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## **WSIB CLEARANCE**

Since 2013, Workplace Safety & Insurance Board (WSIB) coverage is mandatory for construction companies and contractors in Ontario. Most will have to register with WSIB. All Right of Way-Work Permits and development projects that have the potential to impact Township property require confirmation of WSIB clearance, in the form of a WSIB clearance certificate, in order to gain approval.

## **INSURANCE REQUIREMENTS**

Staff will select 1 of the 3 following insurance requirement options to be applied to a Right of Way-Work Permit or a development application. Once an option has been selected, insurance is required from the Contractor or the Property Owner/Permit Holder; whomever is physically completing the work. Further, based on the potential risks to the Township posed by a large developments or work projects, Staff have the discretion to increase the limits and types of coverage required under Option 3.

### ***Option 1: Right of Way Permits***

Requirements of the Contractor:

The Contractor shall, at its expense, obtain and keep in force during the term of this Agreement, Commercial General Liability Insurance satisfactory to the Township of Wilmot, including the following and underwritten by an insurer licensed to conduct business in the Province of Ontario:

- a) A limit of liability of not less than \$5,000,000/occurrence;
- b) The Township of Wilmot shall be named as an additional insured;
- c) The policy shall contain a provision for cross liability in respect of the named insured;
- d) Non-owned automobile coverage with a limit of at least \$2,000,000 including contractual non-owned coverage;
- e) Products and completed operation coverage (Broad Form) with a minimum limit of \$5,000,000;
- f) An aggregate limit not less than \$5,000,000;
- g) That 30 days prior notice of cancellation which reduces coverage shall be given in writing to the Township of Wilmot;

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The contractor shall also obtain and keep in force, during the term of this Agreement, automobile liability insurance under a standard Automobile policy with limits of not less than \$2,000,000 in respect of each owned or leased vehicle.

The contractor shall provide certificate(s) of insurance to the Township of Wilmot prior to the approval of any and all works being performed under the approved permits.

**Requirements of the Property Owner/Permit Holder:**

The property owner/permit holder shall provide proof of property liability insurance to the Township of Wilmot in the amount of not less than \$2,000,000.

The property owner/permit holder shall provide proof of automobile liability insurance under a standard Automobile policy with limits of not less than \$1,000,000 in respect of each owned or leased vehicle.

Please provide the above in the form of a letter from your insurer, or a certificate of insurance.

***Option 2: Right of Way Permits and Development Projects***

**Requirements of the Contractor:**

The Contractor shall, at its expense, obtain and keep in force during the term of this Agreement, Commercial General Liability Insurance satisfactory to the Township of Wilmot, including the following and underwritten by an insurer licensed to conduct business in the Province of Ontario:

- a) A limit of liability of not less than \$5,000,000/occurrence;
- b) The Township of Wilmot shall be named as an additional insured;
- c) The policy shall contain a provision for cross liability in respect of the named insured;
- d) Non-owned automobile coverage with a limit of at least \$5,000,000, including contractual non-owned coverage;
- e) Products and completed operation coverage (Broad Form) with a minimum limit of \$5,000,000;
- f) An aggregate limit not less than \$5,000,000;
- g) That 30 days prior notice of an alteration, cancellation or material change in policy terms which reduces coverage shall be given in writing to the Township of Wilmot.

		
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The contractor shall also obtain and keep in force, during the term of this Agreement, automobile liability insurance under a standard Automobile policy with limits of not less than \$2,000,000 in respect of each owned or leased vehicle.

The contractor shall provide certificate(s) of insurance to the Township of Wilmot prior to the approval of any and all works being performed under the approved permit or development application.

### Requirements of the Property Owner/Permit Holder:

The property owner/permit holder shall provide proof of property liability insurance to the Township of Wilmot in the amount of not less than \$5,000,000.

The property owner/permit holder shall provide proof of automobile liability insurance under a standard Automobile policy with limits of not less than \$2,000,000 in respect of each owned or leased vehicle.

Please provide the above in the form of a letter from your insurer, or a certificate of insurance.

### ***Option 3: Large Development Projects***

#### Requirements of the Contractor:

The Contractor shall, at its expense, obtain and keep in force during the term of this Agreement, Commercial General Liability Insurance satisfactory to the Township of Wilmot, including the following and underwritten by an insurer licensed to conduct business in the Province of Ontario:

- a) A limit of liability of not less than \$5,000,000/occurrence;
- b) The Township of Wilmot shall be named as an additional insured;
- c) The policy shall contain a provision for cross liability in respect of the named insured;
- d) Non-owned automobile coverage with a limit of at least \$5,000,000, including contractual non-owned coverage;
- e) Products and completed operation coverage (Broad Form);
- f) An aggregate limit not less than \$10,000,000;
- g) That 30 days prior notice of an alteration, cancellation or material change in policy terms which reduces coverage shall be given in writing to the Township of Wilmot.

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The contractor shall also obtain and keep in force, during the term of this Agreement, automobile liability insurance under a standard Automobile policy with limits of not less than \$5,000,000 in respect of each owned or leased vehicle.

The contractor shall provide certificate(s) of insurance to the Township of Wilmot prior to the approval of any and all works being performed under the approved permit or development application.

### Requirements of the Property Owner/Permit Holder:

The property owner/permit holder shall provide proof of property liability insurance to the Township of Wilmot in the amount of not less than \$5,000,000.

The property owner/permit holder shall provide proof of automobile liability insurance under a standard Automobile policy with limits of not less than \$2,000,000 in respect of each owned or leased vehicle.

Please provide the above in the form of a letter from your insurer, or a certificate of insurance.