

APPENDIX D  
INSURANCE REQUIREMENTS

## **SCHEDULE**

The Standard Construction Document for Stipulated Price Contract (CCDC 2 - 2008), English version, is further amended by the addition of the following Schedule:

### **SCHEDULE OF INSURANCE REQUIREMENTS**

Without restricting the generality of the requirement to indemnify the Region, the contractor shall obtain, maintain, pay for, and provide evidence of, insurance coverage taken out with insurance companies licensed to transact business in the Province of Ontario and acceptable to the Region's Insurance and Risk Manager. Listed below are the insurance requirements deemed necessary for the Contract by the Region's Insurance and Risk Manager.

#### **Commercial General Liability Insurance**

Commercial General Liability ("CGL") insurance must include the Region as an Additional Insured, with limits of not less than \$5,000,000.00 inclusive per occurrence for bodily and personal injury, death and damage to property including loss of use. The CGL insurance shall include Cross Liability and Severability of Interest clauses, Owner's and Contractor's Protective, Products and Completed Operations coverage (twelve (12) months) and a Standard Non-Owned Automobile endorsement with a limit of not less than one million dollars (\$1,000,000.00) including contractual liability coverage.

#### **Automobile Liability Insurance**

Automobile Liability Insurance in respect of licensed vehicles must have limits of not less than \$5,000,000.00 inclusive per occurrence for bodily injury, death and damage to property. Coverage shall be in the form of a standard owner's form automobile policy providing third party liability and accident benefits insurance and covering licensed vehicles owned and/or leased or operated by or on behalf of the contractor.

#### **Property Insurance**

Builders Risk or Installation Floater insurance insuring not less than the sum of the amount of the Estimated Contract Price and the full value of Products specified to be provided by the Region for incorporation into the Work. Coverage shall be on a replacement cost basis.

The Region will accept in place of the above-mentioned insurance coverage, a combination of primary liability limits and umbrella insurance or excess liability limits which meet the CGL and/or Automobile Liability coverage limits noted above.

Such coverage must in all respects be satisfactory to the Region's Insurance and Risk Manager and shall be maintained continuously by the contractor from either the commencement of the Deliverables or the signing of the Contract, whichever is earliest. The policies must be endorsed to provide the Region with not less than thirty (30) Days' written notice in advance of cancellation, or any change or amendment restricting coverage.

All of the above insurance must be evidenced, by the contractor only, upon Contract award, on the Region's standard Certificate of Insurance form.