

Petition to Intact Public Entities and the Financial Services Regulatory Authority of Ontario

Taxpayers Should Not Bear any of the Costs of Intentional Misconduct by their Elected Representatives

WHEREAS legal proceedings initiated by *The Current* against the Township of Madawaska Valley and former members of Council were only limited to allegations of deliberate, wilful, and malicious conduct;

AND WHEREAS approximately three-quarters of a million dollars was paid under the Township's municipal insurance policy in connection with that litigation;

AND WHEREAS municipal insurance only protects against errors, omissions, negligence, and other unintended conduct, not intentional wrongdoing;

AND WHEREAS the Financial Services Regulatory Authority of Ontario (FSRA) investigated the insurer's conduct in providing coverage and indemnity for the claim;

AND WHEREAS local taxpayers have ultimately borne the financial consequences through increased insurance premiums, deductibles, and related costs;

WE, THE UNDERSIGNED, CALL UPON INTACT PUBLIC ENTITIES TO:

1. Reverse any premium increases, surcharges, penalties, or adverse underwriting consequences resulting from this claim.
2. Reimburse the Township of Madawaska Valley for additional premiums, deductibles, or related costs arising from the provision of coverage.
3. Provide a transparent public explanation of the basis upon which coverage was extended in this matter.
4. Ensure that taxpayers are not required to fund the consequences of conduct that falls outside the intended scope of municipal insurance coverage.

WE FURTHER CALL UPON FSRA TO:

1. Review whether additional regulatory action is warranted.
2. Ensure that insurers adhere to policy exclusions and applicable insurance law.
3. Protect Ontario taxpayers from bearing costs arising from insurance coverage that is extended contrary to policy terms.

**We believe that taxpayers should not be required to pay
higher insurance costs for intentional misconduct.**

Name	Municipality	Signature
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PROPOSED