



The Corporation of the Township of King Notice of Motion

Date of Meeting: Monday, April 27, 2026

Moved by: Councillor Asselstine

Seconded by: Mayor Pellegrini

Subject: **Member Motion Re Heritage Property Insurance**

Whereas under the Ontario Heritage Act (OHA), the Province of Ontario provides municipalities the authority to identify and conserve properties of cultural heritage value and interest; and

Whereas the Township of King undertakes the conservation of properties determined under the OHA to be of cultural heritage value and interest; and

Whereas some Township of King owners of properties of cultural heritage value and interest are resistant to their properties being identified under the OHA due to concerns over access to, or increased cost of, property insurance; and

Whereas some property insurance providers refuse to provide, withdraw existing, or increase premiums for insurance for properties determined to be of cultural heritage value and interest based on a perceived increased financial and/or administrative risk, although these are not substantiated by the statutory requirements of the OHA; and

Whereas for many decades, the Province of Ontario, including the Ontario Heritage Trust, the Ministry of Citizenship and Multiculturalism, and the Insurance Bureau of Canada, have endeavoured to mitigate property owners' and the property insurance industry's concerns over insurance coverage and replacement costs of properties recognized under the OHA, without substantive effect; and

Whereas the Financial Services Regulatory Authority of Ontario, an agency of the Government of Ontario, regulates property and casualty and general insurance;

Now therefore be it resolved that:

1. Council requests that the Province of Ontario provide authority to the Financial Services Regulatory Authority of Ontario to ensure that agents and businesses that sell property insurance do not refuse to provide, withdraw existing, or increase premiums for insurance for properties determined to be of cultural heritage value and interest and designated under the Ontario Heritage Act, and that the Financial Services Regulatory Authority of Ontario provide resources and guidance to agents and businesses that sell property insurance on the statutory requirements of the Ontario Heritage Act; and

2. That a copy of this resolution be circulated to the Hon. Graham McGregor, Minister of Citizenship and Multiculturalism, the Hon. Peter Bethlenfalvy, Minister of Finance, the Hon. Stephen Lecce, MPP King-Vaughan, the Hon. Caroline Mulroney, MPP York-Simcoe, the Regional Municipality of York, and all local municipalities within York Region.