	22,000.00	-4.37
Wreaths	0.00	5,000.00	-100.00
Community Celebrations/Grants	9,500.00	9,500.00	0.00
Beautification Total	30,538.85	36,500.00	-16.33

Economic Development

Tourism Attraction Projects	0.00	10,000.00	-100.00
Economic Development Total	0.00	10,000.00	-100.00

Operations				
Summer Compost Collection	27,717.46	23,000.00	20.51	5
Property Maintenance/Landscaping	1,662.54	3,500.00	-52.50	
Public Washrooms	8,611.23	15,000.00	-42.59	
Waste Removal	2,945.03	5,000.00	-41.10	
Operations Total	40,936.26	46,500.00	-11.97	
EMC				
EMC Maintenance & Repairs	608.39	4,000.00	-84.79	
EMC Insurance	0.00	1,300.00	-100.00	
EMC Taxes (Property & Waste)	5,058.45	4,800.00	5.38	6
EMC Total	5,666.84	10,100.00	-43.89	
Jib Lot				
Jib Lot Maintenance	1,244.47	1,000.00	24.45	7
Land Taxes (Waste Collection)	623.09	650.00	-4.14	
Water Lot Taxes (Waste Collection)	138.58	125.00	10.86	8
Jib Lot Total	2,006.14	1,775.00	13.02	
Lido Pool				
Lido Maintenance & Operations	13,436.40	18,000.00	-25.35	
Lido Capital Repairs	0.00	150,000.00	-100.00	9
Lido Insurance	0.00	5,100.00	-100.00	
Life Guard Wages	18,129.96	21,000.00	-13.67	
Supervisor/Security (Race Week)	1,517.67	1,600.00	-5.15	
Lido Taxes (Waste Collection Fee)	1,120.42	1,200.00	-6.63	
Lido Pool Total	34,204.45	196,900.00	-82.63	
Reserves (Planned)				10
EMS Reserve	0.00	11,156.68	-100.00	
Gen Gov't Operating Reserve Deposit	3,308.49	3,308.40	0.00	
Lido Reserve Deposit	0.00	30,000.00	-100.00	
Reserves Total	3,308.49	44,465.08	-92.56	
TOTAL EXPENSE	200,400.53	552,690.08	-63.74	

Generated on: 10/03/2023

Village of Chester Commission 2023/24

Comparative Income Statement: VOC

Q2 2023-09-30 (6 months = 50% YTD)

- 1 The percentage generated from Sage reflects the amount remaining.
- 2 50% of projected annual tax revenue received as of Sep 30, 2023.
- 3 Village was able to qualify for one of the three FT positions only. PT not recognized.
- 4 Also includes Boardroom AV & Furniture; up to \$5,000 approved on July 12th to come from Operating Reserve. Funds will be transferred when AV purchases completed.
- 5 Overage due to fuel surcharge. Goods \$19,538.86; fuel surcharge \$5,823.41 (plus tax). Service for four months Jun 1-Sep 30.
- 6 Property tax \$4,042.50; waste collection \$324.75; sewer \$691.20.
- 7 Significant cost increase compared to 2022/23.
- 8 Slightly underbudgeted.
- 9 Preliminary estimate from 2019 put this work at \$320K, however, it is anticipate that the scale can be adjusted. This figure is a placeholder to match the funding received.
- 10 Planned reserve deposits scheduled for Q3/Q4.

Schedule 8.3 (2)

**Village of Chester Commission 2023/24
Comparative Income Statement: CVFD
Q2 2023-09-30 (6 months = 50% YTD)**

	Actual 04/01/2023 to 09/30/2023	Budget 04/01/2023 to 09/30/2023	Percent Remaining	Notes
REVENUE				1
Revenues				2
Village Fire Tax	178,278.04	355,670.00	-49.88	
Outside Area Fire Tax	186,816.00	371,568.00	-49.72	
CVFD Extraordinary Revenue	2,500.00	10,000.00	-75.00	
Total	367,594.04	737,238.00	-50.14	
Fire Boat				
MODC Islands Fire Boat Tax	5,274.00	10,548.00	-50.00	
Total	5,274.00	10,548.00	-50.00	
TOTAL REVENUE	372,868.04	747,786.00	-50.14	

EXPENSE**Administration**

Salaries - Bookkeeping & Mgmt	16,267.11	42,450.00	-61.68
Overhead - Bookkeeping & Mgmt	2,346.43	5,900.00	-60.23
Audit Fees - CVFD	3,910.72	5,000.00	-21.79
Office Supplies - CVFD	204.97	1,500.00	-86.34
Fire Services Committee - Overhead	0.00	5,000.00	-100.00
Legal Fees - CVFD	681.54	3,000.00	-77.28
Administration Total	23,410.77	62,850.00	-62.75

Firefighting Force

Firefighters Honorarium	0.00	50,000.00	-100.00
In Lieu of Fundraising	0.00	15,000.00	-100.00
Uniforms	171.64	3,000.00	-94.28
24 Hour Accident Insurance	8,137.00	9,400.00	-13.44
24 Hour Family Insurance	6,434.00	6,300.00	2.13
Annual Firefighters Banquet	153.17	2,500.00	-93.87
Firefighting Force Total	14,895.81	86,200.00	-82.72

Training & Education

Training	3,761.53	35,000.00	-89.25
Fire Prevention & Education	0.00	3,000.00	-100.00
Chief's Conference	0.00	500.00	-100.00
CVFD Bursary	1,500.00	1,500.00	0.00
Training & Education Total	5,261.53	40,000.00	-86.85

Firefighting Equipment

Medical Supplies	363.30	2,000.00	-81.84	
Helmets	112.11	0.00	0.00	
Tools & Equipment	11,925.66	7,500.00	59.01	3
CVFD Vehicle Fuel	5,854.24	8,000.00	-26.82	
CVFD Vehicle Insurance	1,159.00	10,200.00	-88.64	
SCBA Masks	581.61	2,000.00	-70.92	
Inshore Boat Equipment	618.34	250.00	147.34	4
Firefighting Equipment Total	20,614.26	29,950.00	-31.17	

Personal Protective Equipment

General PPE	3,633.31	8,250.00	-55.96
Bunker Gear	19,131.21	18,500.00	3.41
Personal Protective Equipment Total	22,764.52	26,750.00	-14.90

Communication				
Communication Contract	2,437.92	5,000.00	-51.24	
Communications General Repair	99.58	500.00	-80.08	
Pagers	3,685.46	2,000.00	84.27	5
Communications (Radio) Upgrades	9,911.92	7,500.00	32.16	6
Mobile Radio Service Plan	563.16	1,500.00	-62.46	
Communication Total	16,698.04	16,500.00	1.20	
Maintenance				
Small Engine Maintenance	0.00	500.00	-100.00	
Extinguisher Maintenance	440.61	850.00	-48.16	
SCBA Fill Station Maintenance	5,227.69	7,500.00	-30.30	
Bunker Gear Inspection & Repair	293.64	4,000.00	-92.66	
Ladder/Harness Inspections	678.38	1,200.00	-43.47	
CVFD Vehicle Repairs & Maintenance	14,653.32	30,000.00	-51.16	
Jaws of Life	2,628.00	1,500.00	75.20	
Maintenance Total	23,921.64	45,550.00	-47.48	
Building & General				
Telephone & Alarm	3,971.37	5,000.00	-20.57	
Fire Station Building Utilities	1,543.16	20,000.00	-92.28	
Taxes & Collection Fee - 4070 Hwy 3	1,696.57	1,200.00	41.38	7
Fire Station Janitorial	1,235.04	2,500.00	-50.60	
Fire Station Maintenance	8,301.90	12,000.00	-30.82	
Fire Station Insurance (Building)	0.00	6,500.00	-100.00	
Consumables	3,531.08	4,000.00	-11.72	
Storm Event Supplies & Rentals	460.13	4,500.00	-89.77	
Building & General Total	20,739.25	55,700.00	-62.77	
Capital Purchase				
Capital Project Consultant	0.00	50,000.00	-100.00	8
Capital Low-Angle Rescue Equipment	2,613.46	4,000.00	-34.66	
Capital Firefighting Hand Tools	0.00	6,000.00	-100.00	
Capital Non-structural Rescue Boots	0.00	13,200.00	-100.00	
Capital High Pressure Air Bags	6,571.55	7,500.00	-12.38	
Capital Wheeled Stokes Basket	0.00	2,000.00	-100.00	
Capital Dry Hydrant Installation	0.00	10,000.00	-100.00	
Capital General Use Coveralls	1,650.21	4,500.00	-63.33	
511 Vehicle Refit	10,308.08	25,000.00	-58.77	
Capital Purchase Total	21,143.30	122,200.00	-82.70	
Reserves (Planned)				
Loan Principal Payment	50,938.47	50,938.47	0.00	9
Fire Apparatus Reserve Deposit	0.00	200,000.00	-100.00	
Reserves Total	50,938.47	250,938.47	-79.70	

Fire Boat Budget

Fire Boat Fuel & Oil	0.00	1,000.00	-100.00
Fire Boat Consumable Items	0.00	800.00	-100.00
Fire Boat Maintenance	3,138.44	6,300.00	-50.18
Fire Boat 571 Insurance	0.00	2,100.00	-100.00
Fire Boat Bank Charges	0.00	100.00	-100.00
Fire Boat Total	3,138.44	10,300.00	-69.53

TOTAL EXPENSE	223,526.03	746,938.47	-70.07
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Generated on: 10/03/2023

Village of Chester Commission 2023/24
Comparative Income Statement: CVFD
Q2 2023-09-30 (6 months = 50% YTD)

- 1 The percentage generated from Sage reflects the amount remaining.
- 2 50% of projected annual tax revenue received as of Sep 30, 2023.
- 3 Awaiting redirection on cost posts from CVFD.
- 4 More significant repair work (propellor) required than projected.
- 5 Cost for 6 new pagers.
- 6 Cost for portable upgrades.
- 7 Property tax \$829.95; waste collection \$659.26; sewer \$207.36.
- 8 Approximately half of project cost in this fiscal year.
- 9 Planned reserve deposits scheduled for Q3.
- 10 As the fire boat is out of commission, TBD if further costs are pending this fiscal year.

**Village of Chester Commission
Request for Decision**

<p>Topic:</p> <p>Cyber Insurance</p>	<p>Date: September 13, 2023</p> <p>Proposed By: Heather McCallum Clerk/Treasurer</p>
<p>Issue Summary:</p> <p>Staff are seeking direction on adding cyber liability to the Village’s insurance package as well as adding cyber-security training to our IT services.</p>	
<p>Background:</p> <p>The Village Commission’s IT supplier is the Municipal Joint Services Board (MJSB). At the most recent contract renewal it was noted that MJSB does not provide cyber insurance and strongly recommended that the Village procure such coverage.</p> <p>See the attached quotation from AJ Gallagher Canada.</p> <p>In discussions with Joseph Hines, the contact at Gallagher on this rather specialized field, his recommendation was CFC both for their expertise in this space, comprehensive product offering, and cost effectiveness. CFC are the market leader and Mr. Hines reports positive claims experiences with them.</p> <p>In addition, MJSB has recommended cyber-security training for Village Commissioners and staff. Currently, the Village is the only government body that MJSB serves who have not done so. The cost is \$2.50/person/month which equals \$210 for a year for our organization. There is an initial online training module of 45 minutes with short 1-5 min update videos every other month afterwards. It is anticipated that the cyber insurer would either require or strongly suggest such training.</p>	
<p>Options:</p> <ol style="list-style-type: none"> 1. Approve the addition of cyber liability insurance to the Village’s coverage from CFC as per the broker’s quote for an annual premium of \$2,400. 2. Approve the addition of cyber-security training for \$2.50/month/person for a total of \$210 for a full year, or \$105 for the remainder of 2023/24. 3. Follow up with the broker with additional questions from the Commission. 4. Decline cyber liability insurance at this time. 	
<p>Considerations:</p> <p><u>Financial Impacts</u></p> <p>Up to now, the Village and CVFD’s general liability and asset insurance coverage has been</p>	

one policy as the Fire Dept was a branch of the Village and the Village owned all the assets. With the changes to the Village's managing relationship with CVFD in favour of the jointly-owned Chester Fire Services Committee, the Village and Committee will each have their own policy with the CVFD covered under the Committee.

General liability/asset insurance:

- Premium Oct 11, 2022-Oct 10, 2023: \$41,706 (\$43,947.70 incl broker/NSFM fees)
- Premium Oct 11, 2023-Oct 10, 2024: \$37,443 (\$39,455.57 incl broker/NSFM fees)

Note that the previous years' premiums were shared with the CVFD; now it will be 100% under the Village budget, and the Committee/CVFD have a separate policy and premium. (Once separated, the 2023/24 budget of \$44,200 will be split \$31,900 Village and \$12,300 Fire. The fire station building insurance is currently under the CVFD portion of the overall budget but will have to be moved to the Village's budget since the Village maintains ownership of this asset.)

Recommendation:

Staff recommend option #1 & 2 together as a best practice in risk management. Cyber crime is increasing in frequency and sophistication, and even the most savvy computer users can be fooled. A data breach would be highly problematic for a public entity like the Village.

Draft Motion(s):

That the Village of Chester proceed with adding cyber liability insurance to our coverage provided by CFC per the quotation provided by our broker AJ Gallagher Canada for an annual premium of \$2,400 for Oct 2023-Oct 2024.

That the Village of Chester proceed with adding cyber-security training to our IT services with the Municipal Joint Services Board for a cost of \$210/year, pro-rated for the remainder of 2023/24.



Cyber Solutions and Risk Management



Gallagher

Insurance | Risk Management | Consulting

**Village of Chester Commission
Cyber Liability Quote Comparison
September 2023**

Limits and Options Profile		
	CFC	Coalition
Overall Policy Aggregate	\$1,000,000	\$1,000,000
Liability Coverage		
Data Privacy & Network Liability	\$1,000,000	\$1,000,000
Regulatory Defense & Penalties	\$1,000,000	\$1,000,000
Media	\$1,000,000	\$1,000,000
First Party Coverage		
Crisis Management Services	\$1,000,000	\$1,000,000
Data Recovery Costs	\$1,000,000	\$1,000,000
Cyber Extortion Loss	\$1,000,000	\$1,000,000
Cybercrime	\$250,000	Varies*
Reputational Harm Loss	\$1,000,000	\$1,000,000
Computer hardware replacement costs	\$1,000,000	\$1,000,000
Payment Card Liabilities and Costs	\$1,000,000	\$1,000,000
Business Interruption		
Security Breach of the insured's network	\$1,000,000	\$1,000,000
Security Breach of IT Service Providers Network	\$1,000,000	\$1,000,000
System Failure of the Insured's Network	\$1,000,000	\$1,000,000
Policy Level Details	\$1,000,000	\$1,000,000
Retention on All Losses	\$5,000	\$5,000
Except, Cybercrime	\$5,000	Varies*
Business Interruption – Waiting Period	8 hours	8 hours
Retroactive date	Full Prior Acts	Full Prior Acts
Premium:	\$2,400	\$10,100

*Funds Transfer Fraud, Personal Funds Fraud, and Social Engineering (Limit: \$250,000, Retention: \$25,000)

Service Fraud Including Cryptojacking (Limit: \$100,000, Retention: \$5,000)

Phishing (Limit: \$50,000, Retention: \$5,000)

Invoice Manipulation (Limit: \$250,000, Retention: \$5,000) (required MFA for remote access to email)

Additional Limits:

Insurer	Limit (\$)	Retention / deductible (\$)	Premium
CFC	\$2,000,000	\$5,000	\$3,100
Coalition	\$2,000,000	\$5,000	\$20,100

Coverage Checklist:

	CFC	Coalition
Liability Coverage		
Data Privacy & Network Security	✓	✓
Regulatory Defense & Penalties	✓	✓
Website Media Liability	✓	✓
Payment Card Liabilities & Costs	✓	✓
First Party Coverage		
Crisis Management services	✓	✓
Data Recovery Costs	✓	✓
Cyber Extortion Loss	✓	✓
Cybercrime	✓	✓
Reputational Harm Loss	✓	✓
Computer Hardware Replacement Costs	✓	✓
Business Interruption Coverage		
Security Breach of the Insured's Network	✓	✓
Security Breach of IT Service Providers Network	✓	✓
System Failure of the Insured's Network	✓	✓
Voluntary Shutdown coverage	✓	✓

Subjectivities:

CFC:

Prior to Binding CFC Requires:

- You have not experienced a cyber event in the past three years that has resulted in a direct financial loss of more than CAD10,000
- You have not had any legal action brought or threatened against you in the last five years as a direct result of a cyber event
- You have not had any regulatory action initiated against you in the last five years as a direct result of a cyber event
- You are not involved in the direct supply of goods or services to the cannabis industry, nor are you involved directly with the use or supply of cryptocurrency

CFC provide a unique offering for first party coverage, granting limits on each and every claim. The policy limits for first party losses are not subject to the policy aggregate, granting an abundance of coverage for multiple losses during the same policy term.

- CFC provides \$50,000 in push payment fraud:

We agree to reimburse you in the event of fraudulent electronic communications or websites designed to impersonate you or any of your products first discovered by you during the period of the policy, for:

- a. the cost of creating and issuing a specific press release or establishing a specific website to advise your customers and prospective customers of the fraudulent communications; and
- b. the cost of reimbursing your existing customers for their financial loss arising directly from the fraudulent communications, including fraudulent invoices manipulated to impersonate you; and
- c. your income loss sustained following your discovery of the fraudulent communications as a direct result of the fraudulent communications; and
- d. external costs associated with the removal of websites designed to impersonate you

Breach Response Vendors:

In the event of a breach, CFC requires that their approved claims panel be used for claims response in order for coverage to apply. Details about CFC's breach response vendor panel in Canada can be provided on request. The vendor panel is not flexible, and the Insured cannot add their own vendors to this list

Coalition:

Prior to binding Coalition requires:

1. An authorized representative of the Named Insured signs the application within ten (10) days of the issuance of a binder or insurance coverage will not take effect. **The answers on the signature bundle must be correct, if any changes are needed the quote could be adjusted.**
2. In order to obtain the Coalition social engineering it is required the insured has dual control when transferring funds in excess of CAD \$25,000. More on dual Control can be found here <https://help.coalitioninc.com/en/articles/2644580-what-does-dual-control-mean-for-funds-transfer>

Coalition's terms provide first party crisis response costs coverage outside and in addition to the policy aggregate. Included in these coverages are notifications and credit monitoring services to individuals affected by a privacy breach, as well as IT forensics and legal assistance. Coalition's terms also include a **\$0 retention for forensic investigation and remediation costs** within their privacy breach response services coverage, which is provided outside and in addition to the policy aggregate.

- **Coalition provides \$250,000 in invoice manipulation coverage. However, in order to be provided this coverage it is required that Multi Factor Authentication is in place for all remote access to email**
- **Coalition provides theft of goods coverage not just funds under their social engineering coverage**
- Coalition offers the following 3 coverages sub limited at \$250,000:
 - Bodily Injury, Property Damage, Pollution – 1st Party: In the event of a security failure (i.e., physical cyber-attack), we'll even cover losses resulting from bodily injury or damage/impairment to your tangible property, as well as damages resulting from any liability you may have to a 3rd party, including regulatory fines & penalties and pollution liability.
 - Bodily Injury & Property Damage – 3rd Party: We pay for the costs of defense and damages from your liability to a 3rd party when a failure in your security results in physical damage or injury.

Breach Response Vendors:

Coalition policyholders MUST engage Panel Providers upon written notice of a claim or incident. Notice of a claim or incident can be provided to claims@coalitioninc.ca at +1 (833) 866-1337, or through the contact button at www.coalitioninc.com/contact. The current list is available at www.coalitioninc.ca/panel

Summary of Carriers:

CFC:

CFC is a specialist managing General Agent underwriting on behalf of several Lloyd's syndicates. They strive to be a pioneer in emerging risk. With a track record of disrupting inefficient insurance markets. An integral part of CFC's cyber policy is their award-winning mobile app. CFC's Response app gives policyholders access to a range of proactive cybersecurity tools and services including Phishing simulations, dark web monitoring, deep scanning, cybersecurity advice, real time threat alerts as well instant notification of claims.

Coalition:

Coalition is a cyber-specific Managing General Agent underwriting on behalf of several Lloyd's Syndicates. Coalition provides an innovative solution for cyber risks including complimentary 24/7 security monitoring of their Insured's external networks, automated threat and intelligence alerts, patching reminders, and employee training. With constant monitoring, Coalition believes they can prevent breaches before they happen while providing assistance to implement best controls and practices for their Insureds.

Gallagher Contact:

Joseph Hines, B.Comm, CAIB

Regional Practice Leader, Cyber – Atlantic Region

D 902.454.1792

M 902.414.8970

Joseph_hines@ajg.com

6380 Lady Hammond Rd, Halifax, NS B3K 2S3

www.ajg.com/ca

AREAS OF RESPONSIBILITY

Joe is responsible for overseeing Gallagher's cyber risk practice for the Atlantic Region through the placement, and sale of cyber insurance policies to clients of all types. He consults with cyber-security experts across Canada to assist clients with providing risk management expertise, and augmenting cyber-security strategies with cyber insurance and risk transfer solutions.

Cyber Exposures: What's at Stake?

From your brand reputation to employee and financial data, cyber attacks are increasing in frequency and intensity. Couple that with the need to comply with constantly evolving state, federal and international regulations, and it can seem overwhelming. Assessing and understanding known and unknown risks within the cyber liability scope is complex. It requires expertise and an aggressive approach to understand how threats are emerging, and how coverage can evolve to protect your organization.

\$216

Cost per record in a data breach

Source: Ponemon 2021 Cost of a Data Breach Report

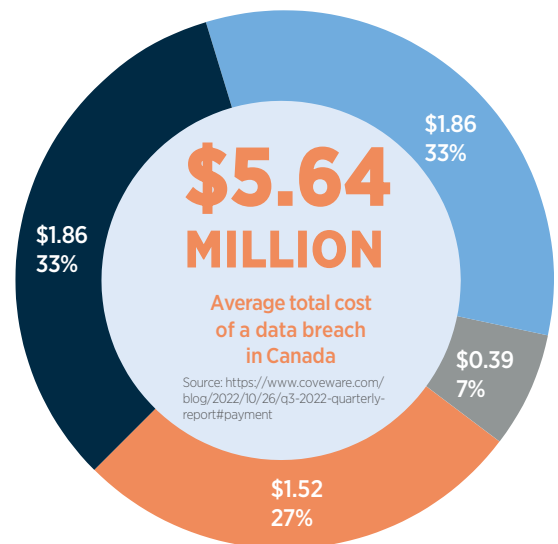
287

Average number of days to identify and contain a data breach

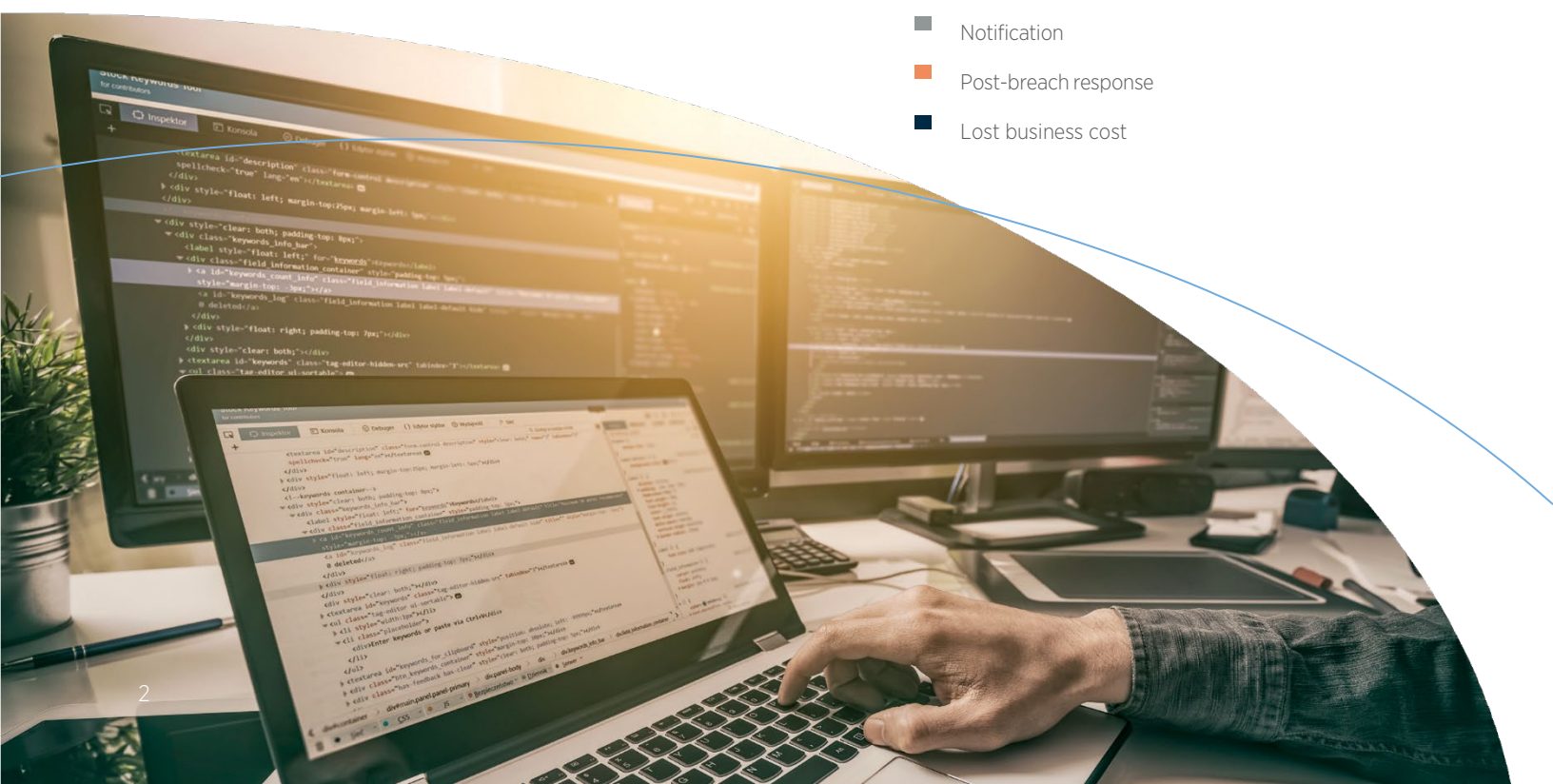
Source: Ponemon 2021 Cost of a Data Breach Report

Average total cost of a data breach divided into four categories

Measured in US\$ millions



- Detection and escalation
- Notification
- Post-breach response
- Lost business cost





Understanding Cyber Risk

To better understand the cyber landscape, it is important to first understand the core motivations of cybercriminals and how these motivations manifest in unique threats.

CORE MOTIVATIONS

FINANCIAL GAIN

Obtaining PII, and selling or using it for identity theft purposes.

COMPETITIVE ADVANTAGE

Accessing confidential information, such as trade secrets, formulas, design processes and methods.

ESPIONAGE

Gathering intelligence by or on behalf of nation-states.

PERSONAL AGENDA

Retaliating against some perceived injustice or wrongdoing.

TERRORIST SENTIMENTS

Furthering extreme social, ideological, religious or political objectives.

THE CHALLENGE ITSELF

Thrill-seeking for the rush of it.

CORE CYBERTHREATS

RANSOMWARE

Use of malicious software to disrupt computer operations, gather sensitive information or gain access to private computer systems.

SOCIAL ENGINEERING/FUNDS TRANSFER

The psychological manipulation of people performing harmful actions or divulging confidential information.

SYSTEM FAILURE


Unplanned network outage caused by system error.

HUMAN ERROR

While these incidents may lack malicious intent, the human element is uncontrollable.

INSIDER THREATS

Employees entrusted to access and process sensitive data can resort to criminal activity.



What Your Cyber Policy Should Cover

Because of the gaps in coverage for cyber exposures in traditional insurance policies, your cyber policy should be designed to cover the following.



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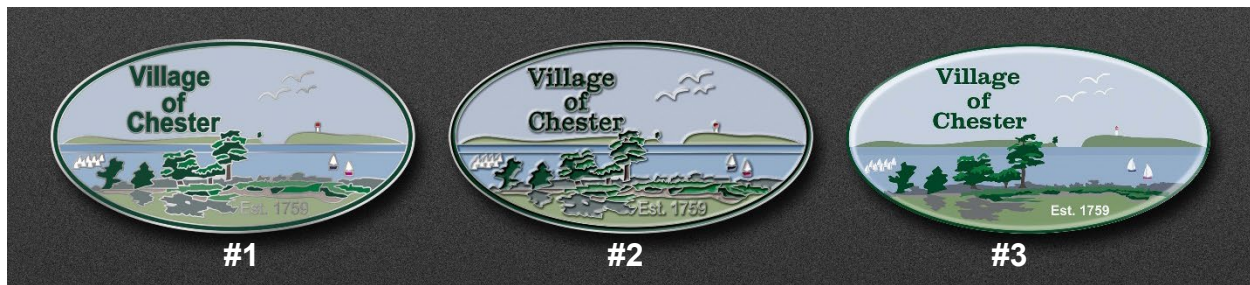
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Supplier: GS-JJ.com



1. Pin Style: Custom Hard Enamel Pins

Size: 1.5"

Metal Finish: Shiny Silver Finish

Attachment: Two Military Clutch

Packaging: individually polybag

Unit price: US\$2.85 (with qty:100pcs)

Unit price: US\$2.63 (with qty:200pcs)

Extra fee: US\$56.00 (with qty:100pcs)

Extra fee: US\$112.00 (with qty:200pcs)

Mold Charge: US\$75.00

Subtotal: US\$359.00 (20% discount for unit price only with qty:100pcs)

Subtotal: US\$607.00(20% discount for unit price only with qty:200pcs)

Production Time: 18 working days for production + 5 days for shipping

Free artwork and Free Shipping to USA / Canada / Europe

2. Pin Style: Custom Soft Enamel Pins

Size: 1.5"

Metal Finish: Shiny Silver Finish

Attachment: Two Military Clutch

Packaging: individually polybag

Unit price: US\$2.48 (with qty:100pcs)

Unit price: US\$2.26 (with qty:200pcs)

Extra fee: US\$56.00 (with qty:100pcs)

Extra fee: US\$112.00 (with qty:200pcs)

Mold Charge: US\$75.00

Subtotal: US\$329.00 (20% discount for unit price only with qty:100pcs)

Subtotal: US\$549.00(20% discount for unit price only with qty:200pcs)

Production Time: 18 working days for production + 5 days for shipping

Free artwork and Free Shipping to USA / Canada / Europe

3. Pin Style: Custom Offset Printed Pins

Size: 1.5"

Metal Finish: Brushed Silver Finish

Attachment: Two Military Clutch

Packaging: individually polybag

Unit price: US\$1.98 (with qty:100pcs)

Unit price: US\$1.73 (with qty:200pcs)

Mold Charge: US\$100.00

Subtotal: US\$258.00 (20% discount for unit price only with qty:100pcs)

Subtotal: US\$376.00(20% discount for unit price only with qty:200pcs)

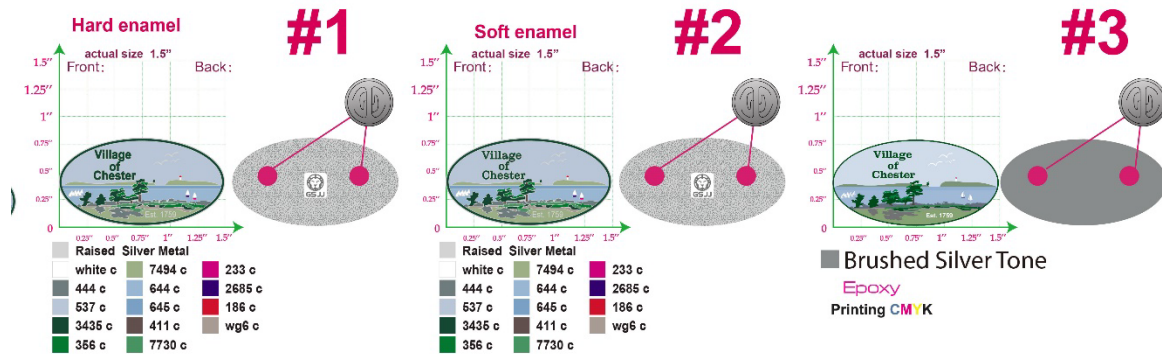
Production Time: 18 working days for production + 5 days for shipping

Free artwork and Free Shipping to USA / Canada / Europe



GS-JJ.COM Proof Name: Pins- for Heather McCallum

Proof VER: LY 2023 9.28-17:35



Artwork Notice:
 Please always check spelling, font and graphics carefully.
 Printing will be made on final approval of the artwork.
 Any correction after the printing plates are made will make it necessary for us to charge a new setup or mold charge.

Supplier: 4imprint.ca

1. Pin Style: Oval

Size: 1 7/32" x 1"

Brass with epoxy dome front, full-colour imprint on the front

Military clutch fastener

Set-up charge: \$65

Unit price: \$6.15 (qty 100) + set-up + HST = **\$782.00** + shipping

Unit price: \$3.99 (qty 250) + set-up + HST = **\$1,221.87** + shipping

Ready to ship in: 10 business days



2. Pin Style: Rectangle

Size: 1 1/4" x 7/8"

Brass with epoxy dome front, full-colour imprint on the front

Military clutch fastener

Set-up charge: \$65

Unit price: \$6.15 (qty 100) + set-up + HST = **\$782.00** + shipping

Unit price: \$3.90 (qty 250) + set-up + HST = **\$1,196.00** + shipping

Ready to ship in: 10 business days



3. Pin Style: Classic Die Cast

Size: 1" x 5/8"

Metal with antique finish, 1 colourfill colour

Military clutch fastener

Set-up charge: \$0

Unit price: \$4.59 (qty 100) + HST = **\$527.85** + shipping

Unit price: \$4.43 (qty 200) + HST = **\$1,018.90** + shipping

Ready to ship in: 13 business days



4. Pin Style: Round Button

Size: 1.5"

Steel back with full-colour imprint on laminated paper

Safety pin fastener

Set-up charge: \$0

Unit price: \$1.99 (qty 100) + HST = **\$228.85** + shipping

Unit price: \$1.01 (qty 250) + HST = **\$290.95** + shipping

Ready to ship in: 8 business days



5. Stickers: Full Colour Oval

Size: 1" x 2"

Vinyl full-colour imprint

Set-up charge: \$0

Unit price: \$2.95 (qty 125) + HST = **\$424.06** + shipping

Unit price: \$1.62 (qty 250) + HST = **\$465.75** + shipping

Ready to ship in: 8 business days



6. Stickers: Oval

Size: 1" x 2"

Vinyl one-colour imprint

Set-up charge: \$0

Unit price: \$2.39 (qty 125) + HST = **\$343.56** + shipping

Unit price: \$1.29 (qty 250) + HST = **\$370.88** + shipping

Ready to ship in: 8 business days



7. Sticker by the Roll: Full Colour Oval

Size: 1" x 1 3/4"

Glossy paper, full-colour imprint

Set-up charge: \$0

Unit price: \$379 (qty 1000) + HST = **\$435.85** + shipping

Ready to ship in: 8 business days



8. Sticker by the Roll: Oval

Size: 1 1/16" x 2 1/8"

Glossy/matte paper or silver/gold foil, one-colour imprint

Set-up charge: \$0

Unit price: \$195 (qty 1000) + HST = **\$224.25** + shipping

Ready to ship in: 8 business days



Accessibility and Disability FAQ's

What is a Disability?

A disability is defined as “a physical, mental, intellectual, learning or sensory impairment, including an episodic disability that, in interaction with a barrier, hinders an individual’s full and effective participation in society” ([Nova Scotia Accessibility Act, 2017](#)).

What is a Barrier?

A barrier is defined as “anything that hinders or challenges the full and effective participation in society of persons with disabilities, including a physical barrier, an architectural barrier, an information or communications barrier, an attitudinal barrier, a technological barrier, a policy, or a practice” (Nova Scotia Accessibility Act, 2017).

Although some of the most obvious barriers encountered by persons with disabilities are physical/architectural, like lack of an elevator in a multistory building or poorly designed accessible parking spaces, there are many barriers that are not as easily recognized. These include barriers related to accessing information like printed, audible, visual, or digital material; encountering barriers in policies and practices that (often unintentionally) exclude or impair a person’s ability to access or participate; and attitudes and biases held by others about who should be included and excluded and what persons with disabilities can do. The standards that are being developed in the six categories will address barriers in all of these forms.

How many Nova Scotians have a disability?

In 2017, the Canadian Survey on Disability ([Statistics Canada, 2017](#)) revealed that 30% of Nova Scotians aged 15 and older live with at least one disability, which is the highest number in the country. Our province also has a high number of seniors at 20%. Statistically, people have more disabilities as they age, and the number of people aged 65+ is predicted to reach 25% by 2030. This means that our rate of disability is also predicted to increase. It is important to note that the 30% of persons with disabilities also have friends, family members, support persons, and colleagues who are impacted by barriers they encounter at home and in our communities.

What are the standard areas in the Nova Scotia Accessibility Act?

The Accessibility Directorate website lists the six categories identified by the Act. They are listed here in the order they are scheduled to be enacted:

1. Built Environment: making public buildings, streets, sidewalks and shared spaces accessible to all.
2. Education: making the education system accessible to all students, from early childhood to post-secondary.
3. Employment: making workplaces accessible and supporting people with disabilities in finding meaningful employment.
4. Goods and services: ensuring that people with disabilities have equitable access to goods and services.

5. Transportation: making it easier for everyone to get where they need to go.
6. Information and communication: ensuring all people can receive, understand and share the information they need.

What are we **required** to do to increase accessibility under the Act?

Municipalities are required to create an accessibility advisory committee, create an accessibility plan, and update that plan every three years. The next update to the Lunenburg County Accessibility Plan is due in 2024.

When each of the six standards is enacted, it will identify what municipalities are required to do to comply with the standard and when they need to do it.

The first will be the Built Environment standard, which is scheduled to be enacted in 2024. Most of the requirements under this standard will be in the form of amendments and additions to the Nova Scotia Building Code Regulations and will apply to new construction and major renovations.

What should we consider when we are planning new projects?

There are many factors to consider when deciding how to incorporate accessibility into a project. Some suggestions of questions we can ask are:

- **Will our decision exclude people with disabilities?** When we decide to limit accessibility features, we are deciding who is included and who is excluded. For example, if we choose a new software application for our organization that is not compatible with screen readers, we are excluding current and potential employees who use screen readers (e.g., people with vision or learning disabilities) from accessing the information in an equitable way or at all. If we choose to design an intersection without the best practice accessibility features, we exclude or limit the ability of persons with disabilities to access our communities safely and independently. This can limit a person's ability to work, socialize, and do all the things that people typically do in our communities.
- **Who are the people impacted by the decisions we make about accessibility?** People with disabilities make up 30% of our population aged 15 and over and have a variety of disabilities, some visible, some invisible, some permanent and others intermittent. People with disabilities are parents and children, employees and employers, volunteers and occupy many other roles in our community. People with disabilities participate in all parts of our communities but do so while encountering barriers that determine if, how, and to what extent they can engage. The parents, children, friends, coworkers, and those supporting people with disabilities are also impacted when we don't consider accessibility.
- **What are current best practices for accessibility?** We can look to resources like the Canadian Standards Associations/Accessibility Standards Canada Accessible Design for the Built Environment ([CSA/ASC B651:23](#)) and input from experts like external consultants and our own Lunenburg County Accessibility Advisory Committee. We are also building

capacity around accessibility among staff, who have been learning how to incorporate accessibility into their daily work. In the absence of completed standards, we can use our community needs paired with best practices as a guide to meeting the intent of the Act and meeting the commitments laid out in the Lunenburg County Accessibility Plan.

- **What do we already know about the needs in our communities?** Work is underway to identify actions to support the implementation of the Lunenburg County Accessibility Plan and is incorporating input from the community consultations, staff knowledge, research into best practices around accessibility, and existing information about standards being developed under the Act. Referring to these plans can provide guidance around what accessibility features we can include to meet the needs of the community and the capabilities of the municipalities.
- **Have we asked people what they need/want?** The phrase, “Nothing about us without us,” is used by many people with disabilities to describe how they would like decisions about accessibility to be made. Are we sure that we are making decisions that meet the needs of people with disabilities and not what **we** think is best for them.

[Does it cost more to make a building accessible?](#)

The 2020 study entitled [Rick Hansen Foundation Accessibility Certification Cost Comparison Study](#) (HCM Architecture and Design) identified the following key findings about the cost associated with incorporating accessibility into new construction:

- New construction can achieve a high level of accessibility without additional cost and can meet the highest standard of accessibility with minimal increased cost. For all types of buildings assessed, the increased cost between building to minimum National or Ontario Building Codes and RHF Accessibility Certified Gold was 1%.
- Of the types of buildings assessed, office buildings had the least increase in cost comparing those built to National Building Code or Ontario Building Code and the RHFAC Accessibility Certified Gold with a difference of 0.4%.
- New construction built to the minimum standard of the National or Ontario building codes is inadequate to meet the needs of persons with disabilities.

Retrofitting and renovating existing buildings to increase accessibility can be expensive, but grants are becoming more readily available to support these projects.

[What funding is available to support accessibility projects?](#)

Funding is available from federal and provincial levels and from some non-governmental groups. Staff maintain a list of funding sources and meet regularly on this topic.

Useful Links and Resources

1. [Nova Scotia Accessibility Act, 2017](#)
2. The Canadian Survey on Disability, [Statistics Canada, 2017](#)
3. Canadian Standards Associations/Accessibility Standards Canada Accessible Design for the Built Environment ([CSA/ASC B651:23](#)), 2023
4. [Rick Hansen Foundation Accessibility Certification Cost Comparison Study](#), HCM Architecture and Design, 2020
5. [Guide to Planning Accessible Meetings and Events](#), Nova Scotia Department of Justice, 2018
6. [Guide to Planning Accessible Online Meetings and Events](#), Nova Scotia Department of Justice, 2021
7. [HR Inclusive Policy Toolkit](#), The Canadian Association for Supported Employment is a web based or PDF toolkit for small and medium sized businesses to help with policy review/creation that is inclusive and does not create unintentional barriers to employment for persons with disabilities. (Accessed on August 28, 2023)

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