

# Insurance Requirements - Contractors

## Certificate Requirements:

### 1. Commercial General Liability:

- a) Commercial General Liability: Per Occurrence - Value \$ 5,000,000
- b) Commercial General Liability: Products/Completed Operations Aggregate - Value \$ 5,000,000
  - The total limit may be a single total limit or a combination of a primary and follow form excess or umbrella
- c) General Liability - Broad Form Property Damage
- d) General Liability - Contractual Liability
- e) General Liability - Separation of Insureds (Cross Liability)
- f) Contingent Employer's Liability
- g) (If your company's work requires you to bring any hazardous chemicals, hazardous materials, or pollutants onto Finning (Canada)'s work site).
  - Commercial General Liability: Sudden & Accidental Pollution - value \$5,000,000 min

### 2. Automobile Coverage:

- a) Liability: Combined Single Limit (Each Accident) – value \$ 2,000,000
- b) Depending on the type of vehicles used by your company while performing work for Finning:
  - i. Vehicles are owned by your company – Require “Owned Vehicles” coverage – Value \$ 2,000,000 min
  - ii. Vehicles are hired or rented – Require “Hired Vehicles” coverage – Value \$ 2,000,000 min
  - iii. Vehicles are owned by your employees – Require “Non-Owned Vehicles” or “Personal Automobile Insurance” i.e. “Pink Slip” coverage – Value \$ 2,000,000 min

### 3. Property Coverage:

- a) (If your company brings onto Finning (Canada)'s work site any tools or equipment for use by your workers with a replacement cost of \$25,000 or more - *not including licensed vehicles*).
  - Require “Contractor's Equipment Coverage” Value \$ 25,000 or more
  - Finning International Inc. and Subsidiaries" must be named as an Additional Insured with a Waiver of Subrogation on the Commercial General Liability policy

### 4. General Policy Provisions:

- a) Insured Name - The Insured Name listed on the Certificate of Insurance must match the name or DBA on file with Finning.
- b) Policy Number: All policies listed on the Certificate of Insurance must provide a valid policy number
- c) Certificate Holder: Certificate holder must cite: “Finning International Inc. and Subsidiaries”  
Address: 16901 – 109 Avenue, Edmonton, AB T5P 4P6
- d) Additional Insured - Commercial General Liability: "Finning International Inc. and Subsidiaries" must be named as an Additional Insured on the Commercial General Liability policy
- e) Notice of Cancellation - General Liability: The general liability policy must provide a 30 day notice of cancellation
- f) Signature: The Certificate of Insurance must be signed by the insurer or an agency representative
- g) Other insurance as Finning reasonably sees fit based on the type of services provided