

Atlantic Insurance Brokers Consortium

Nova Scotia Federation of Municipalities
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2026 will mark the 30th anniversary of the NSFM's general insurance program, a milestone that should be celebrated. Over the past three decades, this program has evolved into a cornerstone of risk management for municipalities, providing tailored insurance solutions addressing the unique challenges faced by local governments. The program's longevity and success are a testament to the strong foundation of trust and collaboration that has been built with our municipal clients. A best-in-class program underwriter, whose expertise has ensured that the program remains competitive in an ever-evolving insurance landscape. But above all, the success of the program is due to the commitment and support from our clients.

2025 saw participation in the program grow by adding six new municipalities, we now insure 85% of the NSFM membership base as well as numerous related entities. 2025 also saw the signing of a new contractual agreement between the NSFM and the Broker Consortium which extended our partnership for an additional five years as well as updating of the language detailed in the contract and providing further clarity on the roles and responsibilities of each party.

While much has changed since the inception of the program, our original objectives which act as our basis of appointment by the NSFM remain the same. We are to provide its membership with a general insurance program that offers the following.

- Comprehensive coverage augmented by risk management services.
- Market/Supply stability.
- Price competitiveness for the coverage afforded and price predictability.
- Knowledgeable claims service.
- Underwriting appetite for the full membership base.

Some of the key features found in the NSFM endorsed insurance program include.

Value added Services –

- Contract Reviews – Risk management feedback and insight on the suitability and effectiveness of liability provisions and insurance clauses in various contracts and agreements.
- Asset Valuation & Risk Inspections – Inspections and review of properties and operations for potential liabilities and provision of extensive detail and documentation.

- Educational Seminars – Seminars and training that focus on methods to reduce risk and recurring incidents.
- Policy & Procedure Reviews – Audit of systems and processes to reduce potential losses by focusing on documentation, reporting consistency, and accepted standards and practices.
- Risk Management Centre of Excellence – Online resource library dedicated to sharing information and tools to help manage risk.

Coverage Features -

- Municipal Liability – Written on an occurrence basis, with no aggregate limit. Personal injury, tenant’s legal liability, advertising liability, full medical malpractice coverage for the legal entity up to the full limits of insurance. The policy is not subject to a professional liability exclusion.
- Errors & Omissions Liability – Is provided on a claims made basis with no annual aggregate and retroactive coverage. Defense costs are over and above the limit of insurance.
- Environmental Liability – 3rd party coverage addressing gradual as well as sudden and accidental losses. No exclusion for tanks whether above or below ground.
- Property Coverage – Is written on an all risk, blanket or scheduled basis including replacement cost.
- Automobile – Replacement cost physical damage coverage available for specified vehicles up to 20 years of age. No deduction for depreciation for repairs or replacement.
- Unlicensed Mobile Equipment – Equipment can be insured on a replacement cost basis up to 15 years in age
- Other coverage options including but not limited to – Legal Expense, Conflict of Interest, Councilor and Volunteer Accident, Crime, Cyber Liability, UAV liability, Equipment Breakdown and Terrorism and Associated coverages.

We continue to be grateful for the opportunity to act on your behalf.

Respectfully submitted on behalf of the Atlantic Insurance Brokers Consortium,

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