



DSSAB INSURANCE PROGRAM

Comprehensive Coverage | Knowledge of Your Business | Local, Hands-On Support

Why DSSAB Insurance Through HSC?

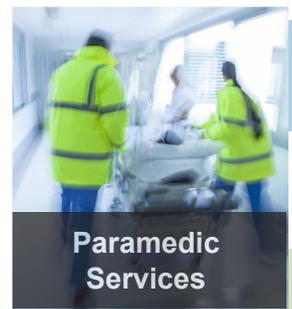
For nearly 20 years, HSC has worked with District Social Services and Administration Boards (DSSABs), providing services for their social housing portfolios that utilize the power of the group. Through our work with individual DSSABs and the Northern Ontario Service Deliverers' Association (NOSDA), we've come to know what matters to DSSABs and how we can best support them.

The DSSAB Insurance Program is built around the business of DSSABs with coverages and limits that reflect the full range of your business. Complementing our housing program, our DSSAB insurance offers a comprehensive solution for your assets, operations and exposures.

This program has been created to include many of the elements of the HSC group insurance program that we know are important to you:

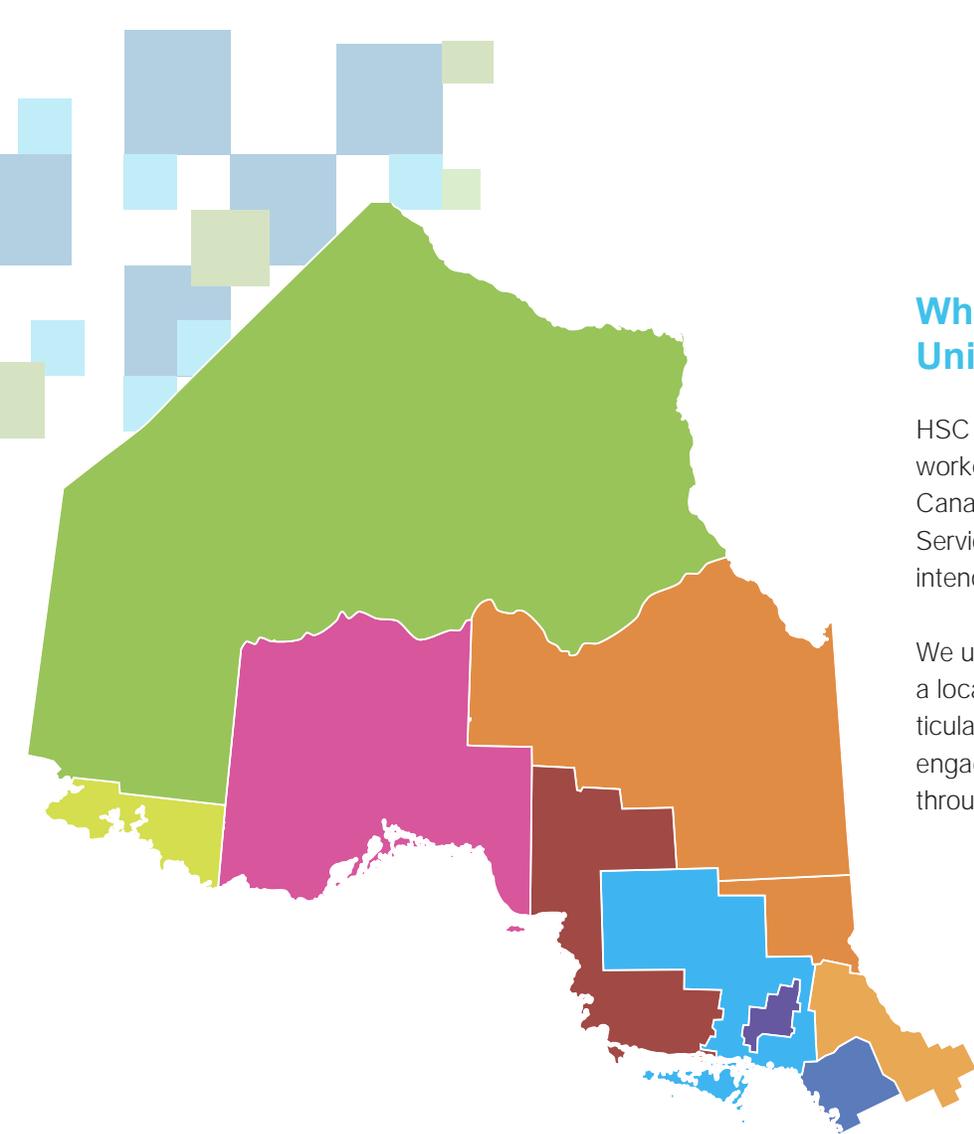
- Risk mitigation tools and support
- Claims tracking reporting
- Shared best practices
- Collaborative program design and approach to ensure that the coverages meet your needs

DSSAB Responsibilities:



Policy includes:





What Makes the DSSAB Program Unique?

HSC understands the business of DSSABs and has worked closely with its insurance brokers, Marsh Canada Limited (Marsh) and Municipal Insurance Services* (MIS) to design an insurance package intended to fully meet your needs.

We understand the importance of having access to a local agent who you can connect with directly, particularly when there is a claim. That is why we have engaged MIS, who have insurance brokers operating throughout the North to help provide local service.



Contacts:

For insurance-related inquiries, Timothy R. Hutchison at 705-475-0001 ext 376 or email at timothy.hutchison@knoxhutchison.com

For HSC-related inquiries, call 1.866.268.4451 or email insurance@hscorp.ca

* Municipal Insurance Services (MIS) is a division of McDougall Insurance & Financial.

HSC Insurance is a subsidiary of HSC. HSC is not the insurance broker or underwriter of the DSSAB Insurance Program.

Your DSSAB Insurance coverages will be placed with a program administered by Marsh Canada Limited. Marsh Canada has engaged in a competitive marketing process to offer a competitive product. We have negotiated this program on a group basis with the insurer but we have not acted as a broker for any individual participant. This program may be for a term of several years and may not be negotiated annually. This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. The information contained herein is based on sources we believe reliable, but we make no representation or warranty as to its accuracy. Marsh shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Marsh makes no representation or warranty concerning the application of policy wordings or the financial condition or solvency of insurers or re-insurers. Marsh makes no assurances regarding the availability, cost, or terms of insurance coverage.

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