

**BOARD OF DIRECTORS MEETING
MINUTES**

Meeting #75

Wednesday, November 27, 2019, 7:30 p.m.

Holiday Inn Express

5 Navigator Ave., St. John's, NL

In Attendance: Mayor Harold Mallowney
Mayor Danny Breen
Councillor Bill Bailey
Councillor Glenn Clarke
Councillor Wally Collins
Councillor Ian Froude
Councillor Sandy Hickman
Councillor Jamie Korab
Councillor Dave Lane
Councillor Kevin McDonald
Councillor Peggy Roche
Councillor Deanne Stapleton
Councillor Lucy Stoyles
Councillor Gerard Tilley
Deputy Mayor Sam Whalen

Regrets: Councillor Maggie Burton
Councillor Hope Jamieson
Deputy Mayor Sheilagh O’Leary
Councillor Gerald Snook
Councillor Sterling Willis

Other Attendees: Ms. Lynn Tucker
Mr. Craig Drover
Ms. Christie Dean
Ms. Leona Squires

1. Call to Order

Mr. Mallowney called the meeting to order at 7:01 p.m.

2. Adoption of Agenda

The Agenda was tabled for approval.

MOTION 2019-087

Moved By Mr. Lane

Seconded By Mr. Whalen

BE IT RESOLVED that the Agenda be adopted as tabled.

Carried Unanimously

3. **Review of Minutes**

The Minutes from the previous meeting were tabled for review and approval.

MOTION 2019-088

Moved By Mr. Froude

Seconded By Mr. McDonald

BE IT RESOLVED that the Minutes from the previous meeting be adopted as tabled.

Carried Unanimously

Ms. Roche and Ms. Stoyles joined the meeting at 7:35 p.m.

4. **Committee Reports**

a. **Finance & Audit Committee**

Mr. Hickman delivered the ERSB Finance and Audit Committee report.

1. **Board Expenditures**

Board expenditures for the month of October 2019 was tabled for review and approval.

MOTION 2019-089

Moved By Mr. Hickman

Seconded By Mr. Collins

BE IT RESOLVED that the ERSB adopt the Boards Expenditures for October 2019 as tabled.

Carried Unanimously

2. **Incorporated Towns Payment Activity Report**

As reported last month, Mr. Hickman noted that collections are going well except for the Town of Aquaforte. They have been behind on their payments for much of 2019.

Aquaforte requested a reassessment of the number of eligible properties for waste services. The Manager Waste Operations and Board Chairperson performed the reassessment on November 25, 2019. The reassessment resulted in one property being removed for waste services.

The other towns whose payments are behind will be contacted regarding their overdue accounts.

3. Q3 Financial Update

The third quarterly financial report was tabled for review. The Board is on budget with overall spending at 68%.

4. Cyber Liability Policy Report

The Cyber Liability Policy was tabled for review. The ERSB maintains a customer database and various forms of personal information on our electronic servers. Policies and procedures are in place to reduce the likelihood of a data breach, virus contamination or a loss of equipment but the ERSB should seek further protection in the case of a catastrophic incident. Committee members are recommending the Board purchase a cyber-liability insurance policy as tabled.

Mr. Lane suggested that staff receive training from the insurance provider.

MOTION 2019-090

Moved By Mr. Hickman

Seconded By Mr. Tilley

BE IT RESOLVED that the Board purchase cyber liability insurance with \$2 million coverage through Wedgwood Insurance at the cost of \$6,525.

Carried Unanimously

5. Municipalities Newfoundland and Labrador Conference and Trade Show 2019 – Equitable Management Services Resolution 6-2019 (Town of Marystown)

The Equitable Management Services Resolution tabled at the recent MNL conference by the Town of Marystown recommended a common tipping fee for the whole province rather than each region setting its own fees. Mr. Mallowney noted that the resolution was defeated soundly at the MNL conference. If the resolution had been successful it

would have resulted in a substantial increase for waste collection costs for all municipalities and local service districts in the Eastern region.

6. St. Josephs Snow Clearing Tender 2019-2020

MOTION 2019-091

Moved By Mr. Hickman

Seconded By Mr. Whalen

BE IT RESOLVED that the Board accept the bid for snow clearing at the St. Joseph's Waste Recovery Facility from Pat Singleton for the winter of 2019/2020 in the amount of \$6,000. **Carried Unanimously**

b. **Strategy & Policy Committee**

Mr. Whalen delivered the ERSB Strategy and Policy Committee report.

1. Q3 Operations Report

The third quarter operations report was provided in the meeting package. There are no major issues with operations. Ms. Dean, Manager Waste Operations noted that the curbside recycling 2.3 tonnage is down in 2019 from the 2.9 tonnage of 2018. Visits to our waste recovery facilities are also down.

Staff have been receiving a lot of correspondence from a member of the Cavendish LSD Committee with complaints regarding the condition of the Cavendish waste recovery facility.

Ms. Dean has been following this site carefully and reports that incidents of vandalism at the site has increased significantly. The Board maintains a sea-can for storage at the facility for electronics recycling. The sea-can has been a regular target of vandals with many locks being cut off and the materials strewn around the site.

Last week, the Environmental Protection Officer for the area visited the Cavendish site and reports the facility is in compliance with all requirements of the Board's Certificate to Operate.

The sea-can will be removed Friday, November 29, 2019 from the site in the hopes to curb vandalism at the facility.

2. Continuation of Fire and Emergency Services

In response to the ministerial directive, the Board will not be providing waste services to any side roads off Salmonier Line or to Middle Gull Pond after this year. As there will be no invoice generated for waste fees then the Board's administrative fee has to increase to provide the administrative service for the Town of Holyrood. Staff have informed the Town of these changes and discussion are ongoing as to whether they want to continue with the fire and emergency services for these areas.

For member's information, the Town of St. Joseph's has requested that the Board collect fire and emergency services fees from the three local service districts near the town – O'Donnell's, Forest Field and New Bridge. As these communities are in receipt of waste services through the Board, the CAO feels that this is something the Board could assist the Town with.

The Town of Winterton has also requested the Board collect fire and emergency services fees from their adjoining communities. The CAO is working with them regarding this request.

c. **Governance Committee**

Mr. Clarke delivered the ERSB Governance Committee report.

1. Payroll Remittance Statements

The Canada Revenue Agency payroll remittance statement as of October 21, 2019 was included in the meeting package. The Board remits on a bi-weekly and all remittances are up to date.

2. Reduction of Service - Ballot Results

The information and results from the ballot process regarding the withdrawal of services from un-serviced roads in unincorporated areas was included in the meeting package. As anticipated by the Board, this process did not result in any area opting into the waste service program. As already communicated to property owners on un-serviced roads in unincorporated areas, waste services will cease effective December 31, 2019.

3. Union Collective Bargaining Process

It was reported at the last meeting that collective bargaining was scheduled to begin within a week; however, the union has requested to postpone collective bargaining to January 2020.

4. Town of Clarendville – Withdrawal from Regional Waste Services

The Town of Clarendville notified staff on November 20, 2019, that they will discontinue waste services through the Board effective December 31, 2019. The Town feels they can go to tender and provide the service at a better price and they feel they are subsidizing the adjacent local service districts as long as they receive service through the Board.

Staff will now proceed to tender for the provision of waste services to the remaining eight communities that comprise of 1,470 properties.

5. **Correspondence**

There was no new correspondence for the meeting.

6. **New Business**

a. **Carbonear and Area Waste Collection Tender**

The Board had provided waste services to the Town of Carbonear with its internal waste collection staff. Following the recent agreement addressing the ministerial directives, there was not enough work remaining to retain the internal waste collection crew. Therefore, the Board will need to go to market to provide this service beginning January 1, 2020.

The Board went to market and received two bids; however, the Board cannot award the tender as we await confirmation from the Town of Carbonear as to whether they will continue with the regional service. Staff has been in touch with the Town's CAO and do expect an answer in the next day or so.

MOTION 2019-092

Moved By Mr. MULLOWNEY

Seconded By Ms. STOYLES

BE IT RESOLVED that the Board accept the bid from Around the Bay Disposal Inc. for waste collection in the Carbonear and Area in the amount of \$593,775.13 (plus HST) for the period of January 1, 2020 to June 30, 2022. – Subject to receipt of Resolution from the Town of Carbonear to accept the service.

Carried Unanimously

b. **Southwest Avalon, Salmonier Line and Deer Park/Vineland Road Waste Collection Tender**

Again this area received service from our internal waste collection crew; however, the required changes to address the ministerial directives means that the Board will have to go to market for service effective January 1, 2020.

MOTION 2019-093

Moved By Mr. MULLOWNEY

Seconded By Mr. Clarke

BE IT RESOLVED that the Board accept the bid from T2 Ventures Inc. for waste collection in Southwest Avalon, Salmonier Line & Deer Park/Vineland Road in the amount of \$234,000 (plus HST) for the period of January 1, 2020 to June 30, 2021.

Carried Unanimously

c. Smith Sound and Area Waste Collection

As reported by Councillor Clarke, the Town of Clarendville has decided that they will go to market for waste services and not contract through the Board. As the Board was only notified on November 20th, staff did not have time to go to tender for a new contract to begin at January 1, 2020.

To ensure that the remaining 8 communities still has waste services in January 2020, staff asked our current waste haulers to provide a quote for one month's service for the 8 communities in the area. We received three quotes. Staff will now prepare a tender for this area to begin February 1, 2020.

MOTION 201-094

Moved By Mr. MULLOWNEY

Seconded By Mr. Lane

BE IT RESOLVED that the Board accept the quote from Around the Bay Disposal Inc. for multi-stream waste collection services in Smith Sound & Area for one month, January 2020 in the amount of \$15,067.50 (plus HST).

Carried Unanimously

7. **Upcoming Meetings**

- a. The next meeting of the Board of Directors will take place on Wednesday, January 29, 2020 at 7:00 p.m.
- b. The next meeting of the Finance & Audit Committee will take place on Thursday, January 16, 2020 at 12:30 p.m. in the ERSB Boardroom.
- c. The next meeting of the Strategy & Policy Committee will take place on Tuesday, January 14, 2020 at 10:30 a.m. in the ERSB Boardroom.

- d. The next meeting of the Governance Committee will take place on Tuesday, January 21, 2020 at 10:30 a.m.

8. **Adjournment**

MOTION 2019-095

Moved By Mr. McDonald

Seconded By Mr. Clarke

Seeing no further business to be discussed, BE IT RESOLVED that the meeting adjourned at 8:15 p.m.

Carried Unanimously

Leona Squires

Board Clerk – Acting

Harold Mallowney

Board Chair

Eastern Regional Service Board

BNK2 - Bank of Montreal - EW

Cheques from 000001 to 008376 dated between 10-01-2019 and 10-31-2019

CHEQUE REGISTER

Printed: 9:37:18AM 11/05/2019

Page 1 of 3

Number	Issued	Amount	SC	Status	Status Date
008272	10/02/2019 Admiral's Beach Volunteer Fire Department	1,000.00	A/P	OUT-STD	10/02/2019
008273	10/02/2019 Around The Bay Disposals Inc.	43,351.15	A/P	CLEARED	10/18/2019
008274	10/02/2019 Blaketown Service Station	1,448.94	A/P	CLEARED	10/18/2019
008275	10/02/2019 Christie Dean	315.16	A/P	CLEARED	10/18/2019
008276	10/02/2019 Coish's Trucking & Excavating Ltd.	14,432.50	A/P	CLEARED	10/18/2019
008277	10/02/2019 Colinet Volunteer Fire Department	1,000.00	A/P	OUT-STD	10/02/2019
008278	10/02/2019 Craig's Locksmithing & Auto Glass	1,253.50	A/P	CLEARED	10/18/2019
008279	10/02/2019 Craig Drover	252.99	A/P	OUT-STD	10/02/2019
008280	10/02/2019 Dodd's Diesel Repair Ltd.	6,488.82	A/P	CLEARED	10/18/2019
008281	10/02/2019 Eastcom Inc.	1,638.62	A/P	CLEARED	10/18/2019
008282	10/02/2019 Eastern Machining & Welding Inc.	3,145.73	A/P	CLEARED	10/18/2019
008283	10/02/2019 Fermeuse Volunteer Fire Department	1,000.00	A/P	OUT-STD	10/02/2019
008284	10/02/2019 Glenn Clarke	260.42	A/P	CLEARED	10/18/2019
008285	10/02/2019 Harbour ELECTRIC Ltd.	386.80	A/P	CLEARED	10/18/2019
008286	10/02/2019 Holiday Inn Express & Suites	859.51	A/P	CLEARED	10/18/2019
008287	10/02/2019 Ivan Heath	24.10	A/P	OUT-STD	10/02/2019
008288	10/02/2019 Jenkins Anthony Inc.	4,402.74	A/P	CLEARED	10/18/2019
008289	10/02/2019 Kevin McDonald	230.37	A/P	CLEARED	10/18/2019
008290	10/02/2019 Leona Squires	19.92	A/P	CLEARED	10/18/2019
008291	10/02/2019 Lynn Tucker	294.41	A/P	CLEARED	10/18/2019
008292	10/02/2019 Newfoundland Power Inc.	958.06	A/P	CLEARED	10/18/2019
008293	10/02/2019 Newfoundland Towing & Recovery	69.00	A/P	OUT-STD	10/02/2019
008294	10/02/2019 Nexgen Municipal Inc.	811.68	A/P	OUT-STD	10/02/2019
008295	10/02/2019 Northern Business Intelligence	2,325.62	A/P	CLEARED	10/18/2019
008296	10/02/2019 ORKIN Canada Corporation	194.35	A/P	CLEARED	10/18/2019
008297	10/02/2019 Quikprint Services Ltd.	181.70	A/P	CLEARED	10/18/2019
008298	10/02/2019 Revolution Environmental Solutions LP	18,515.00	A/P	CLEARED	10/18/2019
008299	10/02/2019 Riverhead Volunteer Fire Department	1,000.00	A/P	OUT-STD	10/02/2019
008300	10/02/2019 SaltWire Network Inc.	238.05	A/P	CLEARED	10/18/2019
008301	10/02/2019 Sam Whalen	398.14	A/P	CLEARED	10/18/2019
008302	10/02/2019 Shred-it International ULC	68.74	A/P	CLEARED	10/18/2019
008303	10/02/2019 St. Shott's Volunteer Fire Department	1,000.00	A/P	CLEARED	10/18/2019
008304	10/02/2019 T2 Ventures Inc.	206,116.81	A/P	CLEARED	10/18/2019
008305	10/02/2019 TForce Final Mile Canada Inc.	10.19	A/P	CLEARED	10/18/2019
008306	10/02/2019 Town of Clarendville	1,608.00	A/P	CLEARED	10/18/2019
008307	10/02/2019 Trepassey Volunteer Fire Department	1,000.00	A/P	OUT-STD	10/02/2019
008308	10/02/2019 Tulk Tire & Service Ltd.	830.69	A/P	CLEARED	10/18/2019
008309	10/02/2019 Wabana Volunteer Fire Department	1,000.00	A/P	OUT-STD	10/02/2019
008310	10/02/2019 WAJAX (Power Systems)	374.44	A/P	CLEARED	10/18/2019
008311	10/02/2019 Woodman's Welding Ltd.	718.75	A/P	OUT-STD	10/02/2019
008312	10/02/2019 Short, Donna	180.00	A/R	CLEARED	10/18/2019
008313	10/02/2019 Receiver General of Canada	125.00	G/L	CLEARED	10/18/2019
008315	10/07/2019 Gerard Tilley	1,908.91	A/P	OUT-STD	10/07/2019
008316	10/17/2019 62167 Newfoundland and Labrador Inc	7,380.30	A/P	OUT-STD	10/17/2019
008317	10/17/2019 Advantage Personnel Ltd.	2,451.22	A/P	OUT-STD	10/17/2019
008318	10/17/2019 Andrew Wort	883.49	A/P	OUT-STD	10/17/2019

Eastern Regional Service Board

BNK2 - Bank of Montreal - EW

Cheques from 000001 to 008376 dated between 10-01-2019 and 10-31-2019

CHEQUE REGISTER

Printed: 9:37:18AM 11/05/2019

Page 2 of 3

Number	Issued	Amount	SC	Status	Status Date
008319	10/17/2019 Bell Aliant	1,911.28	A/P	OUT-STD	10/17/2019
008320	10/17/2019 Bell Conferencing Inc.	17.02	A/P	OUT-STD	10/17/2019
008321	10/17/2019 Bell Mobility Inc.	1,557.26	A/P	OUT-STD	10/17/2019
008322	10/17/2019 Blaketown Service Station	159.83	A/P	OUT-STD	10/17/2019
008323	10/17/2019 CAN-AM Platforms & Construction Ltd.	57,730.00	A/P	CLEARED	10/18/2019
008324	10/17/2019 Christie Dean	1,827.76	A/P	OUT-STD	10/17/2019
008325	10/17/2019 City of St. John's	42,552.70	A/P	CLEARED	10/18/2019
008326	10/17/2019 Curtis Dawe	6,316.26	A/P	CLEARED	10/18/2019
008327	10/17/2019 D&L Russell Limited	9.04	A/P	OUT-STD	10/17/2019
008328	10/17/2019 Dicks and Company Limited	760.92	A/P	OUT-STD	10/17/2019
008329	10/17/2019 Dodd's Diesel Repair Ltd.	6,156.34	A/P	OUT-STD	10/17/2019
008330	10/17/2019 E K Lomond Auto Solutions Inc	59.39	A/P	OUT-STD	10/17/2019
008331	10/17/2019 Holly Coles	49.62	A/P	CLEARED	10/18/2019
008332	10/17/2019 Leslie Squires	440.00	A/P	OUT-STD	10/17/2019
008333	10/17/2019 Lynn Tucker	1,329.06	A/P	CLEARED	10/18/2019
008334	10/17/2019 McInnes Cooper	679.86	A/P	OUT-STD	10/17/2019
008335	10/17/2019 Miller IT Limited	5,135.09	A/P	CLEARED	10/18/2019
008336	10/17/2019 Modern Business Equipment Limited	53.59	A/P	OUT-STD	10/17/2019
008337	10/17/2019 Newfoundland Power Inc.	2,564.49	A/P	OUT-STD	10/17/2019
008338	10/17/2019 NL News Now	171.49	A/P	OUT-STD	10/17/2019
008339	10/17/2019 North Atlantic	24,270.44	A/P	OUT-STD	10/17/2019
008340	10/17/2019 OMB Parts & Industrial Ltd.	15.17	A/P	OUT-STD	10/17/2019
008341	10/17/2019 ORKIN Canada Corporation	332.35	A/P	OUT-STD	10/17/2019
008342	10/17/2019 Quikprint Services Ltd.	203.39	A/P	OUT-STD	10/17/2019
008343	10/17/2019 Royal Garage Ltd.	2,638.93	A/P	OUT-STD	10/17/2019
008344	10/17/2019 SaltWire Network Inc.	703.80	A/P	CLEARED	10/18/2019
008345	10/17/2019 Sam Pike Masonry Ltd.	398.41	A/P	OUT-STD	10/17/2019
008346	10/17/2019 Tulk Tire & Service Ltd.	6,794.95	A/P	CLEARED	10/18/2019
008347	10/17/2019 Vardy Villa Limited	35,091.67	A/P	OUT-STD	10/17/2019
008348	10/17/2019 WAJAX (Power Systems)	297.85	A/P	OUT-STD	10/17/2019
008349	10/17/2019 Receiver General of Canada	125.00	G/L	OUT-STD	10/17/2019
008350	10/17/2019 Walters, Dan & Karen Walters	80.00	A/R	OUT-STD	10/17/2019
008351	10/17/2019 Sparkes, Terry & Deanna Sparkes	43.47	A/R	OUT-STD	10/17/2019
008352	10/30/2019 Receiver General of Canada	125.00	G/L	OUT-STD	10/30/2019
008353	10/30/2019 Dohey, Patrick J. & UN-SERVICED ROAD	180.00	A/R	OUT-STD	10/30/2019
008354	10/30/2019 Acklands Grainger Inc.	31.40	A/P	OUT-STD	10/30/2019
008355	10/30/2019 Advantage Personnel Ltd.	2,206.10	A/P	OUT-STD	10/30/2019
008356	10/30/2019 Bill Bailey	1,887.72	A/P	OUT-STD	10/30/2019
008357	10/30/2019 Christie Dean	3,127.24	A/P	OUT-STD	10/30/2019
008358	10/30/2019 Coish's Trucking & Excavating Ltd.	14,432.50	A/P	OUT-STD	10/30/2019
008359	10/30/2019 D&L Russell Limited	71.33	A/P	OUT-STD	10/30/2019
008360	10/30/2019 Dodd's Diesel Repair Ltd.	4,287.02	A/P	OUT-STD	10/30/2019
008361	10/30/2019 Dodd's Diesel Repair Ltd.	6,383.31	A/P	OUT-STD	10/30/2019
008362	10/30/2019 Hi Tech Scales Ltd.	1,937.75	A/P	OUT-STD	10/30/2019
008363	10/30/2019 Holly Coles	81.05	A/P	OUT-STD	10/30/2019
008364	10/30/2019 Ivan Heath	32.62	A/P	OUT-STD	10/30/2019
008365	10/30/2019 Jenkins Anthony Inc.	4,403.57	A/P	OUT-STD	10/30/2019

** - Name on Check was modified

Eastern Regional Service Board

BNK2 - Bank of Montreal - EW

Cheques from 000001 to 008376 dated between 10-01-2019 and 10-31-2019

CHEQUE REGISTER

Printed: 9:37:18AM 11/05/2019

Page 3 of 3

Number	Issued	Amount	SC	Status	Status Date
008366	10/30/2019 Kevin Butt	137.99	A/P	OUT-STD	10/30/2019
008367	10/30/2019 Lynn Tucker	5,916.53	A/P	OUT-STD	10/30/2019
008368	10/30/2019 Newfoundland Power Inc.	1,133.52	A/P	OUT-STD	10/30/2019
008369	10/30/2019 Nortrax Canada Inc.	398.80	A/P	OUT-STD	10/30/2019
008370	10/30/2019 ORKIN Canada Corporation	194.35	A/P	OUT-STD	10/30/2019
008371	10/30/2019 PBA Industrial Supplies Ltd.	1,720.98	A/P	OUT-STD	10/30/2019
008372	10/30/2019 Shred-it International ULC	69.08	A/P	OUT-STD	10/30/2019
008373	10/30/2019 Tulk Tire & Service Ltd.	3,904.01	A/P	OUT-STD	10/30/2019
008374	10/30/2019 WAJAX (Power Systems)	446.78	A/P	OUT-STD	10/30/2019
008375	10/30/2019 Woodman's Welding Ltd.	431.25	A/P	OUT-STD	10/30/2019

Cheque Totals Issued:	586,170.15
Void:	0.00
Total Cheques Generated:	586,170.15
Total # of Cheques Listed:	103

EASTERN REGIONAL SERVICE BOARD

PAYROLL EXPENSE

OCTOBER 2019

Payroll – Staff (<i>2 pay periods – 29 employees</i>).....	\$123,328.97
Payroll – Board (<i>18 members</i>)	<u>\$ 17,339.83</u>
Total Payroll (<i>47 employees</i>)	\$140,668.80
Payroll CRA Remittance	<u>\$39,042.89</u>
TOTAL GROSS PAYROLL	<u>\$179,711.69</u>

PREVIOUS MONTH

SEPTEMBER 2019

Payroll – Staff (<i>2 pay periods – 31 employees</i>).....	\$119,274.11
Payroll – Board (<i>19 members</i>)	<u>\$ 00,000.00</u>
Total Payroll (<i>31 employees</i>)	\$119,274.11
Payroll CRA Remittance	<u>\$ 34,601.27</u>
TOTAL GROSS PAYROLL	<u>\$153,875.38</u>

TOWNS PAYMENT ACTIVITY 2019 - As of November 4, 2019

(Towns include all incorporated towns and those LSDs who pay collectively)

CustCode	Town/Local Service District	Number of Units	Number of Units x \$180.00	Prior Year (Credit) Arrears	Total Invoiced	Payments Received	Balance	Amount Due by 05-Oct	Surplus (Arrears)
TOWN503	Town of Arnold's Cove	535	\$96,300.00		\$96,300.00	\$ 96,300.00	\$ 0.00	\$ 96,300.00	0.00 PAB x 10
DALLE401	LSD of Mobile (E Dailey, Treasurer)	100	\$18,000.00		\$18,000.00	\$ 18,000.00	\$ 0.00	\$ 18,000.00	0.00
TOWN301	Town of Come by Chance	118	\$21,240.00		\$21,240.00	\$ 21,240.00	\$ 0.00	\$ 21,240.00	0.00
TOWN302	Town of Norman's Cove-Long Cove	333	\$59,940.00		\$59,940.00	\$ 59,940.00	\$ 0.00	\$ 59,940.00	0.00
TOWN303	Town of Chapel Arm	256	\$46,080.00		\$46,080.00	\$46,080.00	\$ 0.00	\$46,080.00	-4,608.00
TOWN304	Town of Southern Harbour	184	\$33,120.00		\$33,120.00	\$33,120.00	\$ 0.00	\$33,120.00	-3,312.00
TOWN305	Town of Sunnyside	205	\$36,900.00		\$36,900.00	\$ 36,900.00	\$ 0.00	\$ 36,900.00	0.00 PAB x 10
TOWN502	Town of Chance Cove	148	\$26,640.00		\$26,640.00	\$ 26,640.00	\$ 0.00	\$ 26,640.00	0.00 PAB x 10
TOWN0401	Town of Aquaforte	71	\$12,600.00		\$12,823.65	\$ 6,390.00	\$6,433.65	\$12,823.65	-6,433.65
TOWN0402	Town of Bay Bulls	545	\$98,100.00		\$98,100.00	\$ 98,100.00	\$ 0.00	\$ 98,100.00	0.00
TOWN0403	Town of Cape Broyle	277	\$49,860.00		\$49,860.00	\$ 49,860.00	\$ 0.00	\$ 49,860.00	0.00 PAB x 10
TOWN0404	Town of Fermeuse-Kingman's Cove	179	\$32,220.00	\$ (0.02)	\$32,219.98	\$ 24,165.00	\$8,054.98	\$32,219.98	-8,054.98
TOWN0405	Town of Ferryland	272	\$48,960.00		\$48,960.00	\$ 48,960.00	\$ 0.00	\$ 48,960.00	0.00
TOWN0407	Town of Renewes-Cappahayden	234	\$42,120.00		\$42,120.00	\$ 42,120.00	\$ 0.00	\$ 42,120.00	0.00
TOWN0408	Town of St. Shott's	50	\$9,000.00		\$9,000.00	\$ 9,000.00	\$ 0.00	\$ 9,000.00	0.00
TOWN0410	Town of Whilless Bay	685	\$123,300.00		\$123,300.00	\$ 123,300.00	\$ 0.00	\$ 123,300.00	0.00
TOWN0411	Town of Portugal Cove South	92	\$16,560.00		\$16,560.00	\$ 16,560.00	\$ 0.00	\$ 16,560.00	0.00
TOWN0504	Town of Long Harbour-Mount Affington Heights	196	\$35,280.00		\$35,280.00	\$ 35,280.00	\$ 0.00	\$ 35,280.00	0.00 PAB x 10
TOWN0505	Town of Fox Harbour	136	\$24,120.00	\$ (180.00)	\$23,940.00	\$ 23,940.00	\$ 0.00	\$ 23,940.00	0.00
TOWN0507	Town of St. Bride's	140	\$25,200.00		\$25,200.00	\$ 25,200.00	\$ 0.00	\$ 25,200.00	0.00
TOWN0508	Town of Point Lance	47	\$8,460.00		\$8,460.00	\$ 8,460.00	\$ 0.00	\$ 8,460.00	0.00 PAB x 4
TOWN0509	Town of Branch	161	\$28,980.00		\$28,980.00	\$ 28,980.00	\$ 0.00	\$ 28,980.00	0.00
TOWN0510	Town of Mount Carmel-Mitchell's Brook-St. Catherine's	299	\$53,820.00		\$53,820.00	\$ 53,820.00	\$ 0.00	\$ 53,820.00	0.00
TOWN0511	Town of St. Joseph's	107	\$19,260.00		\$19,260.00	\$ 19,260.00	\$ 0.00	\$ 19,260.00	0.00 PAB x 4
TOWN0512	Town of Admiral's Beach	82	\$14,760.00		\$14,760.00	\$ 13,284.00	\$1,476.00	\$14,760.00	-1,476.00
TOWN0513	Town of Gaskiers-Point La Haye	144	\$25,920.00		\$25,920.00	\$ 25,920.00	\$ 0.00	\$ 25,920.00	0.00
TOWN0514	Town of Collnet	75	\$13,500.00		\$13,500.00	\$ 13,500.00	\$ 0.00	\$ 13,500.00	0.00 PAB x 10
TOWN0515	Town of Riverhead	116	\$20,880.00		\$20,880.00	\$ 20,880.00	\$ 0.00	\$ 20,880.00	0.00
TOWN0516	Town of St. Mary's	222	\$39,960.00		\$39,960.00	\$ 39,960.00	\$ 0.00	\$ 39,960.00	0.00
TOWN0517	Town of St. Vincent's-St. Stephen's-Peter's River	213	\$38,340.00		\$38,340.00	\$ 38,340.00	\$ 0.00	\$ 38,340.00	0.00 PAB x 10
TOWN0601	Town of Whiteaway	163	\$29,340.00		\$29,340.00	\$ 29,340.00	\$ 0.00	\$ 29,340.00	0.00
TOWN0602	Town of Heart's Delight-Islington	409	\$73,620.00		\$73,620.00	\$ 73,620.00	\$ 0.00	\$ 73,620.00	0.00
TOWN0603	Town of Heart's Desire	125	\$22,500.00		\$22,500.00	\$ 22,500.00	\$ 0.00	\$ 22,500.00	0.00
TOWN0801	Town of Old Perican	323	\$58,140.00		\$58,140.00	\$ 58,140.00	\$ 0.00	\$ 58,140.00	0.00
TOWN0802	Town of Bay de Verde	221	\$39,780.00		\$39,780.00	\$ 31,824.00	\$7,956.00	\$39,780.00	-7,956.00
TOWN0804	Town of New Perican	162	\$29,160.00		\$29,160.00	\$ 29,160.00	\$ 0.00	\$ 29,160.00	0.00 PAB x 10
TOWN0805	Town of Hart's Harbour	187	\$33,660.00		\$33,660.00	\$ 33,660.00	\$ 0.00	\$ 33,660.00	0.00 (12 equal pymts)
TOWN0806	Town of Heart's Content	239	\$43,020.00		\$43,020.00	\$ 32,265.00	\$10,755.00	\$43,020.00	-10,755.00
TOWN0807	Town of Winterton	277	\$49,860.00		\$49,860.00	\$ 49,860.00	\$ 0.00	\$ 49,860.00	0.00
TOWN0808	Town of Clarenville	2870	\$517,094.05		\$517,094.05	\$ 517,094.05	\$ 0.00	\$ 517,094.05	0.00
TOWN0003	Town of Clarke's Beach	592	\$106,560.00		\$106,560.00	\$ 106,560.00	\$ 0.00	\$ 106,560.00	0.00
TOWN0809	Town of Wabana	1222	\$219,960.00		\$219,960.00	\$ 219,960.00	\$ 0.00	\$ 219,960.00	0.00 PAB x 10
13012		2,342	\$14,140.05	-180.02	2,342,157.68	2,299,562.05	42,595.63	2,342,157.68	-42,595.63

TOWNS ACTIVITY - INVOICED MONTHLY (Jan - Dec 2019)

CustCode	Town/LSD	No. Properties	Prior Year Balance	Total Invoices 2019	Payments Received	Outstanding Balance	Surplus (Arrears)
TOWN0205	Town of Holyrood	1035	37,063.37	114,213.49	125,270.37	26,006.49	(26,006.49)
TOWN0203	Town of Colliers	285	3,251.62	33,441.36	36,692.98	-	-
LSDOF202	LSD of Marysvale	225	2,440.68	24,912.25	27,352.93	-	-
LSDOF201	LSD of Georgetown	135	3,183.77	15,678.59	17,290.86	1,571.50	(1,571.50)
TOWN0001	Town of Carbonear	2150	85,932.07	258,589.23	288,466.32	56,054.98	-
		3830	131,871.51	446,834.92	495,073.46	83,632.97	(27,577.99)

Only invoiced on Nov. 4, 2019

2019 TOTAL ARREARS - INCORPORATED TOWNS \$ (70,173.62)

PAD* Set up for pre-authorized debit payments
 SPAR** Special Payment Arrangement In Place

EASTERN REGIONAL SERVICE BOARD

Q3 2019 BUDGET VS ACTUAL

EXPENDITURES

SALARIES	2019 BUDGET	Q3 ACTUAL	% USED
Chair/Board Member Remuneration	\$ 100,000	\$ 53,941	54%
Salaries (Corporate Administration)	\$ 578,966	\$ 397,671	69%
Salaries (Regional Waste Operations)	\$ 751,785	\$ 646,329	86%
Salaries (Internal Curbside Collections)	\$ 400,372	\$ 277,391	69%
Salaries (Water)	\$ 17,500	\$ 39,364	225%
Sub-total	\$ 1,848,623	\$ 1,414,696	77%
BENEFITS	2019 BUDGET	Q3 ACTUAL	% USED
Employment Insurance	\$ 35,167	\$ 27,958	80%
CPP	\$ 76,359	\$ 60,097	79%
WHSCC	\$ 95,000	\$ 60,883	64%
Health & Life Benefits	\$ 23,954	\$ 21,644	90%
RRSP	\$ 137,545	\$ 77,062	56%
Sub-total	\$ 368,025	\$ 247,643	67%
TRANSPORTATION AND COMMUNICATIONS	2019 BUDGET	Q3 ACTUAL	% USED
Board/Committee Local Travel (mileage & expenses)	\$ 45,000	\$ 19,804	44%
Telephone	\$ 40,000	\$ 29,454	74%
Staff Local Travel (mileage & expenses)	\$ 10,000	\$ 10,670	107%
Professional Development (Board)	\$ 35,000	\$ 9,141	26%
Sub-total	\$ 130,000	\$ 69,069	53%
SUPPLIES	2019 BUDGET	Q3 ACTUAL	% USED
Insurance	\$ 135,000	\$ 36,865	27%
Office Expenses*	\$ 80,000	\$ 20,233	25%
Bank Charges	\$ 40,000	\$ 9,387	23%
Sub-total	\$ 255,000	\$ 66,484	26%
PURCHASED SERVICES ADMINISTRATIVE	2019 BUDGET	Q3 ACTUAL	% USED
Audit	\$ 23,000	\$ 31,021	135%
Professional Development Staff	\$ 33,000	\$ 6,282	19%
Professional Services-Legal,HR,IT,Engineering,etc.	\$ 60,000	\$ 104,672	174%
Sub-total	\$ 116,000	\$ 141,976	122%
PROPERTY, FURNISHINGS AND EQUIPMENT	2019 BUDGET	Q3 ACTUAL	% USED
Office Space (gross lease, Majors Path)	\$ 86,000	\$ 81,926	95%
Computer Software/Software Licensing	\$ 6,000	\$ 10,883	181%
Photocopier Fees	\$ 5,000	\$ 1,765	35%
Furniture & Equipment	\$ 25,000	\$ 8,183	33%
Sub-total	\$ 122,000	\$ 102,757	84%
PURCHASED SERVICES CONSULTANTS	2019 BUDGET	Q3 ACTUAL	% USED
Communications	\$ 120,000	\$ 54,091	45%
Sub-total	\$ 120,000	\$ 54,091	45%
REGIONAL OPERATIONS AND WASTE RECOVERY FACILITIES	2019 BUDGET	Q3 ACTUAL	% USED
Office Space lease (Blaketown yard)	\$ -	\$ 5,527	0%
Snow clearing all WRF	\$ 40,000	\$ 66,461	166%
Site Maintenance all WRF	\$ 30,000	\$ 7,658	26%
Old Perlican WRF (TCNWM)	\$ 175,000	\$ 104,703	60%
WRF Compaction Trailer Lease Payments	\$ 170,000	\$ 125,195	74%
Vehicle Maintenance and Operations	\$ 390,000	\$ 173,757	45%
Whitbourne Depot	\$ 25,000	\$ 12,760	51%
Sub-total	\$ 830,000	\$ 496,062	60%

Q3 2019 BUDGET VS ACTUAL

REGIONAL TRANSFER STATION CLARENVILLE	2019 BUDGET	Q3 ACTUAL	% USED
Utilities/phone	\$ 25,000	\$ 21,444	86%
Site Maintenance	\$ 35,000	\$ 17,165	49%
Vehicle Maintenance and Operations	\$ 200,000	\$ 145,199	73%
Tipping Fees At Regional Landfill for TS	\$ 400,000	\$ 290,577	73%
Sub-total	\$ 660,000	\$ 474,385	72%
HOUSEHOLD HAZARDOUS WASTE PROGRAM	2019 BUDGET	Q3 ACTUAL	% USED
HHW collection contract and Fire Dept	\$ 90,000	\$ 73,898	82%
Sub-total	\$ 90,000	\$ 73,898	82%
CURBSIDE WASTE COLLECTION PROGRAM	2019 BUDGET	Q3 ACTUAL	% USED
Maintenance Depot Costs Allocated to Curbside	\$ 30,000	\$ 5,736	19%
Internal Curbside Program	\$ 650,000	\$ 323,617	50%
Contracted Services	\$ 3,900,000	\$ 2,464,260	63%
Sub-Total	\$ 4,580,000	\$ 2,793,613	61%
WATER/WASTEWATER PROGRAM	2019 BUDGET	Q3 ACTUAL	% USED
Water/Wastewater Program	\$ -	\$ 3,316	0%
Sub-Total	\$ -	\$ 3,316	0%
FIRE PROTECTION	2019 BUDGET	Q3 ACTUAL	% USED
Fire Protection	\$ 18,500	\$ 20,973	113%
Sub-Total	\$ 18,500	\$ 20,973	113%
RESERVES	2019 BUDGET	Q3 ACTUAL	% USED
Regional Capital Reserve	\$ -	\$ -	0%
Curbside Capital Reserve	\$ -	\$ -	0%
Operational Reserve	\$ -	\$ -	0%
Sub-Total	\$ -	\$ -	0%
TOTAL EXPENSES	\$ 9,138,147	\$ 5,958,962	65%
Capital ERSB			
Landfill Closures	\$ 300,000	\$ 2,083	1%
Regional Equipment	\$ 220,000	\$ 816,435	371%
Waste Collection Equipment	\$ 415,000	\$ 36,442	9%
Sub-Total	\$ 935,000	\$ 854,959	91%
TOTAL OPERATING AND CAPITAL	\$ 10,073,147	\$ 6,813,921	68%
REVENUE	2019 BUDGET	Q3 ACTUAL	% USED
Waste Collection Fees	\$ 5,100,000	\$ 4,028,032	79%
Provision for Bad Debt	-\$ 90,000	-\$ 14,130	16%
Transfer Station Clarenville Tipping Fees/Permit Fees/Etc.	\$ 175,000	\$ 149,657	86%
Transportation charges revenue - Transfer Stn Clarenville	\$ 50,000	\$ 1,980	4%
Fire Protection Services Fees	\$ 19,200	\$ 13,297	69%
Recyclable metals/electronics	\$ 75,000	\$ 2,290	3%
Interest	\$ 75,000	\$ 32,120	43%
Misc Rev	\$ 25,000	\$ 3,026	12%
ERSB Surplus (Deficit) Previous Years			
Regional Landfill Tipping Fee Derived	\$ 3,339,572	\$ 1,669,786	50%
HST Rebate	\$ 350,000	\$ 357,605	102%
Provincial Capital - Carried from 2014	\$ 300,000	\$ 6,404	2%

EASTERN REGIONAL SERVICE BOARD

BRIEFING NOTE / REPORT

TITLE:	ERSB Cyber Insurance
MEETING DATE:	2019-11-07
TO:	Board / Finance & Audit / Strategy & Policy / Governance
PREPARED BY:	Craig Drover, Manager Corporate Services
REVIEWED BY:	Craig Drover, Manager Corporate Services
APPROVED BY:	Craig Drover, Manager Corporate Services

RECOMMENDED ACTION:

The ERSB has obtained a Cyber Liability Policy Quote from Wedgwood Insurance. It is recommended that the quote from Wedgwood is accepted to assist in protecting the organization in the case of a cyber-event.

MOTION:

BE IT RESOLVED that the ERSB Finance Committee recommend that the Board adopt accept the Cyber Liability Policy Quote from Wedgwood Insurance.

BACKGROUND/DISCUSSION:

- All public and private entities must be cognizant of the potential impact of cyber-crimes. The ERSB maintains a customer database and various forms of personal information on the electronic servers. Policies and procedures are in place to reduce the likelihood of a data breach, virus contamination or a loss of equipment but the ERSB should seek further protection in the case of a catastrophic incident. The attached documents from Wedgwood Insurance outline the coverage provided by the Cyber Liability Policy, examples of breaches and losses covered by the policy and the fees and deductibles associated.

ATTACHMENTS:

- Cyber Quote – ERSB
- Highlights - Cyber
- Claims - Cyber



CLAIMS EXAMPLES

A FOCUS ON CYBER CLAIMS

Cyber insurance will provide coverage for an insured's 1st Party and 3rd Party losses associated with network security breaches or the loss, theft or unauthorized disclosure of Personally Identifiable Information (PII) or confidential corporate information. This coverage could include expenses related to breach notification, extortion threats, public relations, credit monitoring, forensic investigation, defence costs and the costs of judgments or settlements.

Every business, regardless of size or industry, has an exposure and should be protected accordingly. Exposures come in the form of employee information, customer information, internet access, electronic and network activities and the overall use of technology.

The Case of the Missing Laptop

An employee at a small accounting firm took home her office laptop to do some work over the weekend. But an ill-fated stop at the mall left her with a broken car window, a stolen laptop and exposed more than 120,000 people's personal records. Her firm had been helping several large hospitals with their audits, and their patients' protected health information (PHI, which includes prescriptions, procedures and diagnostic codes) was now a password away from the thieves. Our response team was able to advise the firm on how to notify each hospital and then each patient. The firm was able to stay in business.

Employee Data Posted to Company Website

A publicly traded company became a little too public when it unwittingly posted the personal information of several top executives online. Social Insurance Numbers of the company's top brass were accessible to anyone who visited the company's website for four to six weeks. The in-house legal department contacted Trisura's panel of experts about the breach. Those firms made two key recommendations: Investigate the weblogs of online visitors during that time and determine whether search engines had indexed the information. The extent of the breach turned out to be minimal. The search engines had not indexed the data, and it was housed on a part of the site that was seldom visited. Because of the executives' high-profile, however, several precautions were advised and taken: The company put a fraud alert on all bank accounts; conducted a credit file activity review; and put all individuals on the highest level of credit and fraud monitoring.

IT Oversight Leads to Breach

When a police department updated its databases, critical information was placed on a standard, non-secure server. The personal information of more than 200,000 officers, prisoners and informants was exposed for eight months due to IT oversight until someone voiced a concern about the personal data appearing on search engines. The police department contacted Trisura's panel of experts to determine whether it should consider fraud remediation. The team took into account several factors, including the large number of individuals exposed and whether the department could be sued. The department decided to respond to specific safety concerns rather than launch a consumer-based protection campaign. Monitoring and fraud resolution were determined impractical.

The Wrong Kind of Credit Card Slip

A small online merchant was in the process of transferring its data and redesigned website to a new host when the old website was hacked. The potential thieves gained access to nearly 30,000 credit card numbers dating back nearly five years. Even though it is illegal to hold onto these numbers so long after the transaction, the merchant still needed to inform its customers of the breach. The breach response team suggested that the merchant filter out all the credit card numbers that were still active, which reduced the affected group to 12,000.

Then, the response team worked with the merchant's legal counsel to determine if it was worth informing the group (it was), provided a notification letter and FAQ template, and access to our cyber response team experts where customers could get advice on further protecting themselves. The response team also helped the merchant prepare for litigation against the host who caused the breach in the first place.

Policyholder Data Stolen

An agent left an insurance company for another and, using his former colleague's login credentials, stole thousands of clients' names and personal information. He then called these clients and quoted them better rates for their homeowners, health and auto insurance. Trisura's cyber response team came in to handle the situation after the insurance company immediately filed criminal and civil charges against the former employee. What was the assessed risk to policyholders whose personal information had been stolen? Not high and certainly not high enough to risk the scrutiny of the court and regulators. The response team advised how to monitor the breach considering the low threat and how to recover costs as damages in the civil lawsuit against the former agent.

Mortgage Applications Go Missing

A credit union reached out for assistance after a third party vendor lost a number of closed mortgage applications. The credit union was legally required to keep the closed mortgage applications. It hired a storage vendor that reported a missing carton containing 14 closed mortgage applications. The vendor searched its facility but nothing turned up. Trisura's cyber breach response team worked with the credit union's general counsel to draft a letter notifying the consumers without causing panic, then helped the recipients enroll in services that would ensure their information wasn't misused. The storage vendor also came through by covering the costs spent on notification and monitoring.

Previously Leased Photocopier Leads to Breach

A news organization bought a photocopier that had once been leased to an insurance company. The media group's investigative reporter discovered that the copier's internal hard drive still contained all the information that had been copied by the insurer. The journalist contacted the insurer because it was planning a news segment about the data risks copiers pose to protecting sensitive personal information. Trisura's cyber breach response team worked with the insurance client to determine what information had been leaked and provide a notification letter template. It referred the client to a special PR firm to handle the on-camera interview for the news segment. The resulting televised story was very respectful, did not single out or attack the client, and regulators decided not to take action based on the facts presented.

About Trisura

Trisura Guarantee Insurance Company is a Canadian specialty lines insurance and surety company. Through a select network of national and regional brokerage firms, Trisura Guarantee provides innovative solutions and expertise in Contract, Developer and Commercial Surety, Directors' and Officers' Liability, Fidelity, Professional Liability including Media, Technology and Cyber Liability, Property, Casualty and Warranty products. Trisura Guarantee is rated A- (Excellent) by A.M. Best Company.

Trisura Guarantee is a subsidiary of Trisura Group Ltd., a leading international specialty insurance provider operating in the surety, risk solutions, corporate insurance and reinsurance segments of the market. Trisura Group has three principal regulated subsidiaries: Trisura Guarantee Insurance Company, Trisura International Insurance Ltd. and Trisura Specialty Insurance Company. Trisura Group is listed on the Toronto Stock Exchange under the symbol "TSU".

For more information and to download our application forms please visit our website at www.trisura.com

Refer to your policy for complete details. In case of inconsistency between this document and your policy, the policy terms, conditions and limitations will apply.



WEDGWOOD

An **Assurex** Global Partner

Cyber Liability Policy Quote

Eastern Regional Service Board

Prepared by:

Dana Meadus, Account Manager

Cyber Liability

Named Insured	
Eastern Regional Service Board	

Description of Operations
Manage waste collection and disposal systems

Insurer	Policy Number	Policy Term
Trisura Guarantee Insurance Company	Quote	12 Month Term

Coverages

	Each Claim Limit/Aggregate Limit	Deductible
Network Security and Privacy Liability	\$1,000,000	\$10,000
Media and Advertising Liability	\$1,000,000	\$10,000
Network Extortion Threat	\$100,000	\$10,000
Breach Event Services and Expenses	\$1,000,000	\$10,000
Corporate Brand Protection/Crisis Management Expenses	\$250,000	
Business Interruption	\$1,000,000	
Data Protection and System Restoration	\$1,000,000	\$10,000
Reward Expenses	\$100,000	
Premium Quote for 1 Million Limit \$4,500 Premium Quote for 2 Million Limit \$6,525		

Remarks**NETWORK SECURITY AND PRIVACY LIABILITY**

The Insurer shall pay on behalf of the Insured any Damages and Defence Costs, in excess of the Retention, that the Insured is legally obligated to pay on account of any covered Claim for:

- (i) A Network Security Wrongful Act; or
- (ii) A Privacy Wrongful Act,

MEDIA AND ADVERTISING LIABILITY

The Insurer shall pay on behalf of the Insured any Damages and Defence Costs, in excess of the Retention, that the Insured is legally obligated to pay on account of any covered Claim for a Media Wrongful Act first committed or allegedly committed on or after the Retroactive Date and provided that such Claim is first made against the Insured during the Policy Period or Discovery Period, if exercised.

NETWORK EXTORTION THREAT

The Insurer shall pay on behalf of the Insured any Extortion Payment, in excess of the Retention, on account of an Extortion Threat that first occurs and is discovered by the Corporation during the Policy Period.

BREACH EVENT SERVICES AND EXPENSES

The Insurer shall pay on behalf of the Insured any Data Breach Expenses, in excess of the Retention, on account of a Breach Event first occurring on or after the Retroactive Date and before the end of the Policy Period, and that is discovered by the Corporation during the Policy Period.

CORPORATE BRAND PROTECTION/CRISIS MANAGEMENT EXPENSES COVERAGE

The Insurer shall pay on behalf of the Corporation all Crisis Management Expenses incurred by the Corporation, in excess of the Retention, to avert or mitigate damage to any of the Corporation's brands and/or reputation caused by a Newsworthy Event first occurring on or after the Retroactive Date and before the end of the Policy Period.

BUSINESS INTERRUPTION

The Insurer shall pay Business Interruption Expenses incurred by the Corporation during the Period of Restoration on account of an Interruption in Service first occurring on or after the Retroactive Date and before the end of the Policy Period, and that is discovered by the Corporation during the Policy Period.

DATA PROTECTION AND SYSTEM RESTORATION

The Insurer shall pay Data Recovery Expenses and System Restoration Expenses incurred by the Corporation, in excess of the Retention, on account of a Network Security Event first occurring on or after the Retroactive Date and before the end of the Policy Period, and that is discovered by the Corporation during the Policy Period.

REWARD EXPENSES

The Insurer shall pay Reward Expenses incurred by the Corporation, in excess of the Retention, on account of an Extortion Threat, Unauthorized Access, or a Denial of Service Attack first occurring on or after the Retroactive Date and before the end of the Policy Period, and that is discovered by the Corporation during the Policy Period.



HIGHLIGHT SHEET

CYBER LIABILITY POLICY FORM TCLE.001 (06/18)

Trisura leads the market with the introduction of our Cyber Liability Insurance policy which contains robust first party coverage and third party liability coverage in one complete package. This policy provides superior protection for cyber threats that are not limited to data breaches and other security vulnerabilities. This coverage is vital in today's environment.

Coverage Highlights

- Full worldwide coverage
- Distinct insuring agreements provide affirmative third party coverage for:
 - **Network Security and Privacy Liability**
 - **Media and Advertising Liability**
- Customizable first party coverage with optional limits for:
 - **Network Extortion Threat (Ransomware)**
 - **Breach Event Services and Expenses** – includes coverage for a variety of costs incurred, such as Breach Management Expenses, Breach Notification Expenses, Credit Monitoring Expenses, and Forensic Expenses
 - **Corporate Brand Protection / Crisis Management Expenses** – coverage to provide public relations services to repair reputational damage
 - **Business Interruption** – provides reimbursement for loss of income while restoring operations as a result of a security breach
 - **Data Protection and System Restoration** – coverage for expenses incurred to restore systems as a result of a security breach
 - **Reward Expenses**
- Privacy Wrongful Act includes the disclosure of both personal and corporate information in electronic or non-electronic form
- Coverage for damages resulting from criminal acts committed by rogue employees
- Definition of Claim includes a Regulatory Claim
- Punitive damages included where insurable by law
- Broad definition of claim includes monetary damages, services or non-monetary or injunctive relief
- Broad definition of insured includes:
 - director, officer, partner, shareholder and employee
 - employees include part-time, seasonal, leased and temporary employee as well as volunteers
 - independent contractors acting within the scope of services performed on behalf of the insured
- PCI DSS Assessment coverage available
- Emergency costs coverage
- Cyberterrorism coverage
- 12 hour waiting period for Business Interruption
- Innocent insureds coverage
- Automatic 60 day claims reporting window upon the expiration of the policy
- Non-cancellable by the Insurer / 20 days in the event of non-payment of premium
- 60 days notice of non-renewal by insurer

About Trisura

Trisura Guarantee Insurance Company is a Canadian specialty lines insurance and surety company. Through a select network of national and regional brokerage firms, Trisura Guarantee provides innovative solutions and expertise in Contract, Developer and Commercial Surety, Directors' and Officers' Liability, Fidelity, Professional Liability including Media, Technology and Cyber Liability, Property, Casualty and Warranty products. Trisura Guarantee is rated A- (Excellent) by A.M. Best Company.

Trisura Guarantee is a subsidiary of Trisura Group Ltd., a leading international specialty insurance provider operating in the surety, risk solutions, corporate insurance and reinsurance segments of the market. Trisura Group has three principal regulated subsidiaries: Trisura Guarantee Insurance Company, Trisura International Insurance Ltd. and Trisura Specialty Insurance Company. Trisura Group is listed on the Toronto Stock Exchange under the symbol "TSU".

The Trisura Advantage

At Trisura we offer:

- **Expertise** – many years of experience in underwriting and claims handling in the cyber line of business
- **Solutions** – we will take time to meet with clients in order to better understand the risk profile associated with their business
- **Flexibility** – a willingness to look at new companies and classes of business others shy away from
- **Customization** – we will tailor the policy to each individual risk profile
- **Options** – we will consider extensions of the coverage for the appropriate risk in order to address the needs of the client

For more information and to download our application forms please visit our website at www.trisura.com

Refer to your policy for complete details. In case of inconsistency between this document and your policy, the policy terms, conditions and limitations will apply.



November 12, 2019

To all Municipal and Local Service Representatives,

On behalf of the members of the Eastern Regional Service Board (ERSB), I would like make representatives aware of Resolution 6-2019 - Equitable Waste Management Services proposed by the Town of Marystown to be debated at the Municipalities Newfoundland and Labrador Conference on November 16th. This resolution suggests that a common tipping fee be set for the province as a whole.

The ERSB is responsible for setting the tipping at the Robin Hood Bay Regional Waste Management Facility in collaboration with the City of St. John's. Tipping fees are set based on the cost of operations and maintenance of the landfill. The ERSB service fee is set to remain unchanged in 2020. If a provincial tipping fee is set, a substantial increase would be the result for the Eastern Region, and an increase to the waste collection costs to municipalities and LSD's would then have to be passed onto the residents through increased service fees.

We feel that this is an important topic that requires discussion. Opinions and concerns should be brought forth at the Municipal NL Conference at the Convention Center in St. John's, NL next week. For those who are attending, this topic is on the Conference Agenda for 9:00am on Saturday, November 16, 2019. I have copied the resolution below for your review.

This resolution will impact Municipalities and Local Service Districts across the entire province. As the representatives of the Eastern Region, I want to ensure that we are justly informed and given the opportunity to be part of this discussion. The Eastern Regional Service Board looks forward to addressing the resolution at the MNL conference. I hope you will consider the information provided and join me at the Conference next week.

Sincerely,

A handwritten signature in black ink, appearing to read "Harold Mallowney". The signature is fluid and cursive, with a long horizontal stroke at the end.

Harold Mallowney
Chair, Eastern Regional Service Board
Mayor of Bay Bulls, NL

6-2019 Equitable Waste Management Services Town of Marystown

Whereas the standing Newfoundland and Labrador Waste Management Strategy (2002) is under review; and,

Whereas the existing regional waste management arrangements vary across the Province with the populations and geographic extents served, leading to widely divergent costs to users (i.e. on the island, landfill tipping fees alone range from \$67.60 per tonne in the compact, densely populated Eastern Region to \$136.00 and \$164.00 for the much larger and more sparsely populated Central and Western Regions respectively); and,

Whereas these regional disparities are similarly observed in the costs of transportation and processing recyclables; and,

Whereas the principle of 'universality' needs to be better reflected to advance the delivery of this essential public service throughout every region of the Province; and,

Whereas a provincial-wide waste management strategy must recognize the principle of 'universality' in relation to final costs to rate payers and/or municipalities;

Therefore Be It Resolved that Municipalities Newfoundland and Labrador work with the Government of Newfoundland and Labrador to advance more equitable, consistent and affordable access to waste management services throughout the Province.

Staff Comments: MNL staff members were involved in the drafting of this resolution. It addresses another issue identified during the discussions of the UMC's August 2019 meeting in Labrador and is especially timely relative to the revisiting of the Province's Waste Management Strategy.

EASTERN REGIONAL SERVICE BOARD

BRIEFING NOTE / REPORT

TITLE:	St. Joseph’s Snow Clearing Tender
MEETING DATE:	2019-11-27
TO:	Board / Finance & Audit / Strategy & Policy / Governance
PREPARED BY:	Christie Dean, Manager Waste Operations
REVIEWED BY:	Lynn Tucker, Chief Administrative Officer
APPROVED BY:	Lynn Tucker, Chief Administrative Officer

RECOMMENDED ACTION:

That ERSB accepts the lowest bid for snow clearing at the St. Joseph’s waste recovery facility for winter of 2019/2020.

MOTION:

BE IT RESOLVED that the Board accept the bid for snow clearing at the St. Joseph’s Waste Recovery Facility from Pat Singleton for the winter of 2019/2020.

BACKGROUND/DISCUSSION:

The Board issued tenders for snow clearing and sanding at 6 of the 10 waste recovery facilities that it operates. The remaining sites will be cleared by our internal staff, the onsite contractor or not be open during the winter months.

No bid was received for the St. Joseph’s waste recovery facility and a new tender was issued. The results of the tender are:

- St. Joseph’s – Pat Singleton. \$6,000.00 (not HST applicable)

The following table is a comparison of the process received for the last 4 years:

Location	2016/2017	2017/2018	2018/2019	2019/2020
St. Joseph's	\$5,000.00	\$5,500.00	\$5,500.00	\$6,000.00

An updated tender assessment (that excludes facilities that were not tendered) provides a decrease from the winter of 2018/2019 to the coming winter of 2019/2020 of approximately 7% overall, versus the previously reported 9% decrease.

ATTACHMENTS:

- Tender Results

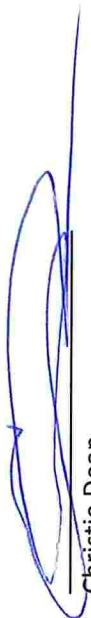
**Eastern Waste Management
REQUEST FOR TENDER**

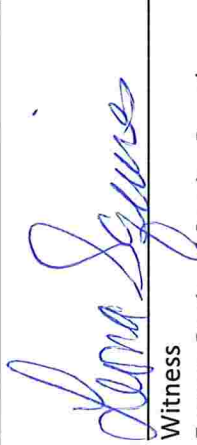
Snow Clearing - St. Joseph's Waste Recovery Facility

Closing Date and Time: 4:pm on Tuesday, November 12, 2019

Tender Description: Snow Clearing - St. Joseph's Waste Recovery Facility

Name	Base Bid	HST	Tender Total	Notes
Pat Singleton	6,000.00	—	6,000.00	


Christie Dean
Operations Manager, Eastern Regional Service Board


Witness
Eastern Regional Service Board

2019 – Q3 Report (1Jul19 to 30Sep19)

Community Waste Collections:

- Disruptions to collections during quarter:
 - none.
- Community Clean Up days were held in the following communities – none

WRF's:

- Accepted metals from bulk day (s)
- Regulatory visit:
 - No formal however we have received a call from Mr. Blackmore that the Cavendish site is in compliance with Certificate of Approval to Operate.

Clareville Transfer Station (CTS):

- none.
- Impact of weather at site:
 - none.
- Total waste moved from CTS to RHB = 1,304,740 kg, total recycling moved from CTS to RHB 99,090 kg. Of the recycling, 63,220kgs was commercial (OCC) and 35,870 kgs was Residential (blue bag)

Other Waste Operations:

- EPRA – continued enhanced support of EPRA program by not accepting eligible products during bulk collections and tagging with EPRA stickers items left curbside.
- School Recycling – The School Board Facilities Manager in the Eastern Region reached out requesting a meeting of clarification. It will be scheduled for the week of November 25th. Manager Waste Operations reached out to MMSB to see if they would also like to attend the meeting their response was that it seems like time that all involved parties sat down again.
- Household Hazardous Waste mobile events held in 7 communities. Volumes collected attached.

Tonnage:**Table 1:**

Contract	Waste	Recycling	Total	Diversion %
Southern Shore	568,005	13,660	581,665	2.3
Isthmus / SWAS	453,960	9,180	463,140	2.0
Trinity South Center	435,240	6,890	442,130	1.6
Trinity Bay North	386,000	3,910	389,910	1.0
Bay de Grave	232,890	2,860	235,750	1.2
South West Avalon	332,860	4,250	337,110	1.3
Clarenville	570,270	35,070	605,340	5.8
Carbonear	379,640	7,160	386,800	1.9
Bell Island	200,710	860	201,570	0.4
CBC	315,470	13,120	328,590	4.0
Total	3,875,045	96,960	3,972,005	2.2

In summary:

- Historical curbside diversion rates; 2.5% in 2014 / 2.7% in 2015 / 3.5% in 2016 and 3.1 % in 2017. Curbside Recycling is down from 2018 when it was 2.9 %.

Table 2:

WRFs	Waste	Removals	Tires	E- Waste (bags)	Client visits
Bay Bulls	276,510	23	323	12	1,311
Renews / Cappahayden	67,660	5	0	12	678
St. Joseph's	37,140	3	477	0	562
Placentia	86,770	7	497	11	943
Sunnyside	28,900	2	518	8	518
Cavendish	400,500	4	195	12	953
Harbour Grace	274,030	21	1,568	na	3,195
Old Perlican	292,630	19	0	0	994
Clarenville	210,850	15	266	11	2157
Whitbourne	173,560	15	487	8	1,503
Total	1,848,550	114	4,331	74	12,814

All weights in Kg

In summary:

- Usage is slightly down from Q2 of 2018 when it was 14,208.

HHW Site	Event Date	Amounts are in Liters										Amount in units						Paint Boxes	Number of vehicles
		Aerosols	Flammable Labpacks	Flammable Liquid Pails	Oil Labpacks	Oil Pails	Acid Labpacks	Basic Labpacks	Pesticide Labpacks	Dry Batteries	Fluorescent Tubes	CFL Bulbs	Propane Tanks (20lbs+)	Propane - small cylinders	Fire Extinguishers				
Wabana	7-Sep-19	15	140	200	45	240		2	10				9	5	2	2.25	36		
St. Shotts	7-Sep-19		25		12	20			3				9	10	2	0.25	7		
Trepassey	7-Sep-19	5	30	100	50				5				8	20	8	1.25	18		
Riverhead	7-Sep-19	5															7		
Admiral's Beach	7-Sep-19	2	3		25					1				2		0.25	11		
Colinet	7-Sep-19	5	15	160		5								4	2	0.25	19		
Fermeuse	7-Sep-19	5	60	40									3	3		1.25	22		
total		37	273	500	132	265	1	2	10	9	10	18	29	44	14	5.75	120		

Statement details

Eastern Regional Service Board
3-255 MAJORS PATH
ST JOHN'S NL A1A 0L5

Account number [REDACTED]

Date issued Oct 21, 2019

Account summary

This statement shows transactions posted to your account since your last statement. To view all transactions related to your account, go to canada.ca/my-cra-business-account.

The **Remittance account balances** section below includes paid and unpaid amounts for 2019. For more information on withholding requirements and calculating your deduction and remittance amounts, go to canada.ca/payroll.

Remittance account balances

Date posted	Description	Date received	\$ Amount	CR/DR
	Previous balance		335,582.67	CR
Jul 30, 2019	Payment Jul 2019	Jul 25, 2019	23,934.96	CR
Aug 15, 2019	Payment Jul 2019	Aug 12, 2019	19,926.40	CR
Aug 29, 2019	Payment Aug 2019	Aug 26, 2019	18,467.13	CR
Aug 29, 2019	Payment Aug 2019	Aug 26, 2019	18,396.93	CR
Sep 13, 2019	Payment Aug 2019	Sep 10, 2019	18,316.72	CR
Sep 30, 2019	Payment Sep 2019	Sep 25, 2019	17,594.15	CR
Oct 16, 2019	Payment Sep 2019	Oct 10, 2019	17,007.12	CR
	Current balance		469,226.08	CR

Explanation of changes and other important information

This filing season, we are introducing a new Payment on Filing option. This new option will use a new remittance voucher - Form PD7R, Payment on Filing Source Deductions Remittance Voucher. For more information about the eligibility criteria and how to make a payment, please go to canada.ca/payment-on-filing.

Did you know you can submit payroll documents online? The "Submit documents" service lets you or your representative securely send documents electronically to the CRA. You can access this service directly through My Business Account or Represent a Client. If you have not already registered for My Business Account or Represent a Client, go to canada.ca/taxes-business-online.



November 21, 2019

**Eastern Regional Service Board - Expression of Interest
Regarding the withdrawal of services on un-serviced roads in unincorporated areas.**

Over the past number of months, the Eastern Regional Service Board (ERSB) and the Department of Municipal Affairs and Environment (MAE) have been working together to revise the waste collection service delivery model in the unincorporated areas of the Eastern Region. In a letter dated October 11 2019, an Expression of Interest ballot was sent to all identified properties impacted by the agreement to withdraw services from un-serviced roads in unincorporated areas. The ballot was a means for residents to opt into the waste collection services formally provided by the ERSB on an area by area basis. The Expression of Interest has now been closed and no impacted area surveyed opted for waste collection services to be administered by the ERSB.

As outlined in the October 11th letter, the identified un-serviced roads in unincorporated areas will cease to receive waste collection services on at 11:59 pm on December 31, 2019. Any annual fees outstanding on customer's accounts from 2019 or previous years are still due to the ERSB.

For more information, please visit our website at www.easternregionalserviceboard.com.
To access the actual ballot results please click here.

Kindest regards,

Harold Mallowney, B.Sc., B.Ed., M.P.H
Chairperson, Eastern Regional Service Board

ERSB Waste Collection Service Delivery Expression of Interest

	Total Ballots	Yes	No	Unreturned	Response Rate	% Yes	% No *
Brigus Junction	530	67	266	197	63%	13%	87%
Cape Pond Road	81	9	35	37	54%	11%	89%
English Hill Road and Old Highway	13	1	0	12	8%	8%	92%
Grassy Pond Road off Fair Haven Road	16	2	8	6	63%	13%	88%
Flat Rock Road	6	0	2	4	33%	0%	100%
Glen's Cove	1	0	1	0	100%	0%	100%
Goulds Big Pond and Old Man's Pond	101	8	63	30	70%	8%	92%
Goulds Pond	82	7	54	21	74%	9%	91%
Hell Hill Pond	29	1	13	15	48%	3%	97%
Hodgewater Line (Side Roads Only)	57	4	30	23	60%	7%	93%
Horse Chops	172	39	71	62	64%	23%	77%
Line Road	27	5	10	12	56%	19%	81%
Mahers	226	30	113	83	63%	13%	87%
Middle Gull Pond	148	11	84	53	64%	7%	93%
Mobile First Pond	190	36	68	86	55%	19%	81%
New Harbour Barrens (All Side Roads)	59	7	27	25	58%	12%	88%
Ocean Pond	314	47	155	112	64%	15%	85%
Old Prison Camp	58	8	18	32	45%	14%	86%
Peak Pond and Reid's Pond	50	8	24	18	64%	16%	84%
Placentia Junction	104	9	62	33	68%	9%	91%
Salmonier Line (Side Roads Only)	135	29	45	61	55%	21%	79%
Spread Eagle	135	32	55	48	64%	24%	76%
Witless Bay Line	82	6	37	39	52%	7%	93%
Total	2616	366	1241	1009	61%	14%	86%

* The % No includes both ballots returned with No and Unreturned ballots.

EASTERN REGIONAL SERVICE BOARD

BRIEFING NOTE / REPORT

TITLE:	Carbonear & Area Waste Collection Tender
MEETING DATE:	2019-11-27
TO:	Board / Finance & Audit / Strategy & Policy / Governance
PREPARED BY:	Christie Dean, Manager Waste Operations
REVIEWED BY:	Lynn Tucker, Chief Administrative Officer
APPROVED BY:	Lynn Tucker, Chief Administrative Officer

RECOMMENDED ACTION:

It is recommended that the contract for multi-stream waste collection, including recycling and bulk pick up for Carbonear and Area be awarded to Around the Bay Disposal Inc. at a cost of \$593,775.13 (excluding HST) for the period of January 1, 2020 to June 30, 2022.

MOTION:

BE IT RESOLVED that the Board accept the bid from Around the Bay Disposal Inc. for waste collection in the Carbonear and Area in the amount of \$593,775.13 (excludes HST) for the period of January 1, 2020 to June 30, 2022.

BACKGROUND/DISCUSSION:

Multi-stream waste collection, including recycling and bulk pick up in Carbonear and Area will commence on January 1, 2020.

The Tender for the Carbonear and Area Waste Collection, servicing 2,262 properties for the next 30 months, closed on Tuesday November 19, 2019 at 11:30 am.

Five potential bidders purchased a tender package. There were two bids received.

The individual cost of the two bids are as follows:

1. Around The Bay Disposal Inc. - \$682,841.40 (Including HST)
2. T2 Ventures Inc. - \$792,350.00 (Including HST)

The lowest bid from Around the Bay Disposal Inc. represents a cost of \$105.00 per household, per year, plus HST.

ATTACHMENTS:

- Tender Results

Eastern Regional Service Board

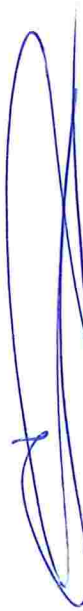
SUPPLY OF Multi-Stream Waste Collection including Recycling & Bulk Pick-up for Carbonear & Area

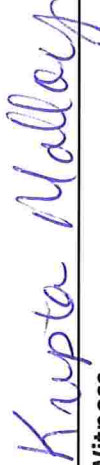
Closing Date and Time: Tuesday, November 19, 2019 @ 11:30

Tender Description: Supply of Multi-Stream Waste Collection including Recycling & Bulk Pick-up for Carbonear & Area

Project Number: _____

Name	Base Bid	HST	Tender Total
<i>Around The Bay Disposal</i>	<i>593,775.13</i>	<i>89,066.27</i>	<i>\$682,841.40</i>
<i>T2 Ventures Inc.</i>	<i>689,000.00</i>	<i>103,350.00</i>	<i>\$792,350.00</i>


 Witness *Christie Dean*


 Witness *Krysta Malloy*

EASTERN REGIONAL SERVICE BOARD

BRIEFING NOTE / REPORT

TITLE:	Southwest Avalon, Salmonier Line & Deer Park/Vineland Road Waste Collection Tender
MEETING DATE:	2019-11-27
TO:	Board / Finance & Audit / Strategy & Policy / Governance
PREPARED BY:	Christie Dean, Manager Waste Operations
REVIEWED BY:	Lynn Tucker, Chief Administrative Officer
APPROVED BY:	Lynn Tucker, Chief Administrative Officer

RECOMMENDED ACTION:

It is recommended that the contract for multi-stream waste collection, including recycling and bulk pick up for Southwest Avalon, Salmonier Line & Deer Park/Vineland Road be awarded to T2 Ventures Inc. at a cost of \$234,000 (excludes HST) for the period of January 1, 2020 to June 30, 2021.

MOTION:

BE IT RESOLVED that the Board accept the bid from T2 Ventures Inc. for waste collection in Southwest Avalon, Salmonier Line & Deer Park/Vineland Road in the amount of \$234,000 (excludes HST) for the period of January 1, 2020 to June 30, 2021.

BACKGROUND/DISCUSSION:

Multi-stream waste collection, including recycling and bulk pick up on the Southwest Avalon, Salmonier Line & Deer Park/Vineland Road will commence on January 1, 2020.

The Tender for the Southwest Avalon, Salmonier Line & Deer Park/Vineland Road service is for 1,828 properties for the next 18 months, and it closed on Tuesday November 19, 2019 at 12:00 noon.

Five potential bidders purchased a tender package. There were two bids received.

The individual cost of the two bids are as follows:

1. T2 Ventures Inc. - \$269,100.00 (including HST)
2. Around The Bay Disposal Inc. - \$331,096.50 (including HST)

ATTACHMENTS:

- Tender Results

Eastern Regional Service Board

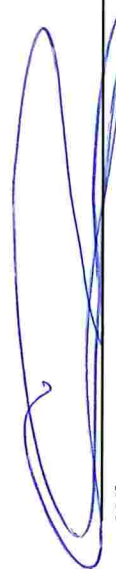
SUPPLY OF Multi-Stream Waste Collection including Recycling & Bulk Pick-up for Southwest Avalon, Salmonier Line & Deer Park/Vineland Road 18 Month

Closing Date and Time: Tuesday, November 19, 2019 @ 12:00 noon

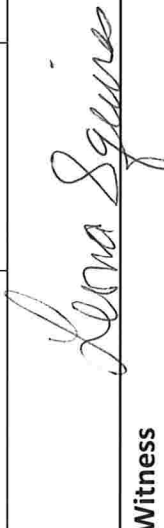
Tender Description: Supply of Multi-Stream Waste Collection including Recycling & Bulk Pick-up for Southwest Avalon, Salmonier Line & Deer Park/Vineland Road 18 Month

Project Number: _____

Name	Base Bid	HST	Tender Total
T2 Ventures Inc.	234,000.00	35,100.00	269,100.00
Around The Bay Disposal	287,910.00	43,186.50	331,096.50



 Witness



 Witness

EASTERN REGIONAL SERVICE BOARD

BRIEFING NOTE / REPORT

TITLE:	Smith Sound & Area Waste Collection
MEETING DATE:	2019-11-27
TO:	Board / Finance & Audit / Strategy & Policy / Governance
PREPARED BY:	Christie Dean, Manager Waste Operations
REVIEWED BY:	Lynn Tucker, Chief Administrative Officer
APPROVED BY:	Lynn Tucker, Chief Administrative Officer

RECOMMENDED ACTION:

It is recommended that the quote for multi-stream waste collection, including recycling for Smith Sound and Area, be accepted from the lowest respondent, Around the Bay Disposal. Quotes were received by 8:30 a.m. November 26, 2019.

MOTION:

BE IT RESOLVED that the Board accept the quote received from Around the Bay Disposal for waste collection in Smith Sound and Area for one month, January 2020 in the amount of \$15,067.50 plus HST.

BACKGROUND/DISCUSSION:

- On Wednesday, November 20, 2019, the ERSB received notice that the Town of Clarendville will discontinue waste services through the ERSB effective December 31, 2019.
- The Board will issue a tender for multi-stream waste collection and recycling services for the Smith Sound and Area for the period of February 1, 2020 to April 30, 2023 for the remaining 8 communities (1,470 properties) in the region.
- In order to ensure that the *Public Procurement Act* is followed and to ensure that there is no disruption in the waste services for the remaining communities, we requested quotes for the provision of service to approximately 1,470 properties for one month, January 2020.
- Quotes was requested from three service providers. The request was for one month and will commence on January 1, 2020.
- As of 8:30 a.m. Tuesday, November 26, 2019, three quotes had been received:
 1. Vardy's Villa - \$17,000 plus HST
 2. Around The Bay Disposal - \$15,067.50 plus HST
 3. T2 Ventures – \$17,500 plus HST