

From:

>

Sent: Thursday, July 3, 2025 9:18 AM

To: Shellee Fournier <sfournier@rideaulakes.ca>

Cc: Linda Carr <councillorcarr@rideaulakes.ca>; Paula Banks
<councillorpbanks@rideaulakes.ca>; Mary Ellen Truelove <mtruelove@rideaulakes.ca>

Subject: Re: Seniors Insurance

Good morning

Would council please add to their agenda our concerns

thank you

Pat

On 2025-06-25 11:13, Shellee Fournier wrote:

Good Morning Linda and Pat,

Please see below in **red font**.

Thank you
Shellee

From: Paula Banks <councillorpbanks@rideaulakes.ca>

Sent: Sunday, June 22, 2025 5:35:11 PM

To: Linda Carr <councillorcarr@rideaulakes.ca>

Cc: Pat Phillips < >

Subject: Seniors Insurance

To the Members of Rideau Lakes Council,

We are writing jointly on behalf of the **Beverley Seniors** and the **South Crosby Friendship Club** to express our deep concern and disappointment over the sudden realization that our senior groups are no longer covered under Township insurance, coverage we understood to be in place since before the formation of the Community Enhancement Committees (CECs).

We have been running programs for approximately six years under the firm belief that our members and activities were covered by Township insurance. At no time were we notified that this coverage had changed or been withdrawn. This lack of transparency and communication is both disheartening and deeply worrisome.

Our organizations are made up of dedicated volunteers, many of whom are also active contributors to other community programs across Rideau Lakes. Seniors form a vital part of the volunteer fabric of this township, and we believe that the decision to end coverage, without consultation or notice, shows a lack of respect for our contributions and our need for clarity and protection.

Now, due to declining membership and limited funds, we are unable to afford private insurance. The sudden removal of coverage places our programs, and the seniors who

rely on them for social connection, physical activity, and mental wellbeing at serious risk.

We respectfully request the following from Council:

1. A clear explanation of when and why this insurance coverage was ended. **It is our understanding that this insurance ended when the new structure of the CECs was implemented in 2019. This was an unintended consequence that is just coming to staff's attention as well.**
2. An acknowledgment that proper notice was not given to affected groups. **As stated above as soon as staff became aware (2025) we are now trying to address it.**
3. A commitment to work with our organizations to explore options for reinstating or replacing this coverage in a sustainable, affordable way. **Absolutely. Staff have provided various options for a solution.**
 1. Become a sub-committee of the CEC or
 2. Obtain your own insurance if your group chooses to remain independent of the Township.**Please note that if you choose Option #1 – all finances will have to go through the Township, bank accounts closed, CEC approval for all activities, etc.**

We hope that Council will take this matter seriously and recognize the significant value our senior groups bring to the community. **Please don't take this oversight as a lack of value the Township has for it's Seniors Groups. We hope to jointly resolve the matter now that we are aware of it.**

We welcome the opportunity to meet with you or Township staff to find a solution that allows our programs to continue safely and confidently. **Staff would be happy to meet at a time of your choosing. Please advise.**

Sincerely,

Pat Phillips

On behalf of Beverley Seniors

Linda Carr

On behalf of South Crosby Friendship Club

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