



**City of Kingston
Report to Heritage Properties Committee
Report Number HP-25-018**

To: Chair and Members of the Heritage Properties Committee
From: Jennifer Campbell, Commissioner, Community Services
Resource Staff: Kevin Gibbs, Director, Heritage Services
Date of Meeting: July 16, 2025
Subject: Notice of Application to Repeal under the Ontario Heritage Act
Address: 2555 Highway 38 (P18-581)
File Number: R01-002-2025

Council Strategic Plan Alignment:

Theme: Corporate business

Goal: See above

Executive Summary:

Section 29 of the *Ontario Heritage Act* authorizes the Council of a municipality to enact by-laws to designate real property to be of cultural heritage value or interest. Section 32 of the *Ontario Heritage Act* allows owners of property designated under Section 29 to make application to Council to request repeal (removal) of their heritage designation. Council shall give public notice of receipt of an application to repeal a designating by-law and consult with its municipal heritage committee before rendering a decision on the request to repeal.

The subject property at 2555 Highway 38, known as the Davidson House, was designated under Part IV of the *Ontario Heritage Act* in 2024. This report provides for committee's consideration of the information from the property owner, which argues their difficulty in sourcing adequate home-owner insurance for the property and thereby requesting the heritage designation be repealed. No evidence that questions the heritage value of the property was submitted with the application to repeal but the owner did submit a letter and documentation related to insurance. The report also provides background information regarding the evaluation of the subject property to determine its cultural heritage value and interest.

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The Notice of an Application to request repeal of the designation was published in the newspaper on June 26, 2025, in accordance with the *Ontario Heritage Act*. No objections to the Notice were received at the time of writing this report.

As the City of Kingston has no jurisdiction over the insurance industry in Ontario, and no rationale was provided to contest the heritage value of the property or appropriateness of the heritage designation, staff recommend that the request for repeal of the designation by-law for 2555 Highway 38 be refused, thereby retaining the heritage designation on the property, and proper Notice of Decision be served in accordance with the *Ontario Heritage Act*.

Recommendation:

That the Kingston Heritage Properties Committee recommends to Council:

That Council refuse the application to repeal By-Law Number 2024-180 'A By-Law to Designate the property at 2555 Highway 38 to be of Cultural Heritage Value and Interest Pursuant to the *Ontario Heritage Act*'; and

That staff be directed to carry out the notice requirements as prescribed under Section 32(5) of the Ontario Heritage Act.

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Authorizing Signatures:

P.P. ORIGINAL SIGNED BY COMMISSIONER

**Jennifer Campbell,
Commissioner, Community
Services**

ORIGINAL SIGNED BY CHIEF ADMINISTRATIVE OFFICER

**Lanie Hurdle, Chief
Administrative Officer**

Consultation with the following Members of the Corporate Management Team:

Paige Agnew, Commissioner, Growth & Development Services	Not required
Neil Carbone, Commissioner, Corporate & Emergency Services	Not required
David Fell, President & CEO, Utilities Kingston	Not required
Ian Semple, Acting Commissioner, Transportation & Infrastructure Services	Not required
Desirée Kennedy, Chief Financial Officer & City Treasurer	Not required

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Options/Discussion:

The property at 2555 Highway 38, known as the Davidson House, is situated on the south-west side of the road just south of Unity Road and the hamlet known as Glenvale, in the former Township of Kingston, now part of the City of Kingston (Exhibit A – Context Maps and Photograph). This 57-hectare rural property contains a one-and-a-half storey brick farmhouse with a modern single-storey wing (as well as several 20th century rural outbuildings), originally built in 1860 for the Davidson family. It was designated under Part IV of the *Ontario Heritage Act* on April 2, 2024.

This report provides information received from the owner stating their difficulty in sourcing acceptable insurance for the property and thereby requesting the heritage designation be removed (Exhibit B – Letter from Owner). The report also provides background information regarding the evaluation of the subject property to determine its cultural heritage value and interest.

Section 29 of the *Ontario Heritage Act* authorizes the Council of a municipality to enact by-laws to designate real property, including all buildings and structures thereon, to be of cultural heritage value or interest. Section 32 of the *Ontario Heritage Act* allows owners of property designated under Section 29 to make application to Council to request repeal of their heritage designation. Council shall give public notice of receipt of an application to repeal a designating by-law and consult with its municipal heritage committee before rendering a decision on the request to repeal.

Submission materials are available online through the Development and Services Hub (DASH) at the following link, [DASH](#), using “Look-up a Specific Address”. If there are multiple addresses, search one address at a time. Submission materials may also be found by searching the file number.

Background

With the passing of Bill 23 in 2022, municipalities are required to undertake the disposition of listed properties on their Heritage Registers. Through [Report Number HP-23-018](#), Council directed staff to prioritize, evaluate and advance for designation those listed properties that met at least two of the Provincial Criteria for Determining Cultural Heritage Value or Interest (Ontario Regulation 9/06). The subject property at 2555 Highway 38 was included with 10 other addresses as part of Batch 5 of the disposition project.

Although not a statutory requirement, staff provided the property owners with a courtesy letter, including a copy of the draft by-law, by registered mail and hosted an open house for owners of Batch 5. Heritage staff also met with the property owner (Mr. Shea) on January 3, 2024 to answer questions and consider several proposed edits to the by-law. The owners did not formally object to the heritage designation at that time.

Following consultation with Heritage Properties Committee, Council directed the serving of a Notice of Intention to Designate the property at its February 6, 2024, meeting. By-Law Number

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2024-180 “A By-Law to Designate the property at 2555 Highway 38 to be of Cultural Heritage Value and Interest” (Exhibit C) was given final reading and approved on April 2, 2024.

According to the owner’s (Mrs. Shea) submission and in subsequent correspondence (Exhibit B – Letter from Owner), when her current insurance company was notified that the property was designated under the *Ontario Heritage Act*, they (Aviva Insurance) declined to insure her property. Additionally, they do not insure properties over 20 acres (8 hectares) in area. CAA Insurance and The Personal Insurance also declined to insure the property due to the heritage designation. TD Insurance and Prestige Insurance did provide quotes to insure the property but with a higher premium than the owner was previously paying. The owner’s Insurance Broker further noted that by adding the heritage designation into the “property evaluator it increased the home value by \$400,000”, which could result in an increase to her insurance rates. The owner is thereby asking that the designation by-law for her property be repealed.

Process

The process for repealing a designation by-law at the request of the property owner is outlined in Section 32 of the *Ontario Heritage Act*. Unlike other processes in the Act, where public notice is given after Council has provided direction on an application (i.e. heritage permits or new designations), notice of an application from the property owner to request repeal of a designation is to be provided publicly in a newspaper, having general circulation in the municipality, at the start of the process and before Council direction.

On June 26, 2025 a Notice of an Application to Repeal By-Law Number 2024-180 was published in The Whig Standard and posted on the City of Kingston website. Within 30 days of the publication of the notice in the newspaper, anyone can object to the application to repeal by providing a notice of objection to the City Clerk. Any notice of objection received by the Clerk’s office is then sent to City Council for consideration.

After consulting with the Heritage Properties Committee, Council shall consider the application, and any objections served, and decide if it wishes to repeal the designation or not. A draft by-law to repeal the designation has been prepared and attached as Exhibit D for Council’s use, if necessary. Council’s decision is required to be served on the owner(s), the Ontario Heritage Trust and be published in the newspaper within 90 days after the end of the 30-day objection period. This timeline will expire on October 24, 2025.

Regardless of whether an objection is received or not, the public and the owner is afforded an opportunity to appeal Council’s decision to the Ontario Land Tribunal within 30 days of the publication of the Notice of Decision. The Tribunal will review the appeal, hold a hearing and render a binding decision on the fate of the designation.

Analysis – Cultural Heritage Value

The property at 2555 Highway 38 was included on the City of Kingston Heritage Register as a non-designated property of cultural heritage value (also known as Listed properties) in 2016.

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As required by the 2022 updates to the *Ontario Heritage Act*, the property was evaluated against the 'Criteria for Determining Cultural Heritage Value or Interest' in Ontario Regulation 9/06, which requires each property to meet at least two (2) of the nine (9) criteria to be considered for designation under the Act. It was determined that the subject property satisfied three of the Regulation's evaluation criteria and accordingly surpassed the requirements for designation under the Act.

The property, known as the Davidson House, is a rare example of a one-and-a-half storey, mid-19th Century, Ontario vernacular brick farmhouse with various architectural embellishments that display a high level of craftsmanship.

Typical of this style of dwelling is the symmetrical façade, gabled roof with twin chimneys, a central medium-pitched gable with a window and entranceway underneath that are flanked by large rectangular window openings. The Davidson House is unusual for a vernacular building; however, as the bricks are laid in a Flemish bond pattern (i.e. header, stretcher, header). Further, the main entrance is wide with side lights and includes an elliptical brick arch with fanlight. The central window opening above is arched with brick voussoirs. The high degree of craftsmanship is also evident by the elaborate cornice with wide frieze board, deep soffits, decorative dentils and eave returns. The Davidson House also has contextual value as it supports and maintains the scenic and rural character of the road.

A thorough evaluation of the property's heritage value using Ontario Regulation 9/06 was completed. The designation by-law was prepared by staff with assistance from ARA, a heritage consulting firm. The Heritage Properties Working Group and the Kingston Heritage Properties Committee reviewed the draft by-law in 2023-2024 and supported the designation of the subject property as one of cultural heritage value and interest.

No professional rebuttal of the cultural heritage value or attributes of the property has been provided, nor has any error in the heritage assessment been noted by the applicant/owner. All required steps and requisite timelines of Section 29 of the *Ontario Heritage Act* were completed.

Analysis – Insurance

Recently, a small number of heritage property owners have described difficulty securing competitive insurance coverage. This is a concerning trend that, according to the Insurance Bureau of Canada, reflects both a "hard market" scenario as well as a misunderstanding of the scope of heritage designation in Ontario. While insurance companies may increase premiums on properties with older buildings for a variety of reasons such as outdated wiring, old heating systems, etc., the Ontario government has provided clear guidance that insurance premiums should not go up and coverage should not be refused because of a heritage designation on its own.

The Insurance Board of Canada, the National Trust and the province of Ontario have made attempts to educate the insurance industry on the purpose and nature of heritage designations for many years (<https://www.ontario.ca/page/heritage-properties-and-insurance>). The primary misunderstanding rests in the perception of the insurance industry that a municipality will require

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like-for-like replacement in the case of fire or catastrophic damage to all or part of a designated heritage property. This is categorically false. There is nothing in the *Ontario Heritage Act*, municipal heritage by-laws or associated legislation or guidance that requires a property owner to replace or replicate a lost heritage building. As such, a heritage designation imparts no additional risk to insurers.

In Ontario, insurance companies are not compelled to insure a property, and some companies will not insure whole categories of properties, such as agricultural properties, commercial properties, buildings over a certain age, industrial properties, etc. These companies choose which properties to insure based on a risk prospectus and, particularly in a “hard market,” may choose not to insure properties with seemingly complex insurance needs. As a result, property owners may encounter increasing difficulty insuring their homes. Despite this, as clarified by the Ontario government, designation itself does not place additional requirements on the insurer and should not affect premiums.

Heritage staff have engaged with various insurance companies, brokers, the National Trust and the Insurance Board of Canada on this matter. Staff have also contacted insurance companies on behalf of property owners and successfully clarified the provincial policy on the matter of insurance and heritage designation, resulting in competitive coverage for the property owner. In addition, City staff have spoken to representatives from the Ministry of Citizenship and Multiculturalism (the ministry responsible for heritage) on the matter, outlining the issues faced by some property owners in the City. This is a province-level issue that is being investigated by multiple stakeholders.

Conclusion

The conservation and protection of local cultural heritage resources are the responsibility of municipal levels of government, through the *Ontario Heritage Act*. However, oversight of the property insurance industry is a provincial responsibility. While staff greatly sympathize with the challenges the owner is facing gaining additional options for competitive insurance coverage for her property, this matter is outside of the control of the City of Kingston.

As the property was evaluated, reviewed and designated in accordance with the Province of Ontario’s requirements, and no rationale was provided to contest the heritage value of the property or the appropriateness of the heritage designation, staff recommend that the request for repeal of the designation by-law for 2555 Highway 38 be refused and proper Notice of Decision be served in accordance with Section 32(5) of the *Ontario Heritage Act*.

Existing Policy/By-Law:

Ontario Heritage Act, R.S.O. 1990, C.O. 18 (Province of Ontario)

Ontario Regulation 9/06 – Criteria for Determining Cultural Heritage Value or Interest (Ontario)

City of Kingston Official Plan

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By-Law Number 2024-180 – Heritage Designation By-law for 2555 Highway 38

Notice Provisions:

Notice of Application was published in The Kingston Whig Standard on June 26, 2025, as per Section 32(2) of the *Ontario Heritage Act*. Notice of Decision must be served on the property owner(s) and the Ontario Heritage Trust and be published in a newspaper, having general circulation in the municipality, pursuant to Section 32(5) of the *Ontario Heritage Act*.

Financial Considerations:

None

Contacts:

Kevin Gibbs, Director, Heritage Services, 613-546-4291 extension 1354

Joel Konrad, Manager, Heritage Planning, Heritage Services, 613-546-4291 extension 3256

Ryan Leary, Senior Planner, Heritage Services, 613-546-4291 extension 3233

Other City of Kingston Staff Consulted:

None

Exhibits Attached:

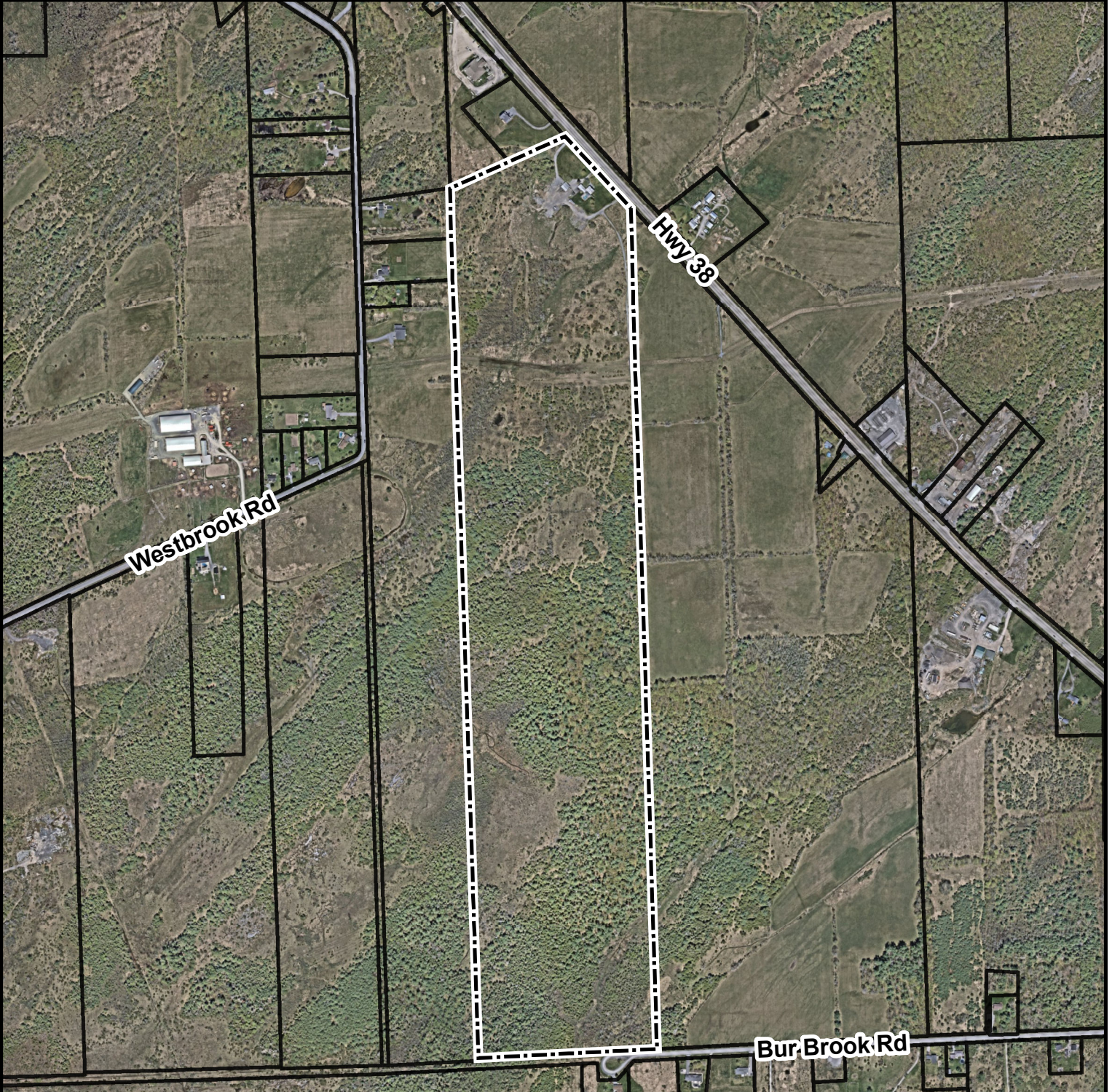
- Exhibit A Context Maps and Photograph
- Exhibit B Information from Owner
- Exhibit C By-Law Number 2024-180 – 2555 Highway 38
- Exhibit D Draft By-Law to Repeal – 2555 Highway 38
- Exhibit E Summary of Committee Comments



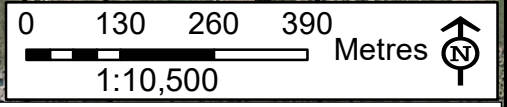
Kingston Heritage Properties Committee
Neighbourhood Context

Address: 2555 38 HWY
 File Number: R01-002-2025
 Prepared On: Jun-23-2025

- Subject Lands
- Property Boundaries
- Proposed Parcels



Prepared By: mtheeda
 Prepared On: Jun-23-2025





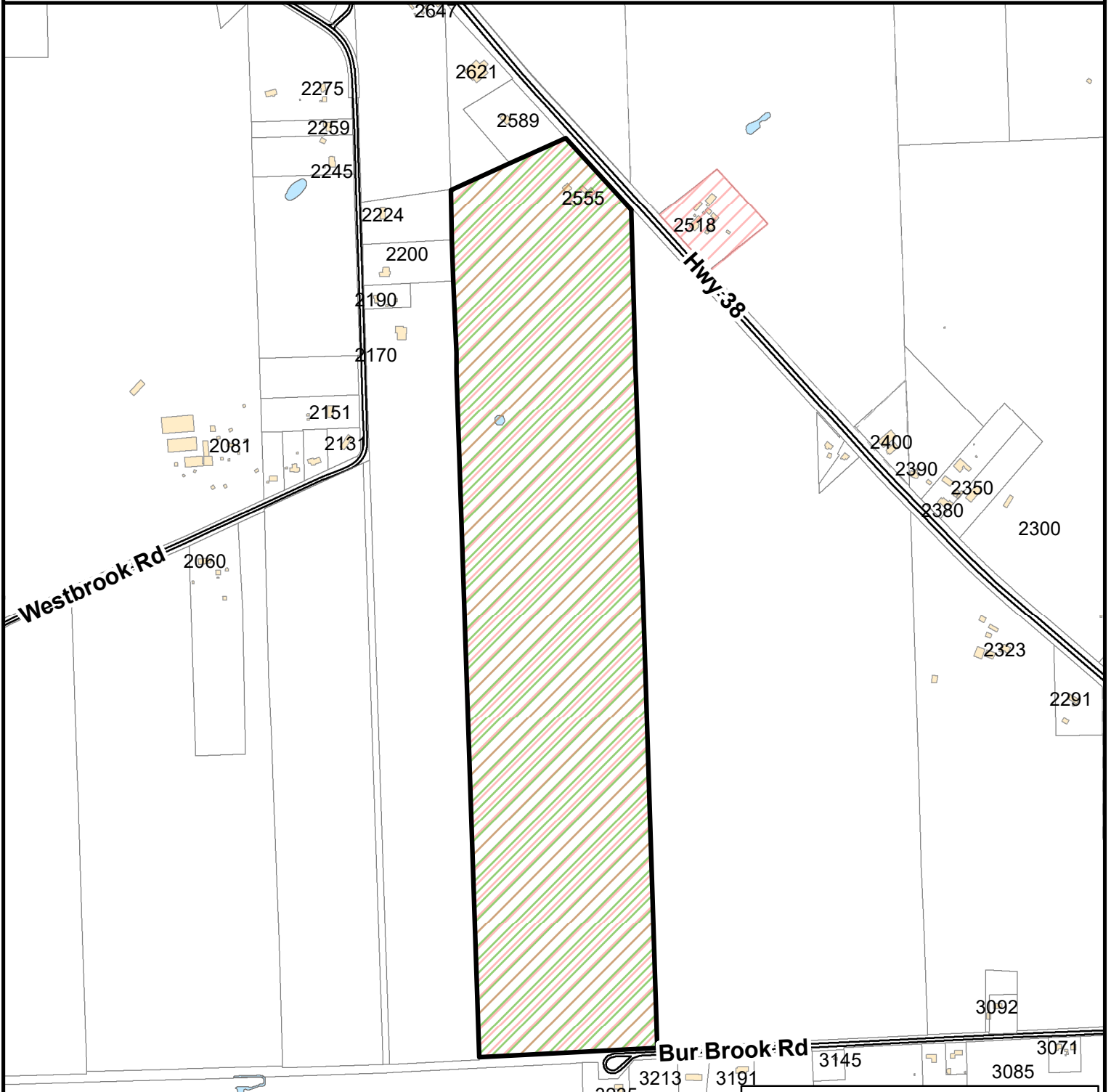
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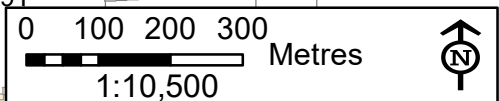
Kingston Heritage Properties Committee City of Kingston Heritage Register

Address: 2555 38 HWY
File Number: R01-002-2025
Prepared On: Jun-23-2025

-  Subject Lands
-  Designated Property
-  Listed Property



Prepared By: mtheeda
Prepared On: Jun-23-2025



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2555 Highway 38 –
Davidson House



Dated: Feb 13th, 2025

Correspondence regarding fear of losing insurance due to the designation.

I wanted to ensure my email was clear as I feel the points I was attempting to address were not responded to. My primary concern is whether my home remains insurable under its current designation and whether notifying my insurance provider could result in unaffordable premiums or even the loss of coverage. My understanding is that this same concern has contributed to the current pause on further property designations.

To clarify, my inquiry "is not to simply a matter of the owners' support of designation". My support of this designation has been voiced and my opinion on not being notified about a repeal, nor given a voice on this forced designation has been stated. I am deeply concerned about the significant impact on property owners, particularly regarding their ability to secure or maintain insurance. While I understand that the designation process has been paused due to these implications, I am left asking - what measures are in place to support those whose properties have already been designated? Heritage properties inherently carry great risks, making adequate insurance coverage ESSENTIAL.

I have decided to inform my insurance provider and will share the outcome, including any financial or coverage impacts. Should my premiums become unaffordable or my home is deemed uninsurable, I would like to understand what steps the City of Kingston and the Kingston Heritage Society will take to mitigate any negative consequences resulting from this designation.

With all due respect, I want to address the challenges associated with the process outlined in the Ontario Heritage Act for repealing a designation. While I am still exploring the process, it is proving to be extremely complex and not set up in a way that feels could lead to success. Given the concerns raised, I would hope that steps could be taken to simplify this procedure aside from the strong disapproval of these actions from the view of the Heritage Society.

One of the most significant obstacles I am facing is obtaining a "HIS" report, which I am sure comes to no surprise. I have reached out to several individuals from the provided list, but unfortunately, there was either no response or the one that did reply I found highly unprofessional in her correspondence, which I will include below.

During our previous zoom meeting and email exchanges, you have mentioned that there is widespread misinformation regarding the impacts of heritage designation. You have expressed a desire to change public perception of heritage designations, and I completely agree that this is necessary. The question is - how can this be achieved?

I firmly believe that the Ontario Heritage Act should be working collaboratively with homeowners rather than against them. Shifting public perception may require

reconsidering the level of control that the Ontario Heritage Act and the City of Kingston's Heritage policies impose on private properties. If the Heritage Society focused more on offering support and assistance on a heritage property rather than enforcing rigid control, it could go a long way in fostering trust, respect, and greater community support for heritage conservation and also may eliminate insurance impacts.

Hi Kerri,

I heard back from CAA and they have declined to insure your home as they do not insure heritage homes. To be frank, heritage homes are more difficult to insure and due to the designation, the value of the home will significantly increase which also directly impacts the premium / cost of the policy.

For an idea of value increase, when I add the heritage designation to your property evaluator it increased the home value by \$400,000.

Unfortunately, we will have to look to see what other markets will approve insuring Heritage homes & proceed from there.

Should you have any questions or concerns while I investigate other markets, don't hesitate to let me know.

Kind Regards,

Tatyana Sylla | Personal Lines Account Executive/Manager

STEDMAN LAPALM INSURANCE GROUP

A DIVISION OF SIB CORP. O/A STONERIDGE INSURANCE BROKERS

250 Sidney St. Belleville, ON K8P3Z3 | 789 Blackburn Mews Kingston, ON K7P 2N6

| 7270 Woodbine Ave , Ste 301 Markham, ON L3R 4B9

Mobile: 289-451-2936 | Tel: 289-677-4715 Ext.665 | Fax: 289-667-1300 | Toll Free: 1-888-215-0211

Email: tsylla@stedmanlapalm.ca

Web - www.stedmanlapalminsurance.ca



KERRI SHEA
2555 HIGHWAY 38
WESTBROOK ON K7P 2Y7

November 5, 2024

Your property insurance policy

Policy number [REDACTED]

Your insurance coverage is provided by Aviva Insurance Company of Canada

Dear Kerri Shea,

Thank you for insuring your property with us through your insurance broker.

What's included in your policy package

- Certificate of Property Insurance
- Payment summary

Your cyber defense in a digital world

Aviva Cyber Insurance for your household. Learn more at aviva.ca/home-cyber.



Go paperless – contact your broker to set up electronic delivery of your documents.

If the information in this package has changed, or if you have any questions about your policy, please contact your insurance broker.

Your insurance broker

BSMW INSURANCE
7270 WOODBINE AVENUE SUITE
301
MARKHAM ON L3R 4B9
(416) 493-0050

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Line: HAB Company: 1 Branch: 10
Aviva Insurance Company of Canada
10 Aviva Way
Suite 100
Markham ON L6G 0G1

Please visit us at: aviva.ca

Policy change notice

KERRI SHEA
2555 HIGHWAY 38
WESTBROOK ON K7P 2Y7

If you have any questions or would like to make changes to your policy, please contact:

BSMW INSURANCE
7270 WOODBINE AVENUE SUITE
301
MARKHAM ON L3R 4B9

Phone: (416) 493-0050 Toll free: (800) 661-5868
Fax: (416) 493-0063

Thank you for choosing BSMW INSURANCE for your Home Insurance. In partnership with AVIVA INSURANCE COMPANY OF CANADA, a subsidiary of Aviva Canada Inc., we are committed to providing you with quality products and service.

Enclosed is your amended policy. Please ensure that all information is accurate, as your coverage and premium are based upon the information you provided.

Policy number: [REDACTED]
Policy type: **PROPERTY**
Pay Plan: **Pre-Authorized chequing**

Policy transactions and account summary

Effective date	Description	Premium	Total
November 01, 2024	Policy Change	\$0.00	\$0.00
		Prior outstanding balance:	\$2,634.69
		Total amount due:	\$2,634.69

Named insured:
Kerri Shea
2555 Highway 38
Westbrook ON K7P 2Y7

Your payment schedule is shown on the back of this page.

If you need to change your banking information, or if you'd like to change your payment method, please complete the following authorization form, or notify your broker at least 15 business days prior to your next withdrawal.

Aviva Insurance Company of Canada
10 Aviva Way
Suite 100
Markham ON L6G 0G1

Monthly payment plan

Pre-authorized from your bank account

Payment schedule

Payments will be withdrawn automatically as scheduled.

November 16, 2024	\$376.38
December 16, 2024	\$376.38
January 16, 2025	\$376.39
February 16, 2025	\$376.39
March 16, 2025	\$376.38
April 16, 2025	\$376.39
May 16, 2025	\$376.38

Please note that a \$50.00 service charge will be levied against payments returned by the bank due to insufficient funds or payments not cleared.

In the event of a missed payment(s) you have received a notice of cancellation, and if we agree to reinstate your policy, a \$60.00 fee will be charged to you.



EFT Authorization Form (H1 Compliant)
Pre-authorized monthly payment from bank account

New request Change to existing information

Insured Name: Kerri Shea
Policy Number: [REDACTED]
Brokerage Name and Contact Information: BSMW INSURANCE
7270 WOODBINE AVENUE SUITE
301
MARKHAM ON L3R 4B9
(416) 493-0050

Consent and Disclosure

My/Our signature confirms that

- I/We have been provided with details of and understand the terms and conditions of the payment plan by automatic withdrawals from my/our financial institution.
- I/We hereby authorize the named financial institution below to debit my/our account for all payments payable to: **Aviva Canada Inc. or any of its associated insurance companies** to which my policy may be transferred to at a later date (the "Insurer").
- I/We understand that this authorization may be cancelled by me/us upon written notice, at least 15 days before the next scheduled payment. I/We may obtain a sample cancellation form, or further information on my/our right to cancel a payment authorization agreement, or more information about Pre-Authorized Debiting at my/our financial institution by visiting www.cdnpay.ca, or through contacting my/our insurance company at www.aviva.ca.
- I/We have certain recourse rights if any debit does not comply with this agreement. For example, I/we have the right to receive reimbursement for any debit that is not authorized or is not consistent with this payment authorization agreement. To obtain more information on my/our recourse rights, I/we may contact my/our financial institution or visit www.cdnpay.ca.
- I/We warrant and guarantee that all persons whose signatures are required to sign on this account have signed this authorization below.
- If there is a change in premiums due to a change in coverage or upon renewal, the amount of the monthly withdrawal will automatically be changed.
- I/We will ensure that funds are available on each due date and understand that Non-Sufficient Funds transactions may result in one or all of the following:
1. A second presentation or attempt to withdraw funds 2. A second withdrawal notice 3. Cancellation of my/our policy
- I/We have received a copy of this authorization and have read and understood these terms and conditions.
- For pre-authorized debits, I/we shall receive, with respect to the debiting of fixed-amount payments, written notice from the Insurer, the amount to be debited and the due date(s) debiting, at least 10 calendar days prior to the date of the first payment, and such notice shall be received each time there is a change in the amount of payment.
- The account that my/our financial institution is authorized to draw upon is indicated below. A specimen cheque has been marked 'void' or PAD form and attached to this authorization.
- I/we undertake to inform my/our insurer, in writing, of any change in the account information provided in this authorization prior to the next payment due date.
- I/We understand that this authorization is continuous and will automatically apply to the renewal terms, unless instructed differently.
- I/We authorize my/our Insurer to collect or use my/our personal information for the purpose of this authorization for the automatic withdrawals for payment of my/our insurance premiums. I/We authorize my/our Insurer to disclose any personal information contained in this authorization form to its financial institution to the extent disclosure is directly related to and necessary for the proper execution of the pre-authorized debit transaction for the policy number(s) noted above.
- I/We may withdraw my/our consent to collect, use or disclose my/our personal information for the purpose of this authorization for automatic withdrawals for payment of my/our insurance premiums. Withdrawal of my/our consent will result in cancellation of this authorization for automatic withdrawals for payment of my/our insurance premiums, in which case I/we must make other arrangements for payment of my/our insurance premiums.

Bank account information

Branch/Transit #	Bank #	Bank Account # <input type="checkbox"/> Personal <input type="checkbox"/> Commercial
Name and address of Financial Institution:		
Signature(s) as shown on bank records (If different from signature below)		
Today's date:	Preferred payment date:	
Authorized/Insured's signature	Authorized/Insured's signature	

Attach a sample cheque marked 'VOID' or a pre-authorized debit form (PAD form) from your financial institution and return to your broker.



(Insurer)
Aviva Insurance Company of Canada
 10 Aviva Way
 Suite 100
 Markham ON L6G 0G1

Certificate Of Property Insurance

POLICY NUMBER: [REDACTED]

NAMED INSURED

KERRI SHEA
 2555 HIGHWAY 38
 WESTBROOK ON K7P 2Y7

BROKER Code: 0010396

BSMW INSURANCE
 7270 WOODBINE AVENUE SUITE
 301
 MARKHAM ON L3R 4B9

Policy Effective From: November 1, 2024 12:01 a.m. **To Expiry Date:** July 16, 2025 12:01 a.m.
 All times are local times at the Named Insured's postal address shown on this Certificate.

Residence Locations: Insurance is provided for only those locations listed below.

Location 1	2555 38 Hwy Westbrook ON K7P 2Y7	HOMEOWNERS - COMPREHENSIVE FORM One Family , Brick Veneer , 1890 Built, Updated: Heating: 2005, Plumbing: 1998, Wiring: 1998, Roofing: 2000, Primary Heat: Propane Heating, Shuttle Tanker Service
1st Mortgagee:	TSX TRUST COMPANY C/O STRIVE , CAPITAL CORPORATION, 1900-16 YORK STR. TORONTO, ON, M5J 0E6 Standard Mortgage Clause included, applicable to Mortgagee(s) only.	

Insurance Coverage By Location	LOCATION 1 Deductible \$2,500		LOCATION Deductible	
	Coverage	Premium	Coverage	Premium
Section I – Property Coverages				
Coverage A - Dwelling Building	\$1,384,950	\$0		
Coverage B - Detached Private Structures	\$207,743	INCL		
Coverage C - Personal Property (Replacement Cost Basis)	\$1,107,960	INCL		
Coverage D - Additional Living Expenses	\$346,238	INCL		
Section II – Liability Coverages				
Coverage E - Legal Liability	\$2,000,000	INCL		
Coverage F - Voluntary Medical Payments	\$5,000	INCL		
Coverage G - Voluntary Payments For Damage To Property	\$1,000	INCL		
Endorsements				
By-Law Coverage - \$30000		INCL		
Guaranteed Replacement Cost on Dwelling Building .		INCL		
Identity Theft Expense Endorsement		INCL		
Service Line Coverage Endorsement - \$10,000 Limit		INCL		
Single Limit Endorsement		INCL		
TOTAL		\$0		

DISCOUNTS APPLIED	Additional Premium
Location 1 Discounts: Claims Free Discount; Certified Shuttle Tanker Service	\$0

Special Remarks:
 Loc: 1 Modify Mortgagee / Loss Payee

THIS POLICY CONTAINS A CLAUSE(S) THAT MAY LIMIT THE AMOUNT PAYABLE

IN WITNESS WHEREOF, the Insurer has caused this policy to be signed by its president, but the same shall not be binding upon the Insurer unless countersigned by an authorized representative of the Insurer.

Authorized Signature of Insurer: Corporate Secretary

President and Chief Executive Officer

Have a Privacy Question?

For information with respect to our current Privacy Policy, please visit our web site at www.aviva.ca or contact our Privacy Officer at:

Aviva Canada Inc.
10 Aviva Way, Suite 100
Markham, ON L6G 0G1
Telephone: 1 844 398 2009
E-mail: privacyoffice.ca@aviva.com

Have a Policy Question?

If you require information other than with respect to our current Privacy Policy, please call your broker **BSMW INSURANCE** at: (416) 493-0050 or tollfree: (800) 661-5868.
Fax No: (416) 493-0063

CANCELLATION OF THE POLICY

FOR FURTHER INFORMATION, CONTACT YOUR BROKER AT (416) 493-0050

This section to be completed and signed by the Insured to request cancellation of this policy in its entirety.

The undersigned, Kerri Shea, named in the policy and renewal certificates (if any), hereby acknowledges the cancellation of policy number P97252264HAB **effective at 12:01 A.M.** standard time on _____, and that all liability of the Insurer thereunder in respect of accidents, losses or damage occurring on and after the effective date is hereby terminated.

Dated: _____ Signature(s) of all Named Insureds: _____
Reason for Cancellation

<input type="checkbox"/>	Premium
<input type="checkbox"/>	Home sold
<input type="checkbox"/>	Other, please specify

STANDARD MORTGAGE CLAUSE

(Approved by The Insurance Bureau of Canada)

It is hereby provided and agreed that:

- 1. Breach of Conditions by Mortgagor Owner or Occupant** - This insurance and every documented renewal thereof - AS TO THE INTEREST OF THE MORTGAGEE ONLY THEREIN - is and shall be in force notwithstanding any act, neglect, omission or misrepresentation attributable to the mortgagor, owner or occupant of the property insured, including transfer of interest, any vacancy or non-occupancy, or the occupancy of the property for purposes more hazardous than specified in the description of the risk;

PROVIDED ALWAYS that the Mortgagee shall notify forthwith the Insurer (if known) of any vacancy or non-occupancy extending beyond thirty (30) consecutive days, or of any transfer of interest or increased hazard THAT SHALL COME TO HIS KNOWLEDGE; and that every increase of hazard (not permitted by the policy) shall be paid for by the Mortgagee.

- 2. Right of Subrogation** - Whenever the Insurer pays the Mortgagee any loss award under this policy and claims that - as to the Mortgagor or Owner - no liability therefore existed, it shall be legally subrogated to all rights of the Mortgagee against the Insured; but any subrogation shall be limited to the amount of such loss payment and shall be subordinate and subject to the basic right of the Mortgagee to recover the full amount of its mortgage equity in priority to the Insurer; or the Insurer may at its option pay the Mortgagee all amounts due or to become due under the mortgage or on the security thereof, and shall thereupon receive a full assignment and transfer of the mortgage together with all securities held as collateral to the mortgage debt.
- 3. Other Insurance** - If there be other valid and collectible insurance upon the property with loss payable to the Mortgagee - at law or in equity - then

any amount payable thereunder shall be taken into account in determining the amount payable to the Mortgagee.

- 4. Who May Give Proof of Loss** - In the absence of the Insured, or the inability, refusal or neglect of the Insured to give notice of loss or deliver the required Proof of Loss under the policy, then the Mortgagee may give the notice upon becoming aware of the loss and deliver as soon as practicable the Proof of Loss.

- 5. Termination - (Excluding Province of Quebec)** - The term of mortgage clause coincides with the term of the policy; PROVIDED ALWAYS that the Insurer reserves the right to cancel the policy as provided by Statutory provision but agrees that the Insurer will neither terminate nor alter the policy to the prejudice of the Mortgagee without the notice stipulated in such Statutory provision.

Termination (Province of Quebec) - The term of this Mortgage Clause coincides with the term of the policy; PROVIDED ALWAYS that the Insurer reserves the right to cancel the policy by Article 2477 and 2478 of the Civil Code of Quebec, but agrees that the Insurer will neither terminate nor alter the policy to the prejudice of the Mortgagee without 15 days' notice to the Mortgagee by registered letter.

- 6. Foreclosure** - Should title or ownership to said property become vested in the Mortgagee and/or assigns as owner or purchaser under foreclosure or otherwise, this insurance shall continue until expiry or cancellation for the benefit of said Mortgagee and/or assigns.

SUBJECT TO THE TERMS OF THIS MORTGAGE CLAUSE (and these shall supersede any policy provisions in conflict therewith BUT ONLY AS TO THE INTEREST OF THE MORTGAGEE), loss under this policy is made payable to the Mortgagee.





Kerri Shea [REDACTED]

The Personal GCID: frM0000352mWTCx

The Personal Insurance Company <information.client@thepersonal.com>
Reply-To: The Personal Insurance Company <information.client@thepersonal.com>
[REDACTED]

Thu, Jun 19, 2025 at 5:22 PM

Hello KERRI SHEA,

We regret to inform you that we are unable to insure the property address: [2555 Highway 38, Westbrook, Ontario, K7P 2Y7](#).

We do not insure buildings declared as a “[Heritage home](#)”, whether or not it is located on a heritage site and regardless of the age of the residence.

Please feel free to contact us again if the status of the home has changed.

Thank you,

The Personal Insurance Company

Manage your insurance in a snap
With **Online Services** and the **mobile app**, you can access your insurance file wherever and whenever you want.

Secure. Fast. Easy to use

1. Create an account in Online Services

This will let you view and update your insurance file directly. Have your home or car insurance policy number in hand.

[Log in or create an account](#)

2. Download the app The Personal

Use the app to view your proof of auto insurance, prevent damage to your property, track your claims and go to Online Services.



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Behruz Khorshidchehr

Property and Casualty Insurance Agent

3 Robert Speck Parkway
Mississauga (ON) L4Z 3Z9

1-877-277-7165

The Personal refers to The Personal Insurance Company.

Certain conditions, limitations and exclusions may apply. Savings and discounts are subject to eligibility conditions and may vary by jurisdiction. Rates and discounts are subject to change without notice.

Any coverages described are set out in the insurance policy, which always prevails. For more information, visit our website at thepersonal.com/home.

The Personal never asks its clients or potential clients to disclose confidential information (passwords, social insurance numbers or PINs) by email. The Personal also never sends its clients or potential clients links to sign-in pages or any other page that asks for confidential information. If you receive a fraudulent email, delete it. For more information, visit thepersonal.com/security or call 1-866-944-4762. This e-mail is confidential, may be privileged and is intended for the exclusive use of the addressee. Any other person is strictly prohibited from disclosing, distributing or reproducing this message. If you have received this e-mail in error, please immediately delete it and notify the sender.

[Unsubscribe link](#)

3 attachments



Pasted image.png
7K



The Personal

Pasted image.png
13K



Pasted image.png
8K



Heritage Home Decline - CAA

Tatyana Sylla <tsylla@stedmanlapalm.ca>

Thu, Jun 12, 2025 at 10:59 AM

To:

Hi Kerri,

I heard back from CAA and they have declined to insure your home as they do not insure heritage homes. To be frank, heritage homes are more difficult to insure and due to the designation, the value of the home will significantly increase which also directly impacts the premium / cost of the policy.

For an idea of value increase, when I add the heritage designation to your property evaluator it increased the home value by \$400,000.

Unfortunately, we will have to look to see what other markets will approve insuring Heritage homes & proceed from there.

Should you have any questions or concerns while I investigate other markets, don't hesitate to let me know.

Kind Regards,

Tatyana Sylla | Personal Lines Account Executive/Manager

STEDMAN LAPALM INSURANCE GROUP

A DIVISION OF SIB CORP. O/A STONERIDGE INSURANCE BROKERS

250 Sidney St. Belleville, ON K8P3Z3 | 789 Blackburn Mews Kingston, ON K7P 2N6 | 7270 Woodbine Ave , Ste 301 Markham, ON L3R 4B9

Mobile: [289-451-2936](tel:289-451-2936) | Tel: [289-677-4715](tel:289-677-4715) Ext.665 | Fax: [289-667-1300](tel:289-667-1300) | Toll Free: 1-888-215-0211

Email: tsylla@stedmanlapalm.ca

Web - www.stedmanlapalminsurance.ca



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Your insurance quote

intact prestige
INSURANCE

Protecting a unique lifestyle

PERSONAL PROPERTY INSURANCE

We are pleased to provide you with an Intact Prestige insurance quote. We look forward to welcoming you as a valued customer.

At Intact Prestige, we offer tailored insurance coverage for complete peace of mind. You can be protected further with scheduled valuable articles coverage and an umbrella endorsement. Please ask your broker if your quote does not already include these features.

Protecting a unique lifestyle

We believe every lifestyle deserves its own custom coverage, which is why we offer personalized insurance products and outstanding service.

Your home, vehicle, watercraft, valuable items and the safety of your loved ones may require a specific insurance plan. The Intact Prestige product suite allows customers to tailor their coverage for their unique way of life.

With access to our unparalleled insurance claims team in Canada, you can carry on without a hint of worry. As part of our Intact Prestige experience, we offer 24/7 claims service and a dedicated team of insurance claims experts.

The best protection begins with a personalized plan. Our knowledgeable appraisal expert will evaluate your home and present a precise plan to prevent loss and protect your investment, for complete peace of mind.



Intact Insurance Company (The Company/Insurer)

Quote Number

30568364

Policy Period At 12:01 A.M. local time at the postal address of the Named Insured

01 Jul 2025 to 01 Jul 2026

This quote declaration is being sought for insurance against one or more of the perils mentioned in item(s) below for the following specified limit(s) and amount(s).

Quote Prepared for

SHEA, COREY & KERRI
2555 HIGHWAY 38
WESTBROOK, ON
K7P2Y7

Your Broker is:

**STEDMAN LAPALM INSURANCE GROUP - A
DIVISION OF SIB CORP.**

250 SIDNEY STREET
BELLEVILLE, ON
K8P 3Z3
info@stedmanlapalm.ca
289 677 1300
Broker ID #22592

Quote Declaration (Valid for 30 days from 17 Jun 2025)

(This is a QUOTE for insurance only and does not in any way imply that insurance coverage has been provided by Intact Insurance Company.)



Property Insurance Quote

2555 HIGHWAY 38 WESTBROOK ON K7P2Y7

Property Details

- Year Built: **1890**
- Fire Protection: **Firehall Protected**
- Construction: **Detached Dwelling**
- Primary Heat: **Forced Air Furnace**
- Occupancy: **Principal**

Coverages	Deductible \$	Amount of Insurance \$	Premium \$
► Basic Coverages			
Prestige	2,500		17,337
Dwelling Building	2,500	1,871,100	Included
Additional Buildings	2,500	374,220	Included
Personal Property	2,500	1,496,880	Included
Additional Living Expenses	2,500	Unlimited	Included
Liability		2,000,000	Included
Voluntary Medical Payments		25,000	Included
Voluntary Property Damage		15,000	Included
Additional Coverages Included:			
Windstorm Coverage	2,500	Policy Limit	Included
Hail Coverage	2,500	Policy Limit	Included
Water Damage Coverage	2,500	Policy Limit	Included

Exhibit B
Report Number HP-25-018

Coverages	Deductible \$	Amount of Insurance \$	Premium \$
► Additional and Optional Coverage Options			
Prestige Home Equipment Breakdown	1,000	50,000	Included
Prestige Guard			90
Prestige Personal Legal Expense			0
Prestige Plus			225
Prestige Cyber Protection	1,000	50,000	0
Enhanced Water Damage Package			514
Sewer Backup (Included)	5,000	Policy Limit	Included
Water and Sewer Lines (Included)	2,500	10,000	Included
Overland Water (Included)	5,000	Policy Limit	Included
Ground Water	5,000	Policy Limit	131
Single Amount of Insurance and Guaranteed Replacement Cost Exclusion			0
Non Smoker Discount			0
Auxiliary Heat Surcharge			0
20 Years Claims Free			0
Customer Distinction Discount			0

Premium

**Total
Premium
\$**

Total for Quote
(excluding taxes and applicable charges)

18,297.00



Your insurance quote

intact prestige
INSURANCE

Protecting a unique lifestyle

PERSONAL PROPERTY INSURANCE

We are pleased to provide you with an Intact Prestige insurance quote. We look forward to welcoming you as a valued customer.

At Intact Prestige, we offer tailored insurance coverage for complete peace of mind. You can be protected further with scheduled valuable articles coverage and an umbrella endorsement. Please ask your broker if your quote does not already include these features.

Protecting a unique lifestyle

We believe every lifestyle deserves its own custom coverage, which is why we offer personalized insurance products and outstanding service.

Your home, vehicle, watercraft, valuable items and the safety of your loved ones may require a specific insurance plan. The Intact Prestige product suite allows customers to tailor their coverage for their unique way of life.

With access to our unparalleled insurance claims team in Canada, you can carry on without a hint of worry. As part of our Intact Prestige experience, we offer 24/7 claims service and a dedicated team of insurance claims experts.

The best protection begins with a personalized plan. Our knowledgeable appraisal expert will evaluate your home and present a precise plan to prevent loss and protect your investment, for complete peace of mind.



Intact Insurance Company (The Company/Insurer)

Quote Number 30568364	Policy Period At 12:01 A.M. local time at the postal address of the Named Insured 01 Jul 2025 to 01 Jul 2026
---------------------------------	--

This quote declaration is being sought for insurance against one or more of the perils mentioned in item(s) below for the following specified limit(s) and amount(s).

Quote Prepared for

SHEA, COREY & KERRI
2555 HIGHWAY 38
WESTBROOK, ON
K7P2Y7

Your Broker is:

**STEDMAN LAPALM INSURANCE GROUP - A
DIVISION OF SIB CORP.**
250 SIDNEY STREET
BELLEVILLE, ON
K8P 3Z3
info@stedmanlapalm.ca
289 677 1300
Broker ID #22592

Quote Declaration (Valid for 30 days from 17 Jun 2025)

(This is a QUOTE for insurance only and does not in any way imply that insurance coverage has been provided by Intact Insurance Company.)



Property Insurance Quote

2555 HIGHWAY 38 WESTBROOK ON K7P2Y7

Property Details

- Year Built: **1890**
- Fire Protection: **Firehall Protected**
- Construction: **Detached Dwelling**
- Primary Heat: **Forced Air Furnace**
- Occupancy: **Principal**

Coverages	Deductible \$	Amount of Insurance \$	Premium \$
► Basic Coverages			
Prestige	5,000		15,896
Dwelling Building	5,000	1,871,100	Included
Additional Buildings	5,000	374,220	Included
Personal Property	5,000	1,496,880	Included
Additional Living Expenses	5,000	Unlimited	Included
Liability		2,000,000	Included
Voluntary Medical Payments		25,000	Included
Voluntary Property Damage		15,000	Included
Additional Coverages Included:			
Windstorm Coverage	5,000	Policy Limit	Included
Hail Coverage	5,000	Policy Limit	Included
Water Damage Coverage	5,000	Policy Limit	Included

Exhibit B
Report Number HP-25-018

Coverages	Deductible \$	Amount of Insurance \$	Premium \$
► Additional and Optional Coverage Options			
Prestige Home Equipment Breakdown	1,000	50,000	Included
Prestige Guard			90
Prestige Personal Legal Expense			0
Prestige Plus			225
Prestige Cyber Protection	1,000	50,000	0
Enhanced Water Damage Package			514
Sewer Backup (Included)	5,000	Policy Limit	Included
Water and Sewer Lines (Included)	5,000	10,000	Included
Overland Water (Included)	5,000	Policy Limit	Included
Ground Water	5,000	Policy Limit	131
Single Amount of Insurance and Guaranteed Replacement Cost Exclusion			0
Non Smoker Discount			0
Auxiliary Heat Surcharge			0
20 Years Claims Free			0
Customer Distinction Discount			0
	Premium		Total Premium \$
	Total for Quote (excluding taxes and applicable charges)		16,856.00



Private Client Advice

Homeowner Proposal
Prepared for: Kerri Shea



Dear Kerri,

Thank you for giving us the opportunity to review your unique insurance needs. With TD Insurance Private Client Advice, we offer flexibility and expert advice in customizing an insurance plan that will provide you with the peace of mind and confidence in knowing you are protected where it matters most.

If you have any questions regarding your insurance proposal, please don't hesitate to contact me at Anujan.Prabaharan@tdinsurance.com or 1-877-855-3767 ext: 324767

Residential Summary – Quoted effective date: TBD

EXPOSURE	PROTECTION	COVERAGE	PREMIUM
Primary Residence 2555 Highway 38 Westbrook ON K7P 2Y7 Enhanced Home Coverage Specialty Item Limits: Works of Art: \$60,000 Wine & Spirits: \$25,000 Jewelry /Furs: \$25,000 Collections: \$25,000 Bicycles: \$25,000	\$2,890,000 Included \$289,000 Extended \$723,000 \$ 2,000,000 Included Included Included Included Policy Limit \$250,000 \$25,000	Building Amount Guaranteed Reconstruction Cost Personal Belongings Amount Additional Living Expenses – Up to 2 Years Detached Private Structures Personal Liability Family Coverage (Cyberbullying & Care Facility) Eco-Efficient Rebuild Claims Forgiveness Ice Damming and Roof Drain Backup Coverage Above Ground Water (Optional) Extended Water Damage (Opt. Policy Limit) Home Systems Coverage (Optional) - \$115 Home Service Line Coverage (Optional) - \$130	\$10 235 policy deductible \$10,000 (\$10,000 EWD deductible)
EXPOSURE	PROTECTION	COVERAGE	PREMIUM
Identity Theft Recovery	\$100,000	Credit file restoration services following identity theft	\$60
Floater for Valuable Items	Additional Coverage DECLINED	Scheduled item higher limits for each of the following:	DECLINED
TOTAL PREMIUM	10 295.00 plus tax = \$11,118.60* \$11,633 plus tax with \$5k deductible		3% additional service fee applies to monthly payment plan only.

* Residential policies in Ontario are subject to an 8% residential sales tax.



Binding is conditional to the following:

This no-obligation residential quote is based on information you provided and is valid for 60 days.

Please note that as long as the policy remains active, we may verify your eligibility for the rates associated with the alumni, professional, or employer group selected. This could have an impact on your premium and/or your insurer.

Homeowner policy is conditional to the following:

- Name on the deed – Kerri Shea
- No claims in the last 3 years
- No cancellations including non-payment and misrepresentation in the last 5 years for residential and auto.
- Mortgage/Line of Credit lender name and address for (primary home, secondary home)
- Home to be occupied as full-time residence within 30/60 days of binding or closing date.
- Appraisal of Primary home, Secondary home upon binding
- No farming, not rented to others, no renovations planned, no business in the home, not vacant (unoccupied by owners for more than 30 consecutive days)

Payment Disclosures

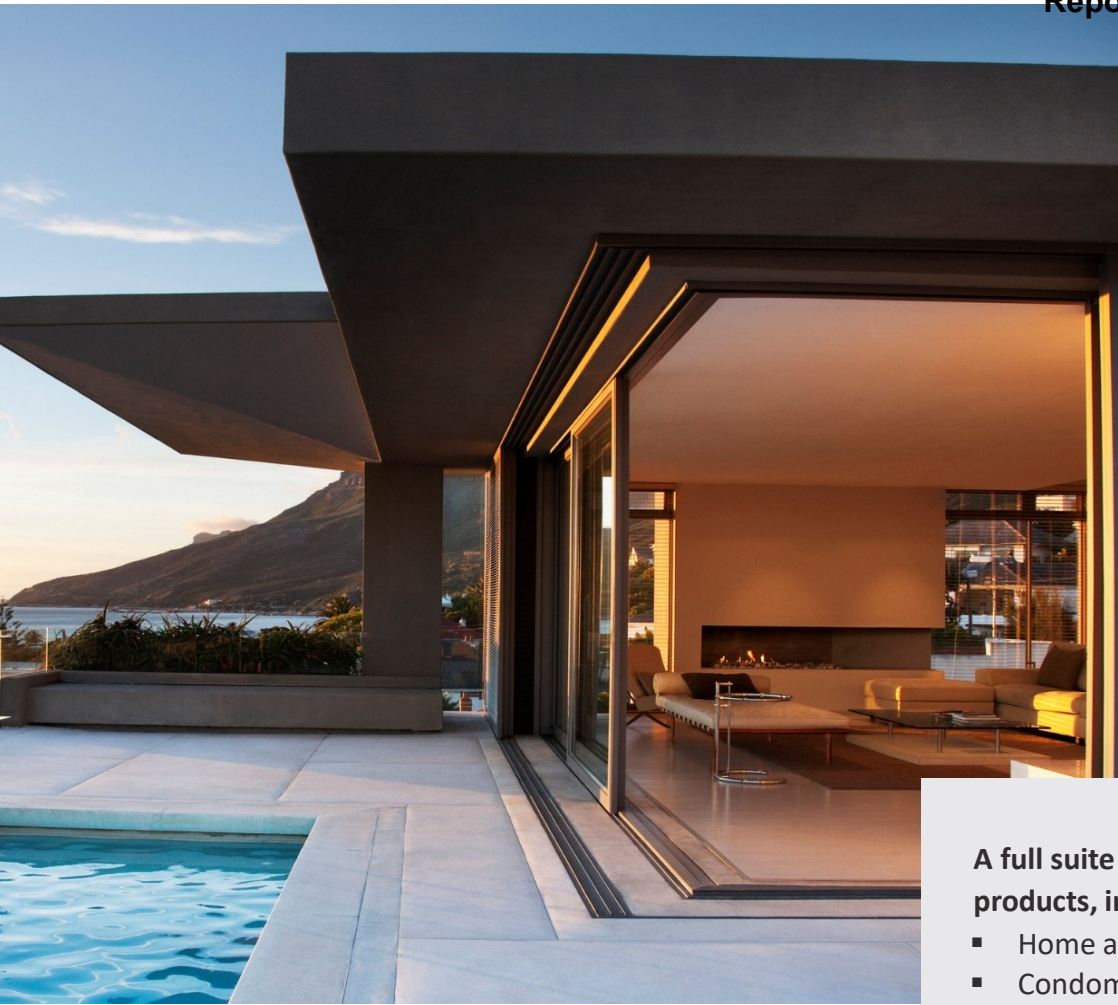
Credit Card:

Choosing to pay by credit card gives us permission to save your credit card information and charge it for your insurance premium and applicable taxes and fees. Charges will begin when you make a purchase and will continue until you cancel or change your information. You can cancel or change your information via written letter, phone, or MyInsurance at least 15 days before your next payment. Any changes to the payment date or amount will be confirmed via mail, MyInsurance, and/or text message. Delivery times may vary.

Debit:

By providing your banking information, you allow us to set up a pre-authorized debit plan. We will share confirmation of the payment schedule and first withdrawal with the policy holder. You agree to decrease the notice period to confirm the payment schedule, and the date and amount of the first withdrawal from 10 calendar days to 3 days before the first payment. Confirmation of changes to the amounts or dates of following payments will be shared with the policy holder, but you waive your right to receive the standard 10 days' pre-notification period.





A full suite of specialized insurance products, including:

- Home and automobile
- Condominiums
- Seasonal properties
- Renters
- Yacht and watercraft
- Recreational vehicles
- Collectibles, including jewelry, fine art, and wine
- Personal Umbrella Liability
- Cross-border insurance

Our priority is to deliver specialized advice that meets your unique needs for home and auto coverages. Our dedicated team are here to provide you with the highest level of personalized service. Plus, we deliver the highest standard of claim service - a simplified, fast turnaround with flexible options to meet your needs.

Thank you for this opportunity, I look forward to providing you with a level of service that exceeds your expectations.

Best regards,

Anujan Prabakaran | Senior Private Client Advisor
TD Insurance Private Client Advice

E: Anujan.Prabakaran@tdinsurance.com

T: 1-877-855-3767 ext: 324767 - 66 Wellington Street W, 39th Floor | Toronto | M5J 2W4

Website: tdinsurance.com/privateclientadvice



City Council voted in favour of this by-law on April 2, 2024

Written approval of this by-law was given on April 2, 2024 by Mayoral Decision Number 2024-11

Clause 2, Report Number 21, February 6, 2024

By-Law Number 2024-180

A By-Law to Designate the property at 2555 Highway 38 to be of Cultural Heritage Value and Interest Pursuant to the *Ontario Heritage Act*

Passed: April 2, 2024

Whereas:

Subsection 29(1) of the *Ontario Heritage Act*, R.S.O. 1990, Chapter 0.18 (the "*Ontario Heritage Act*") authorizes the council of a municipality to enact by-laws to designate property within the municipality, including buildings and structures on the property, to be of cultural heritage value or interest;

The *property* was listed on the register established pursuant to Section 27 of the *Ontario Heritage Act* in 2016;

On January 24, 2024, Council of the City of Kingston ("*Council*") consulted with its municipal heritage committee regarding the designation of the property municipally known as the Davidson House at 2555 Highway 38 (the "*property*") in accordance with subsection 29(2) of the *Ontario Heritage Act*;

On February 6, 2024 *Council* caused notice of its intention to designate the *property* to be given to the owner of the *property* and to the Ontario Heritage Trust (the "*Trust*"), and on February 13, 2024, notice of the intent to designate the *property* was published in The Kingston Whig-Standard, a newspaper having general circulation in the City of Kingston; and

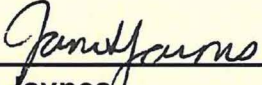
No notice of objection to the proposed designation was served on the municipal Clerk (the "*Clerk*") of the Corporation of the City of Kingston (the "*City*") within the time prescribed by subsection 29(5) of the *Ontario Heritage Act*.

Therefore, *Council* enacts:


1. The *property* is designated as being of cultural heritage value and interest, as more particularly described in Schedule "A" of this by-law.
2. A copy of this by-law will be registered against the *property* in the appropriate land registry office. The *Clerk* is authorized to serve a copy of this by-law on the owner of the *property* and the *Trust*, and to cause notice of the passing of this by-law to be published in The Kingston Whig-Standard.

3. The *City* reserves the right to install a designation recognition plaque on the *property*, in a location and style determined by the *City* in consultation with the owner.
4. This by-law will come into force and take effect on the date it is passed.

Given all Three Readings and Passed: April 2, 2024



Janet Jaynes
City Clerk



Bryan Paterson
Mayor



Schedule "A"

Description and Criteria for Designation Davidson House

Civic Address: 2555 Highway 38

Legal Description: Part Lots 2 and 3 Concession 5 Kingston as in FR402561 (Firstly) Except Part 1, Plan 13R8537 and Part 1, Plan 13R19108; Except Parts 1 and 2, Plan 13R22273; S/T FR101876 Amended by RP1060 Subject to an Easement as In FR272461 Subject to an Easement as in FR304250; City of Kingston, County of Frontenac

Property Roll Number: 1011 080 230 20800

Introduction and Description of Property

The Davidson House, located at 2555 Highway 38, is situated on the south-west side of the road just south of Unity Road and the hamlet known as Glenvale, in the former Township of Kingston, now part of the City of Kingston. This 57-hectare rural property contains a one-and-a-half storey brick farmhouse with a modern single-storey wing (and a number of 20th century rural outbuildings), built in 1860 for the Davidson family.

Joseph and Mary Ann Davidson purchased the property in 1853 and constructed the house in 1860. Mary Ann was a member of the Ellerbeck family who were well-known early United Empire Loyalist settlers to the area. The Davidson family lived and farmed this property for 30 years.

Statement of Cultural Heritage Value/Statement of Significance

The property has design value or physical value because it is a rare, unique, representative or early example of a style, type, expression, material or construction method.

The property has design value or physical value because it displays a high degree of craftsmanship or artistic merit.

The Davidson House is a rare example of a one-and-a-half storey, mid-19th Century, Ontario vernacular brick farmhouse with various architectural embellishments that display a high level of craftsmanship. Typical of this style is the symmetrical façade, gabled roof with twin chimneys, a central medium-pitched gable with a window and entranceway underneath that are flanked by large rectangular window openings.

The Davidson House is unusual for a vernacular building, however, as the bricks are laid in a Flemish bond pattern (i.e. header, stretcher, header). Further, the main entrance is wide with side lights and includes an elliptical brick arch with fanlight. The central window opening above is also arched with brick voussoirs. The high degree of craftsmanship is also evident by the elaborate cornice with wide frieze board, deep soffits, decorative dentils and eave returns.

The property has contextual value because it is important in defining, maintaining or supporting the character of an area.

The Davidson House has contextual value as it supports and maintains the scenic and rural character of the road.

Heritage Attributes

Key exterior elements that contribute to the property's cultural heritage value include its:

- One-and-a-half storey red brick farmhouse in Flemish bond pattern, with limestone foundation;
- Medium-pitch side gable roof with a central medium-pitch gable and two brick chimneys located on the gable ends;
- Elaborate cornice with dentils and wide frieze board;
- Symmetrical front façade with central entranceway flanked by large window openings;
- Central arched window opening in the gable, with brick voussoirs and stone sill, and elliptical arched central entranceway with side lights and fanlight (not original);
- Rectangular window openings throughout with stone sills and brick voussoirs;
- South elevation with two small window openings in the gable and two larger window openings on the first storey; and
- Visibility and legibility of the heritage attributes from the roads.

Non-Heritage Attributes

Elements that are not included in the Statement of Cultural Heritage Value of the property include its:

- Modern detached outbuildings, pool and fences.

City of Kingston By-Law Number 2025-XX

A By-Law to Repeal By-law Number 2024-180 A By-Law to Designate the property at 2555 Highway 38 to be of Cultural Heritage Value and Interest Pursuant to the *Ontario Heritage Act*

Passed: [insert date]

Whereas:

Section 32 of the *Ontario Heritage Act*, R.S.O. 1990, Chapter 0.18 (the "*Ontario Heritage Act*") authorizes the council of a municipality to repeal by-laws passed under Section 29 of the Act removing the designation of a property within the municipality to be of cultural heritage value or interest;

On June 26, 2025, Council of the City of Kingston ("*Council*") caused notice of an application to repeal By-Law Number 2024-180 in The Kingston Whig-Standard, a newspaper having general circulation in the City of Kingston, and posted on the City of Kingston website; and

On July 16, 2025, *Council* consulted with its municipal heritage committee regarding the application to repeal By-law Number 2024-180 for property municipally at 2555 Highway 38 (the "*property*") in accordance with subsection 32(5) of the *Ontario Heritage Act*;

No notice of objection to the proposed repeal was served on the municipal Clerk (the "*Clerk*") of the Corporation of the City of Kingston (the "*City*") within the time prescribed by subsection 32(4) of the *Ontario Heritage Act*.

Therefore, *Council* enacts:

1. By-Law 2024-180 is hereby repealed as it applies to the lands known as 2555 Highway 38, pursuant to Section 32 of the *Ontario Heritage Act*.
2. A copy of this revocation by-law will be registered against the *property* in the appropriate land registry office confirming that By-Law 2024-180 has been repealed and that the lands known as 2555 Highway 38 are not subject to the provisions of the *Ontario Heritage Act*.
3. The *Clerk* is authorized to serve a copy of this by-law on the owner of the *property* and the Ontario Heritage Trust, and to cause notice of the passing of this by-law to be published in The Kingston Whig-Standard.
4. This by-law will come into force and take effect on the date it is passed.

Given all Three Readings and Passed: XXX, 2025

Janet Jaynes
City Clerk

Bryan Paterson
Mayor

Schedule “A”
Description and Criteria for Designation
Bell Farmstead

Civic Address: 3751 Smith Road
Legal Description: Part Lot 6 Con 4 Western Addition Kingston as in FR329337
Lying E of Part 2 13R344 & S of Part 3 13R4158; City of
Kingston, County of Frontenac
Property Roll Number: 1011 080 220 15200

Introduction and Description of Property

The subject property, located at 3751 Smith Road, is situated on the south side of the road east of Radage Road. It backs onto Highway 401, in the former Township of Kingston, now City of Kingston. The 7.5-hectare rural property contains a one-and-a-half storey limestone farmhouse, likely built in the 1860s, for farmers Alexander and Susanna Bell, whose family owned the property for 70 years. A small limestone outbuilding and several detached agricultural buildings are also present on the property.

Statement of Cultural Heritage Value/Statement of Significance

The property has design value or physical value because it is a rare, unique, representative or early example of a style, type, expression, material or construction method.

The property has design value or physical value because it displays a high degree of craftsmanship or artistic merit.

The Bell Farmstead, at 3751 Smith Road, is a largely intact example of a late-19th Ontario vernacular limestone farmhouse with Gothic Victorian influences. The one-and-a-half-storey farmhouse is constructed of limestone and includes two distinct sections (north and south) built at the same time but each with a prominent front door and cross-gable roof.

The Bell house is an unusual mix of styles on a vernacular building. Gothic architecture is known for its dramatic peaked roofs/dormers and tall arched window, which are evident on this residence. The primary façade of the Bell farmhouse displays a well-organized yet asymmetrical arrangement of window and door openings, which is more typical of a Victorian influenced building.

The northern section is slightly recessed from the southern section and has an asymmetrical front façade with a central entrance and flanking windows. The southern section features an oversized off-centre entrance with transom and side lights, and

three similarly sized segmentally arched window openings under a medium-pitched front gable roof with gable-end chimneys.

The northern section contains a dramatic steeply-pitched front gable (once with vergeboards), over a tall half-round arched window opening above the central entranceway, all reflecting its Gothic influences.

The side and rear elevations of the stone dwelling have had little change. The stone cellar access is still present on the rear elevation but has been enlarged in recent years. A small limestone building, perhaps a smoke house, is located immediately to the rear of the main dwelling. The high degree of craftsmanship is evident in the exceptional quality of the masonry on the main house, which is squared, dressed and laid in even courses of uniform stone that continue from the main façade around the sides of the building. This craftsmanship is also evident in the tall radiating stone voussoirs that top all the door and window openings of the main house. The oversized entrance on the southern section is emphasized by a deeply recessed paneled surround (currently a modern interpretation) with transom window above and flanking sidelights.

The property has historical value or associative value because it has direct associations with a theme, event, belief, person, activity, organization or institution that is significant to a community.

The Bell Farmstead is associated with the Bell family who owned and farmed the land for three generations. Alexander Bell purchased the property in 1859. Alexander and his wife Susan(na) were Methodist farmers who settled on the Smith Road property, initially in a one storey log house, until the stone dwelling was built in the 1860s. They raised their nine children on the property. The property remained in Alexander Bell's possession until his death, when the property, including the 150 acres south of Smith Road, was transferred into the possession of his granddaughter Augusta Bell in 1909. In 1929 the property was sold by the Bell family to Earl Clark.

The property has contextual value because it is important in defining, maintaining or supporting the character of an area.

The property has contextual value because it is physically, functionally, visually or historically linked to its surroundings.

The Bell Farmstead has contextual value due to its simple yet unusual vernacular design, integrity, limestone construction, unpaved circulation routes and its various agricultural buildings, including the small limestone building. These features and their proximity to the road, support and maintain the scenic and historic rural character of the road.

With its Ontario vernacular style and limestone construction, both distinctive elements of nineteenth-century rural architecture in the Kingston area, the Bell Farmstead shares a visual and historical relationship with its surroundings and is an important part of the rural context of the area.

Heritage Attributes

Key exterior elements that contribute to the property's cultural heritage value include its:

- One-and-a-half storey farmhouse constructed of dressed and squared limestone, laid in even courses on the primary elevations, with slightly projecting base course;
- Medium-pitch cross-gable roof with a steep-pitch front gable and three stone chimneys;
- Half-round arched window opening in the gable on the front façade;
- Recessed entranceway with panelled surrounds (not original), sidelights and transom;
- Original fenestration pattern of segmentally arched window openings with radiating limestone voussoirs and stone sills; and
- Various wooded and stone agricultural outbuildings, including a small single-storey limestone building with gabled roof to the rear of the main building.

Non-Heritage Attributes

Elements that are not included in the Statement of Cultural Heritage Value of the property include:

- Modern detached outbuildings

Kingston Heritage Properties Committee

Summary of Input from Technical Review Process

R01-002-2025

Committee Members	Comments Enclosed	No Comments Provided	No Response Received
Councillor Glenn			X
Councillor Oosterhof	X		
Jennifer Demitor			X
Gunnar Heissler			X
Alexander Legnini			X
Bob Mayo			X
Peter Gower	X		
Ann Stevens	X		
Daniel Rose			X



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Date:	June 22, 2025
Form:	Heritage Properties Committee Reviewer Form
Reviewer Name:	Peter Gower
Application Type:	Other Heritage Act Requests
File Number:	R01-002-2025
Property Address:	2555 38 HWY

Description of Proposal:

This is an owner-initiated application to repeal (de-designate) a property under Part IV Section 32 of the *Ontario Heritage Act*. The subject property at 2555 Highway 38, known as the Davidson House, was designated in 2024 as it met three of the nine Criteria for Determining Cultural Heritage Value or Interest (as per O.Reg 9/06) in the Act (see Designation By-law). The owner has provided no cultural heritage rationale for requesting this change, however has noted difficulty in sourcing property insurance. A letter from the owner, and their insurance broker are included with the submission.

Comments for Consideration on the Application:

I think we need a much more in depth understanding of the situation. I am surprised that this is the only complaining heritage property owner re insurance; I wonder why all the others are silent. May I suggest that we contact others to see if they also are facing increases in their premiums; that we contact insurance companies (including those who insure City heritage property) and such companies as Ecclesiastical who look on themselves as specialist insurers in heritage properties; and that we contact heritage organisations to see what their insight into a problem like this is: if that has not been done already. I sympathise with the response that the owner has received, but I am not convinced enough to support repeal until I have more facts from other reliable sources. I am not sure who is referred to as the Kingston Heritage Society, but when we know the correct name, they also could be invited to be involved.

Recommended Conditions for the Application:

Is there a timeline on an application like this?



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Date:	June 19, 2025
Form:	Heritage Properties Committee Reviewer Form
Reviewer Name:	Ann Stevens
Application Type:	Other Heritage Act Requests
File Number:	R01-002-2025
Property Address:	2555 38 HWY

Description of Proposal:

This is an owner-initiated application to repeal (de-designate) a property under Part IV Section 32 of the *Ontario Heritage Act*. The subject property at 2555 Highway 38, known as the Davidson House, was designated in 2024 as it met three of the nine Criteria for Determining Cultural Heritage Value or Interest (as per O.Reg 9/06) in the Act (see Designation By-law). The owner has provided no cultural heritage rationale for requesting this change, however has noted difficulty in sourcing property insurance. A letter from the owner, and their insurance broker are included with the submission.

Comments for Consideration on the Application:

This is such a shame that insurance issues have forced this alternative. Is there any way to find out what companies were approached for insurance on this property? Perhaps privacy issues would make that difficult. But it would be nice to have solid facts to back up this decision. How do we know the reality if we do not have the details?

I am feeling uncomfortable to vote for the removal of the heritage designation without more information as to the problem.

But I do understand how insurance issues are affecting anyone with any kind of insurance. But it would have been nice to have more precise information about the problem for this particular house.

Is there something we can do to research this issue, not specifically about this property? Surely the Insurance Industry would have information about insurance for heritage homes.



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Date:	June 21, 2025
Form:	Heritage Properties Committee Reviewer Form
Reviewer Name:	Gary Oosterhof
Application Type:	Other Heritage Act Requests
File Number:	R01-002-2025
Property Address:	2555 38 HWY

Description of Proposal:

This is an owner-initiated application to repeal (de-designate) a property under Part IV Section 32 of the *Ontario Heritage Act*. The subject property at 2555 Highway 38, known as the Davidson House, was designated in 2024 as it met three of the nine Criteria for Determining Cultural Heritage Value or Interest (as per O.Reg 9/06) in the Act (see Designation By-law). The owner has provided no cultural heritage rationale for requesting this change, however has noted difficulty in sourcing property insurance. A letter from the owner, and their insurance broker are included with the submission.

Comments for Consideration on the Application:

I am supportive of this application to repeal and respectfully ask for the support of this committee.

This is a concerning time for us in our roles as supporters of Heritage designation.

This problem with insurance is real and very troubling. I believe we need to pass this as soon as possible and then discuss further as a committee.

High level discussions are being held with the insurance industry to no avail.

The last representative said to me that if it can be declared and determined that Heritage Designations are symbolic (only) then there may be something to consider.

We need to understand that at this time these designations are causing real life crises for families and farm properties and if we put ourselves in there shows we too would want to be relieved of great financial burden and loss.

I do believe we can resolve this in time but for now we must do the right thing.