



Member Motion

City Council

Notice of Motion

MM31.4	ACTION			Ward: All
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Granting a Grace Period for CafeTO Applications Awaiting Insurance Changes - by Councillor Joe Cressy, seconded by Mayor John Tory

** Notice of this Motion has been given.*

** This Motion is subject to referral to the Executive Committee. A two-thirds vote is required to waive referral.*

Recommendations

Councillor Joe Cressy, seconded by Mayor John Tory, recommends that:

1. City Council request the General Manager, Transportation Services to make reasonable accommodation for CafeTO applications where the only outstanding documentation pertains to insurance, in order for as many businesses as possible to achieve the earlier planned installation date.

Summary

The CafeTO program has provided a lifeline for many local cafes, restaurants and bars through the pandemic.

For 2021, the CafeTO program required applications to be submitted in full by March 26 to be processed for the first round of installations later in the spring. This included the requirement to demonstrate full operating liability insurance coverage.

I have been contacted by multiple stakeholders in our Business Improvement Areas who had downgraded their insurance package in recent months to "contents only" insurance, rather than full operating liability, as they had been unable to provide indoor or outdoor dining during the Provincial stay-at-home order or, until very recently, the lockdown.

Many businesses have discovered that due to delays in the private insurance market, they could not receive quotes for reinstating full liability coverage before the end of March. For these establishments, their applications were incomplete as a result of this challenge outside of their control, and they will miss the earliest possible installation dates.

While I recognize that the firm cut-off date to qualify for early installation was intended to ensure that City staff can focus on the applications of businesses most prepared to set up their CafeTO spaces on an accelerated timeline, I believe this unforeseen challenge with insurance providers requires a more flexible and fair response.

I am requesting that City staff work with CafeTO applicants and offer a grace period for those who would have complete applications if not for the delay reinstating insurance for full operating liability, with the goal of achieving early installation for these applicants to the greatest extent possible.

The CafeTO program is vital for our local businesses and main streets after a very difficult winter, and although vaccines give us hope, there will be more challenging months ahead. Working with these operators to allow an extra month or more of outdoor dining is essential.

Background Information (City Council)

Revised Member Motion MM31.4

(<http://www.toronto.ca/legdocs/mmis/2021/mm/bgrd/backgroundfile-165232.pdf>)