



Haida Gwaii Clean Coast, Clean Waters Insurance Program Requirements

To work as a contractor (recipient) on the project the following conditions need to be met:

- Obtain insurance appropriate to contracted services following the requirements listed below
- Proof of insurance provided to Misty Isles Economic Development Society (MIEDS)
- Execute a signed contract detailing work to be done
- Engage youth in your contract work as much as possible

The Recipient shall, without limiting its obligations or liabilities herein and at its own expense, provide and maintain the following insurances with insurers licensed in British Columbia and in forms and amounts acceptable to the Province.

a. **Automobile** Liability on all vehicles owned, operated or licensed in the name of the Recipient, and if used in the performance of the agreement, in an amount not less than \$1,000,000;

b. **Comprehensive/Commercial General Liability** in an amount not less than \$2,000,000 inclusive per occurrence, insuring against bodily injury, personal injury and property damage. The Province, the Administrator (PricewaterhouseCoopers), and MIEDS are to be an additional insured* under this policy. Such insurance shall include, but not be limited to:

- i. Products and completed Operations Liability;
- ii. Owner's and Contractor's Protective Liability;
- iii. Blanket Written Contractor Liability;
- iv. Contingent Employer's Liability;
- v. Personal Injury Liability;
- vi. Non-Owned Automobile Liability;
- vii. Cross Liability;
- viii. Employees as Additional Insured;
- ix. Broad Form Property Damage; and
- x. If applicable, Tenant's Legal Liability in an amount adequate to cover a loss to premises of the Province occupied by the Recipient.

c. **Watercraft** Liability insurance on all watercraft operated or used in the performance of this Agreement by the Recipient (including rented watercraft), in an amount not less than the limits of liability imposed by the Marine Liability Act and in any event not less than \$2,000,000 inclusive per occurrence. The Province, the Administrator (PricewaterhouseCoopers), and

MIEDS are to be an additional insured* under this policy. Such insurance must include a cross liability clause.

d. **Aviation**, if the Recipient or its Subcontractors are carrying out any aviation based Activities under this Agreement (e.g., aerial surveys, aerial photography, aerial transport of personnel or materials, etc) then extra insurance coverage may be required. The Recipient will contact the Administrator for direction regarding the additional coverage required for these Activities prior to commencing any aviation based Project.

2. The foregoing insurance shall be primary and not require the sharing of any loss by any insurer of the Administrator.

3. The Recipient shall provide the Administrator with evidence of all required insurance prior to the commencement of the work or services. Such evidence shall be in the form of a completed Province of British Columbia Certificate of Insurance, duly signed by the Insurance Broker and the Insured. When requested by the Administrator, the Recipient shall provide certified copies of required policies.

4. The Recipient's insurer will endeavour to provide 30 days' notice of cancellation. All required insurance shall be endorsed to provide the Administrator with 30 days advance written notice of cancellation or material change.

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