**Clause Description:**

These are the recommended introductory comments for the insurance clause section of the contract document.

**The Recommended Clause – CONTRACTOR’S INSURANCE REQUIREMENTS**

The Contractor shall provide, maintain and pay for the insurance coverage(s) listed below and must maintain the required insurance coverage for the duration of the Contract.

Note that compliance with these insurance requirements does not release the Contractor from, nor reduce the Contractor’s exposure, to liability for damages under the Contract.

The Contractor shall supply the Purchaser with a certified copy of the required policy of insurance and all renewals thereof. A Certificate of Insurance (CoI) which specifies all the applicable terms and conditions of the required coverage **may** be submitted in place of the certified copy of the required policy. However, at the request of the Purchaser, the Contractor will provide a certified copy of the required policy.

All documentation must be submitted to the Purchaser prior to the commencement of the Contract Work.

The Contractor is responsible for determining if any additional insurance coverage is necessary to fulfill its obligation under the Contract; and to provide the Contractor with the protections it deems adequate for performing the Contract Work; and to ensure compliance with any applicable law(s). Any additional insurance coverage is procured at the Contractor's expense, and for the Contractor’s own protection.

For Canadian-based Contractors, coverage must be placed with an Insurer licensed to carry out business in Canada, however, for Foreign-based Contractors, coverage must be placed with an Insurer with an A.M. Best Rating no less than “A-”.

*(The entities (i.e. Purchaser, Contractor) in red font are descriptors that you can substitute for the entities required for your own specific contract.)*