



**BGIS Global Integrated Solutions Controlled Wrap-Up
Insurance Program Manual
Real Property – v 19**

Revision: May 2025

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Section 1

Overview

BGIS Global Integrated Solutions Canada LP (BGIS) has arranged for projects, (excludes Property Management Services) to be insured under a blanket Wrap-Up Liability program as mandated by Public Works. The insurance program insures all eligible contractors and subcontractors under contract with BGIS and other designated parties for work performed at the project sites.

A contractor or subcontractor is a person, firm, joint venture, corporation or other party that has entered into a contract with BGIS to perform work at the project site(s), and also includes an agreement between a contractor and any tier of subcontractor, or any vendors

Coverage under the BGIS Blanket Wrap-Up Insurance Program includes Wrap-up General Liability and Excess Wrap-up Liability Insurance (where applicable to be performed by BGIS).

All other coverages which may be required by contract or desired by the contractor such as Builders Risk, Course of Construction, Automobile, Contractor's Pollution Liability, Aviation Liability, Marine Liability, Cargo, Property and Contractors' Equipment, Workers' Compensation etc. are **NOT** included under the Blanket Wrap-Up Insurance Program secured by BGIS.

Note: Insurance coverages and limits provided under the Blanket Wrap-Up insurance program are limited in scope and are specific to work performed after the inception date of your enrolment into this program. Your insurance representative should review this information. Any additional coverage you may wish to purchase will be at your option and expense

About This Manual

This manual is designed to identify, define and assign responsibilities for the administration of the Blanket Wrap-Up Insurance Program for BGIS.

What This Manual Does

- Generally describes the structure of the Blanket Wrap-Up Insurance Program
- Identifies responsibilities for insurance for the various parties involved in the project
- Provides a basic description of Blanket Wrap-Up Insurance Program coverage
- Provides a basic description of other coverages required by contract for the various participants involved in the project
- Describes audit and administrative procedures
- Provides answers to basic questions about the Blanket Wrap-Up insurance program

What this Manual Does NOT Do

- Provide coverage interpretations
- Provide complete information about coverages
- Provide answers to specific claims questions

Refer questions concerning the Blanket Wrap-Up Insurance Program, its administration or coverages to the appropriate party identified in the Project Directory. The Directory immediately follows this introduction.

Disclaimer: The information in this manual is intended to outline the Blanket Wrap-Up Insurance Program. If any conflict exists between this manual and the applicable insurance policies or contract(s), the policies or contracts will govern.

Section 2

RP1 / RP2 / RP4 / Federal Agency Project Directory

The following list includes key insurance personnel involved in the project.

BGIS 4175 14 th Avenue, Markham, Ontario L3R 0J2	Tara Trembl Global Chief Financial Officer, Finance	Tel 905.470.4848 E-mail tara.trembl@bgis.com
	Niro Endrakumar Global Senior Director, Risk Management	Tel 905.947.2215 E-mail nirooshan.endrakumar@bgis.com
Marsh 120 Bremner Blvd, Suite 800, Toronto, Ontario M5J 0A8	Katherine Kan Client Executive & SVP, Canadian Real Estate Leader	Tel 416.917.6934 E-mail katherine.kan@marsh.com

RP1 / RP2 / RP4 / Federal Agency Claims Management

Sedgwick Canada Inc, 5915 Airport Road, Suite 200 Mississauga, ON L4V 1T1	Sandy Capone Vice President TPA	Tel 905.671.7804 E-mail Sandy.capone@sedgwick.com
Sedgwick Canada Inc, 5915 Airport Road, Suite 200 Mississauga, ON L4V 1T1	Eugenio Occhionero AVP – TPA Specialty Lines	Tel 514.809.8342 E-mail Eugenio.occhionero@sedgwick.com

Section 3

Blanket Wrap-Up Insurance Program

This section provides a brief description of the insurance coverage provided for this project.

Covered Parties

Covered Parties include BGIS Global Integrated Solutions Canada LP, His Majesty the King in right of Canada as represented by the Minister of Public Works and Government Services, enrolled **Project Delivery Services** and **Optional Category III Project Delivery Services** contractors and enrolled subcontractors of any tier.

Eligible Contractors / Vendors

Eligible contractors/vendors are those successful bidders, contractors and subcontractors, purchase orders, work orders, or anyone else whose employees perform actual on-site labour at the Project Delivery Services and Optional Category III Project Delivery Services site, except for specifically excluded parties.

Excluded Parties

Excluded parties are precluded from the coverage. Suppliers, contractors or subcontractors who do not have any "on-site" project activities or those who provide services under Property Management Services are excluded. BGIS reserves the right, at its sole discretion, to include or exclude any contractor or subcontractor from the Blanket Wrap-Up Insurance Program.

Evidence of Coverage

Each eligible contractor and subcontractor will have coverage in place. Each contractor (vendor) will be a Named Insured on the policies.

Termination or Modification

BGIS reserves the right to modify the Insurance Program or any portion thereof. If BGIS exercises this right, contractors will be provided notice as required by the terms of their individual contracts. At its option BGIS may procure alternate coverage or may require the contractors to procure and maintain alternate insurance coverage.

Description of Coverages

The following section describes the policies that BGIS has arranged for this project.

Note: in this program contractors would include all vendors engaged in the project by BGIS

Wrap-up General Liability

Insured

BGIS Global Integrated Solutions Canada LP, His Majesty the King in right of Canada as represented by the Minister of Public Works and Government Services, all contractors and sub-contractors

RP1 / RP2 / RP4 / Federal Agency Insurer

AXA

RP1 / RP2 / RP4 / Federal Agency - Primary Wrap-Up Liability Policy – Policy No.: BOWCI2551229

Limits

Bodily Injury and Property Damage – Each Occurrence	\$10,000,000
Products and Completed Operations – Aggregate (max 24 months)	\$10,000,000
Non-owned Automobile	\$10,000,000
Advertising Injury – per occurrence	\$10,000,000

Deductible

Project Delivery Services	
Property Damage	\$25,000
Bodily Injury	\$25,000
Optional Category III Project Delivery Services	
Property Damage	\$250,000
Bodily Injury	\$250,000

RP1 / RP2 / RP4 / Federal Agency - Excess Wrap-Up Liability Policy – Policy No.: BOWCI2551230

Limits

Each Occurrence	\$40,000,000
Excess of underlying coverage and limits	Yes

Excess of

Primary Wrap-Up Limit of Liability	\$40,000,000
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Including

Products and Completed Operations (24 months)
Standard Non-Owned Automobile Policy (S.P.F. 6)
90 Day Cancellation
Limited Pollution Liability (360-hour discovery / reporting and aggregate combined across all projects)

Key Exclusions

- SEF 99 – Excluding Long Term Leased Vehicles
- Contractor Rework
- Pure Financial Loss
- Fungi and Fungal Derivatives / Mold
- Torch on Roof / Hot Roofing
- Professional Indemnity
- Cyber Liability
- Fines and Penalties
- Asbestos
- War or Military Action
- Communicable Disease
- Employment-Related Practices Liability
- Nuclear Liability
- Lead
- Silica or Silica-Related Dust
- Terrorism
- Damage to Existing Structure

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Primary Wrap-Up and Excess Wrap-Up Liability Policies in place:

For RP1 / RP2 / RP4 / Federal Agency projects:

Policies provides coverage for most projects. Policies do not provide coverage for projects over \$20,000,000 in hard cost.

RP1 / RP2 / RP4 / Federal Agency Projects over \$20,000,000.

**BGIS needs to procure project specific coverage
(Complete insurance application).**

All RP1/RP2/RP4/Federal Agency projects over \$20,000,000 require a Marsh application to be completed by BGIS and an endorsement to be issued by the insurer to add the project(s) to the Primary Wrap-Up policy.

Please engage BGIS Risk Management Lead to place insurance endorsement.

Ashley Chen
Reporting Analyst, RP1 National (Risk Management)
4175 14th Avenue, Markham, Ontario L3R 0J2
M: 416-807-5531
ashley.chen@bgis.com

Nirooshan (Niro) Endrakumar,
Global Senior Director, Risk Management
4175 14th Avenue, Markham, Ontario L3R 0J2
M: 647.462.6531
nirooshan.endrakumar@bgis.com

Section 4

Contractor Maintained Coverage

Contractors and subcontractors (vendors) are required to maintain coverage as per CCDC 41 requirements to protect against losses that occur that are otherwise NOT covered under the Blanket Wrap-Up Program.

Contractors and subcontractors are required to maintain insurance coverage that protects BGIS and Canada from liabilities. These liabilities may arise from the contractors' and subcontractors' operations performed on project site and/or from activities not provided by the Blanket Wrap-Up Program.

See Section 9 for sample Memorandum of Insurance

Prior to mobilization and within ten (10) days of renewal, change or replacement of coverage, contractors and subcontractors will submit to BGIS a Certificate of Insurance or Memorandum of Insurance evidencing the coverage and limits as specified in this section. A 30 day notice of cancellation provision, waiver of subrogation and Additional Insured status is required on all certificates.

Eligible contractors are to provide evidence of General Liability Insurance for activities as per the insurance specifications in the contract.

Submit verification of insurance in the form of a Memorandum of Insurance, (also known as a Certificate of Insurance), with an insurer approved by BGIS. Provide verification of insurance to BGIS prior to mobilization and within ten days of any renewal, change or replacement of coverage. A sample of an acceptable Memorandum of Insurance form is provided in Section 9. Please note requirements for thirty (30) days' notice of cancellation, waiver of subrogation and Additional Insured status.

Contractors are responsible for monitoring their subcontractors' Memoranda (Certificates) of Insurance. BGIS reserves the right to disapprove the use of subcontractors unable to meet the insurance requirements. Certificates evidencing compliance are to be available to BGIS upon request.

The limits of liability shown for the insurance required of the contractors and subcontractors are minimum limits only and are not intended to restrict the liability imposed on the contractors and subcontractors for work performed under their contract. Contractors and subcontractors will be responsible for paying contract loss obligations (deductible).

Commercial General Liability/Umbrella Liability

Both eligible and excluded contractors shall provide evidence of General Liability Insurance for activities as per the insurance specifications set out as follows.

Project Delivery Services and Optional Category III Project Delivery Services

Limit per Occurrence	\$10,000,000
Products/Completed Operations, aggregate	\$10,000,000
Personal/Advertising Injury, aggregate	\$10,000,000
Non-owned Auto	\$10,000,000

Coverage is on an Occurrence form and applies to Bodily Injury and Property Damage for operations (including explosion, collapse and underground coverage where this work is a part of the contractor's obligations under the contract), independent contractors, products and completed operations. Limits can be provided by a combination of a primary Commercial General Liability policy and Excess or Umbrella

Liability policy. All subcontractors are required to maintain limits of not less than \$10,000,000 per occurrence and aggregate.

Automobile Liability for both On- and Off-site Activities

The Wrap-Up Liability policy does not cover Automobile Liability. All contractors and subcontractors shall provide evidence of a Standard Automobile Liability Policy covering all owned automobiles, trucks and trailers with coverage limits not less than \$10,000,000 (Section A) limit each accident for Bodily Injury and Property Damage.

Property Insurance – Contractors' Equipment

Contractors and subcontractors are to arrange their own insurance for owned and leased equipment, whether such equipment is located at a project site or "in transit". The All Risks insurance shall be in a form acceptable to BGIS and shall not allow subrogation of claims by the insurer against BGIS. Contractors and subcontractors are solely responsible for any loss or damage to their personal property including, contractor tools and equipment, scaffolding and temporary structures, whether owned, used, leased or rented by the contractor.

Builder's Risk or Course of Construction

Contractors shall cover, on a replacement cost basis, all property, of every description, to be used in the construction of the work, against "All Risks" of physical loss or damage while such property is being transported to the site, and thereafter throughout erection, installation and testing and such insurance will be maintained until substantial completion of the work (within the meaning of the applicable provincial construction lien's or equivalent legislation in the province in which such property is situated). Such policy of insurance will extend to protect the interest of BGIS and His Majesty the King in right of Canada as represented by the Minister of Public Works and Government Services and include them as additional Named Insured and Loss Payee. "Broad form" property insurance shall have limits of not less than the sum of 1.1 times Contract Price and the full value, as stated in the Contract. The insurance coverage shall not be less than the insurance provided by IBC Forms 4042 and 4047 or their equivalent replacement.

The Wrap-Up Liability policy does not cover damage to existing property or structure.

Errors and Omissions or Professional Liability

If the deliverables include professional, design or consulting services, Errors and Omissions or Professional Liability Insurance in the amount not less than two million dollars (\$2,000,000) per claim-made covering all professional liability arising out of the provision of deliverables. Professional services include lawyers, accountants, agents, consultants, advisors and others in the financial services industry, engineers, architects, brokers, etc.

Contractor's Pollution Liability Insurance Provisions

The contractor shall carry Contractors Pollution Liability ("CPL") insurance in case any of the following applies to the work to be performed:

- Any work where a hazardous product is being delivered or removed from the site (includes oils and chemicals). Example would be delivery of fuel oil, removal of hazardous materials and chemicals from the site (hazardous waste hauling and transportation)
- Any project where work is being performed on equipment where an error could cause a release of hazardous materials (modification, installation, decommissioning of a fuel tank system or refrigeration/cooling system)

- Removal of a designated substance from a site
- Any project near a water body

The Contractors Pollution Liability policy shall have a limit of not less than five million dollars (\$5,000,000.00) per occurrence and in the aggregate. Such insurance shall cover Third Party claims for bodily injury, property damage, clean-up costs and related legal expense for pollution conditions that result from, or are disrupted by, services rendered by (or on behalf) of the contractor in fulfilment of the agreement. The policy will apply to pollution conditions on, at, under, or migrating from the job site. Coverage will include extensions for transportation and off-site waste disposal and will not be impaired by any time element limitations, biological contaminants (mold/Legionella), asbestos, or lead based paint exclusions. Further, this policy shall not contain any insured vs insured restrictions preventing BGIS from bringing a claim against other insureds. If the policy is written on a claims-made basis, the contractor shall provide proof of renewal for the next one (1) year(s). Should the contractor cancel the policy within that time period, notice of cancellation will be provided to BGIS no less than thirty (30) days prior to such cancellation. Alternatively, BGIS may require the contractor to purchase an extended reporting period and/or completed operations endorsement at the contractor's sole expense. The CPL insurance shall include BGIS as an additional insured, along with any other person or entity who BGIS may reasonably require to be added as additional insureds.

Boiler and Machinery Liability

If applicable, contractors and subcontractors shall have limits of not less than the replacement value of the permanent or temporary boilers and pressure vessels, and other insurable objects forming part of the Work. The insurance coverage shall not be less than the insurance provided by a comprehensive boiler and machinery policy including hot testing and commissioning.

Manned Aircraft and Watercraft Liability

If applicable, contractors and subcontractors shall carry insurance with respect to owned or non-owned aircraft and watercraft (if used directly or indirectly in the performance of the Work), including use of additional premises, shall have limits of not less than \$10,000,000 inclusive per occurrence for bodily injury, death and damage to property including loss of use thereof and limits of not less than \$10,000,000 for aircraft passenger hazard. Such insurance shall be in a form acceptable to BGIS

Unmanned Aerial Vehicle Liability

If applicable, contractors and subcontractors shall carry insurance with respect to owned or non-owned aircraft (if used directly or indirectly in the performance of the Work), shall have limits of not less than \$5,000,000 per occurrence or accident for bodily injury, death and damage to property or such amounts as required by any applicable law or regulation

The contractor will cause its subcontractors at all tiers to provide insurance as described above and provide evidence of such coverage to BGIS upon request. Exceptions to the above requirements will only be approved by written authorization from BGIS.

Waiver of Subrogation

Commercial General Liability, Umbrella or Excess Liability, Contractor's Pollution Liability, and Property policies must provide Waiver of Subrogation in favour of BGIS and His Majesty the King in right of Canada as represented by the Minister of Public Works and Government Services.

Additional Insured

General and Excess Liability Policies must name **BGIS Global Integrated Solutions Canada LP, His Majesty the King in right of Canada as represented by the Minister of Public Works and Government Services and Prime Consultant (legal name)** as Additional Insureds and must state that coverage is primary and non-contributory for these exposures.

Other Government Departments (OGDs) or Landlords maybe required to be added as Additional Insured when performing work on OGD property or leased space.

Workers Compensation/ Employer's Liability

Workers' compensation insurance shall be obtained for all work on the project in accordance with the requirements of the Province where the work is being performed. The contractors/vendors and subcontractors, workmen and or trades people must ensure that evidence of coverage is provided by all such persons working at the sites. If the Workers Compensation is not applicable, Employer's Liability coverage is required to be carried in accordance with the limit of the Commercial General Liability policy.

Certificate of Insurance

Prior to mobilization and within ten (10) days of renewal, change or replacement of coverage(s), contractors and subcontractors will submit to BGIS a Certificate of Insurance or Memorandum of Insurance evidencing the coverages and limits as set out in **Section 4**. A sample of an acceptable Memorandum of Insurance form is provided under Section 9.

Contractors are responsible for monitoring their subcontractors' Memoranda (Certificates) of Insurance. BGIS reserves the right to disapprove the use of subcontractors unable to meet the insurance requirements. Certificates evidencing compliance are to be available to BGIS upon request.

Section 5

Consultants or Professional Services Maintained Coverage

Consultants (vendors) are required to maintain coverage to protect against losses that occur that are otherwise NOT covered under the Blanket Wrap-Up Program.

If the deliverables include professional, design or consulting services, Errors and Omissions or Professional Liability Insurance in the amount not less than two million dollars (\$2,000,000) per claim-made and in the aggregate covering all professional liability arising out of the provision of deliverables. Professional services include lawyers, accountants, agents, consultants, advisors and others in the financial services industry, engineers, architects, brokers, etc.

For projects with construction value greater or equal to \$20,000,000, Errors and Omissions or Professional Liability Insurance in the amount not less than five million dollars (\$5,000,000) per claim-made and in the aggregate

Eligible consultants are to provide evidence of General Liability Insurance in the amount not less than five million dollars (\$5,000,000) per occurrence and in the aggregate for activities as per the insurance specifications in the contract.

Submit verification of insurance in the form of a Memorandum of Insurance, (also known as a Certificate of Insurance).

Project Delivery Services and Optional Category III Project Delivery Services

CGL Limit per Occurrence	\$5,000,000
CGL Products/Completed Operations, aggregate	\$5,000,000
E&O (Professional Liability) per-claim	\$2,000,000
E&O (Professional Liability) in aggregate	\$2,000,000
<i>Projects Greater or Equal to Construction value of \$20,000,000</i>	
E&O (Professional Liability) per-claim	\$5,000,000
E&O (Professional Liability) in aggregate	\$5,000,000

Automobile Liability for both On- and Off-site Activities

The Wrap-Up Liability policy does not cover Automobile Liability. All contractors and subcontractors shall provide evidence of a Standard Automobile Liability Policy covering all owned automobiles, trucks and trailers with coverage limits not less than \$5,000,000 (Section A) limit each accident for Bodily Injury and Property Damage.

Manned Aircraft and Watercraft Liability

If applicable, consultants and subcontractors shall carry insurance with respect to owned or non-owned aircraft and watercraft (if used directly or indirectly in the performance of the Work), including use of additional premises, shall have limits of not less than \$10,000,000 inclusive per occurrence for bodily injury, death and damage to property including loss of use thereof and limits of not less than \$5,000,000

for aircraft passenger hazard. Such insurance shall be in a form acceptable to BGIS

Unmanned Aerial Vehicle Liability

If applicable, consultants and subcontractors shall carry insurance with respect to owned or non-owned aircraft (if used directly or indirectly in the performance of the Work), shall have limits of not less than \$5,000,000 per occurrence or accident for bodily injury, death and damage to property or such amounts as required by any applicable law or regulation

The consultants will cause its subcontractors at all tiers to provide insurance as described above and provide evidence of such coverage to BGIS upon request. Exceptions to the above requirements will only be approved by written authorization from BGIS.

Waiver of Subrogation

Commercial General Liability, Umbrella or Excess Liability, Contractor's Pollution Liability, and Property policies must provide Waiver of Subrogation in favour of BGIS and His Majesty the King in right of Canada as represented by the Minister of Public Works and Government Services.

Additional Insured

General and Excess Liability Policies must name **BGIS Global Integrated Solutions Canada LP** and **His Majesty the King in right of Canada as represented by the Minister of Public Works and Government Services** as Additional Insureds and must state that coverage is primary and non-contributory for these exposures.

Other Government Departments (OGDs) or Landlords maybe required to be added as Additional Insured when performing work on OGD property or leased space.

Workers Compensation/ Employer's Liability

Workers' compensation insurance shall be obtained for all work on the project in accordance with the requirements of the Province where the work is being performed. The contractors/vendors and subcontractors, workmen and or trades people must ensure that evidence of coverage is provided by all such persons working at the sites. If the Workers Compensation is not applicable, Employer's Liability coverage is required to be carried in accordance with the limit of the Commercial General Liability policy.

Certificate of Insurance

Prior to mobilization and within ten (10) days of renewal, change or replacement of coverage(s), contractors and subcontractors will submit to BGIS a Certificate of Insurance or Memorandum of Insurance evidencing the coverages and limits as set out in **Section 5**. A sample of an acceptable Memorandum of Insurance form is provided under Section 7.

Contractors are responsible for monitoring their subcontractors' Memoranda (Certificates) of Insurance. BGIS reserves the right to disapprove the use of subcontractors unable to meet the insurance requirements. Certificates evidencing compliance are to be available to BGIS upon request.

Section 6

Contractor Responsibilities

Throughout the course of the project term, contractors will be responsible for reporting and maintaining of certain records as outlined in this section.

The contractor/subcontractor is required to cooperate with BGIS, His Majesty the King in right of Canada as represented by the Minister of Public Works and Government Services, in all aspects of the Blanket Wrap-Up Program operation and administration. Responsibilities of the contractor include:

- Identifying the potential cost of insurance provided to BGIS and removing these costs from their bid
- Providing each subcontractor with a copy of the Insurance Manual – subcontractor definition to include purchase order vendors, or anyone else who will have on-site labour
- Including Blanket Wrap-Up Program and contractor-maintained coverage provisions in all subcontracts, purchase orders and work orders as appropriate
- Providing timely evidence of insurance to BGIS
- Cooperating with BGIS's requests for information
- Complying with insurance, claim and safety procedures
- Paying contract loss obligations (deductible) promptly as required
- Notifying BGIS immediately of any insurance cancellation or non-renewal (on contractor-required insurance)

Contractor Bids

BGIS provides insurance for all contractors and subcontractors under the Blanket Wrap-Up Program for work performed at the Project Delivery Services and Optional Category III Project Delivery Services site.

Adjustments for Insurance Costs

Each contractor is required to exclude all or part of the cost of the Blanket Wrap-Up Liability insurance from its bid price for the proposed "on-site" scope of work (including subcontracted work whether or not the subcontractor is identified at the time of the bid). Reference Change Order Procedures.

Safety Guidelines

Each contractor is required to establish a written safety program and to provide a designated safety representative who is on-site when any work is in progress.

Assignment of Return Premiums

Since BGIS pays the cost of the Blanket Wrap-Up Program, BGIS will be the sole recipient of any return Blanket Wrap-Up Program premiums or dividends.

Change Order Procedures

Change orders will also be priced by the contractor and subcontractor to exclude their cost of insurance for the Blanket Wrap-Up Program coverage provided by BGIS.

Section 7

Contractor / Consultant Certificate Requirements

	Consultant	Contractor
Certificate Holder must be:	BGIS Global Integrated Solutions Canada LP 4175 14th Ave. Suite 300, Markham, Ontario L3R 0J2	
Commercial General Liability Insurance	\$5,000,000 per occurrence / aggregate	\$10,000,000 per occurrence / aggregate
Commercial Automobile Liability Insurance	\$5,000,000 per occurrence	\$10,000,000 per occurrence
Professional Liability Insurance (Errors and Omission)	\$2,000,000 or \$5M limit for projects with construction values of ≥\$20M per claim / aggregate	\$2,000,000 per claim / aggregate
Manned Aircraft or Watercraft Liability Insurance	\$10,000,000 per occurrence	\$10,000,000 per occurrence
Unmanned Aerial Vehicle Liability Insurance (Drones) – owned or non-owned	\$5,000,000 per occurrence	\$5,000,000 per occurrence
“Broad form” Property or Builders Risk or Course of Construction	N/A	Not less than the sum of 1.1 times Contract Price and the full value, as stated in the Contract
Comprehensive Boiler and Machinery insurance	N/A	Not less than the replacement value of the permanent or temporary boilers and pressure vessels, and other insurable objects
Contractors Pollution Liability Insurance	N/A	\$5,000,000 per occurrence
Additional Insured	BGIS Global Integrated Solutions Canada LP and His Majesty the King in right of Canada as represented by the Minister of Public Works and Government Services Others as required	

Section 8

Claim Procedures

This section describes basic procedures for reporting various types of claims –Workers' Compensation, Liability and damage to the project

RP1 / RP2 / RP4 / Federal Agency

Report all Liability claims to BGIS and to Sedgwick Canada Inc.

Eugenio Occhionero, AVP – TPA Specialty Lines

5915 Airport Road, Suite 200 Mississauga, ON L4V1T1

Phone: 514.809.8342

E-mail: Eugenio.occhionero@sedgwick.com

Report all Property claims to your insurance carrier or broker

Report all Auto claims to your insurance carrier or broker

Report all Builder's Risk claims to your insurance carrier or broker (if applicable, as directed by BGIS)

Liability Claims

RP1 / RP2 / RP4 / Federal Agency

Accidents at or around the job site resulting in damage to property of others (other than your own work product), or personal injury or death to a member of the public, must be reported immediately to BGIS / Sedgwick. Complete and deliver the General Liability Loss Notice, within 24 hours of the incident. A Loss Notice Form will be provided for this purpose.

Do not voluntarily admit liability. Cooperate with Sedgwick and or BGIS in the accident investigation.

Automobile Claims

No coverage is provided for automobile accidents under the Blanket Wrap-Up Program. It is the sole responsibility of each contractor and subcontractor to report accidents/claims involving their automobiles to their own insurers.

However, all accidents occurring on or around the job site must also be reported to BGIS. Accident investigations will occur and focus on liability arising at the site. Each contractor and subcontractor shall cooperate in the investigation of all automobile accidents.

Pollution Claims

RP1 / RP2 / RP4 / Federal Agency

The Blanket Wrap-Up Program policy(s) provide Limited Pollution coverage. Incidents which are discovered must be reported promptly in writing within 24 hours. Report claims by immediately notifying BGIS and Sedgwick.

Contractor's Pollution Liability Claims (if applicable)

Incidents which are discovered must be reported promptly in writing within 24 hours to the insurance carrier or broker.

Section 9

Forms

This section contains the forms needed for administration of the Wrap Up Insurance program.

This section contains the following forms:

- Exhibit 1 – Sample Memorandum of Insurance from the contractor/subcontractor (vendors)

Note: For assistance in completing these forms, please contact your insurance broker.

If further assistance is necessary contact one of the individuals cited in Section 2.

- Exhibit 2 – Sample Memorandum of Insurance to the contractor/subcontractor (vendors)

Note: For assistance in completing these forms, please contact your insurance broker.

If further assistance is necessary contact one of the individuals cited in Section 2.

- Exhibit 3 – Claims Report Form

Note: For assistance in completing these forms, please contact your insurance broker.

If further assistance is necessary contact one of the individuals cited in Section 2.

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Appendices

Exhibit 1

Memorandum of Insurance no. M____/

To: BGIS Global Integrated Solutions
Canada LP
Attn: Niro Endrakumar

Re: Evidence of Insurance
Details of project should appear here
and All operations of the Named Insured

Insurance as described herein has been arranged on behalf of the insured named herein under the following policy(ies) and as more fully described by the terms, conditions, exclusions and provisions contained in the said policy(ies) and any endorsements attached thereto.

Insured: NAME of contractor/supplier should appear here

ADDRESS of contractor/supplier should appear here

Coverage	Insurer	Policy No.	Policy Eff. Date	Policy Exp. Date	Limits of Liability not less than/ Perils Insured
Commercial General Liability	Name Insurance Company	Policy Number	Date	Date	LIMIT of liability required by you, INCLUSIVE Bodily Injury and Property Damage. No General Aggregate.
Automobile Liability	Name Insurance Company	Policy Number	Date	Date	LIMIT of liability required by you, INCLUSIVE Bodily Injury and Property Damage.
Contractors' Equipment	Name Insurance Company	Policy Number	Date	Date	Full Replacement Cost Value. All Risks of Direct Physical Loss or Damage including Theft, Flood and Earthquake Except as Excluded in the Policy.
Additional Insured	Only with respect to the above and arising out of the Named Insured's operations is the following name added to the policy as an Additional Insured. The policy limits are not increased by the addition of such Additional Insured and remain as stated in this Memorandum. BGIS Global Integrated Solutions Canada LP and His Majesty the King in right of Canada as represented by the Minister of Public Works and Government Services with respect to Commercial General Liability Policy and Umbrella Liability Policies Other clauses that you may require should also appear such as;				
Terms and/or Additional Coverage	Contractors Equipment Policy includes; Replacement Cost, Waiver of Subrogation in favour of BGIS Commercial General Liability Policy is on an occurrence basis and includes Cross Liability Clause, Severability of Interests Clause, Non-owned Automobile, Owners' and Contractors' Protective, Broad Form Property Damage, Employers Liability, Completed Operations, Blanket Contractual Liability, No Shoring, Underpinning, Use of Explosives exclusion, Waiver of Subrogation in favour of BGIS Global Integrated Solutions Canada LP and His Majesty the King in right of Canada as represented by the Minister of Public Works and Government Services				
Cancellation/ Termination	The Insurer will provide thirty (30) days written notice of cancellation/ termination (except statutory conditions will apply for non-payment) or adverse material change to the Addressee.				

This memorandum constitutes a statement of the facts as of the date of issuance and are so represented and warranted only to your company name; other persons relying on this memorandum do so at their own risk.

Dated _____, at _____, Ontario

Signature of Authorized Representative
Printed name and phone number of
Authorized Representative

Exhibit 2 –

Memorandum of Insurance no. M _____/

To: Company Name:
Attention:

Re: Evidence of Insurance
Details of project should
appear here and All
operations of the Named
Insured

Insurance as described herein has been arranged on behalf of the insured named herein under the following policy(ies) and as more fully described by the terms, conditions, exclusions and provisions contained in the said policy(ies) and any endorsements attached thereto.

Insured: BGIS Global Integrated Solutions Canada LP and/or contractors and/or subcontractors and/or project managers
4175 14th Avenue, Markham, Ontario L3R 0J2

Coverage	Insurer	Policy No.	Policy Eff. Date	Policy Exp. Date	Limits of Liability not less than/ Perils Insured
Wrap-Up Liability - Primary	AXA	BOWCI2551 229	May 1, 2025	May 1, 2026	\$10,000,000
Wrap-Up Liability - Excess	ARCH and 2525	BOWCI2551230	May 1, 2025	May 1, 2026	\$40,000,000 XS of \$10,000,000
Terms and/or Additional Coverage					
Cancellation/ Termination	The Insurer will endeavour to provide thirty (30) days written notice of cancellation/ termination (except statutory conditions will apply for non-payment) or adverse material change to the Addressee.				

This memorandum constitutes a statement of the facts as of the date of issuance and are so represented and warranted only to your company name; other persons relying on this memorandum do so at their own risk.

Dated _____, at _____, Ontario

Signature of Authorized Representative

Printed name and phone number of
Authorized Representative

Exhibit 2 – RP2 / RP4

Memorandum of Insurance no. M _____/

To: BGIS Global Integrated
Solutions Canada LP
Attention: Niro Endrakumar

Re: Evidence of Insurance
Details of project should appear here and
All operations of the Named Insured

Insurance as described herein has been arranged on behalf of the insured named herein under the following policy(ies) and as more fully described by the terms, conditions, exclusions and provisions contained in the said policy(ies) and any endorsements attached thereto.

Insured: NAME of contractor/supplier should appear here
ADDRESS of contractor/supplier should appear here

Coverage	Insurer	Policy No.	Policy Eff. Date	Policy Exp. Date	Limits of Liability not less than/ Perils Insured
Commercial General Liability	Name Insurance Company	Policy Number	Date	Date	LIMIT of liability required by you, INCLUSIVE Bodily Injury and Property Damage. No General Aggregate.
Automobile Liability	Name Insurance Company	Policy Number	Date	Date	LIMIT of liability required by you, INCLUSIVE Bodily Injury and Property Damage.
Aircraft or Non-owned Aircraft Liability (whichever or if either is applicable)	Name Insurance Company	Policy Number	Date	Date	LIMIT of liability required by you, INCLUSIVE Bodily Injury and Property Damage.
Marine Liability	Name Insurance Company	Policy Number	Date	Date	LIMIT of liability required by you, INCLUSIVE Bodily Injury and Property Damage
Pollution Liability	Name Insurance Company	Policy Number	Date	Date	LIMIT of liability required by you, INCLUSIVE Bodily Injury and Property Damage. No General Aggregate.
Contractors' Equipment	Name Insurance Company	Policy Number	Date	Date	Full Replacement Cost Value. All Risks of Direct Physical Loss or Damage including Theft, Flood and Earthquake Except as Excluded in the Policy.
Additional Insured	Only with respect to the above and arising out of the Named Insured's operations is the following name added to the policy as an Additional Insured. The policy limits are not increased by the addition of such Additional Insured and remain as stated in this Memorandum. BGIS and Canada with respect to Commercial General Liability Policy and Umbrella Liability Policies				
Terms and/or Additional Coverage	Other clauses that you may require should also appear such as; Contractors Equipment Policy includes; Replacement Cost, Waiver of Subrogation in favour of BGIS Commercial General Liability Policy is on an occurrence basis and includes Cross Liability Clause, Severability of Interests Clause, Non-owned Automobile, Owners' and Contractors' Protective, Broad Form Property Damage, Employers Liability, Completed Operations, Blanket Contractual Liability, No Shoring, Underpinning, Use of Explosives exclusion				

Cancellation/ Termination The Insurer will provide thirty (30) days written notice of cancellation/ termination (except statutory conditions will apply for non-payment) or adverse material change to the Addressee.

This memorandum constitutes a statement of the facts as of the date of issuance and are so represented and warranted only to your company name; other persons relying on this memorandum do so at their own risk.

Dated _____, at _____, Ontario

Signature of Authorized Representative Printed name and phone number of Authorized Representative

Exhibit 3

Claims Report Form

Any forms to be completed expeditiously as instructed by the Claims Administrator as defined in Section 6 – Claims Procedures.

UNCONTROLLED WHEN PRINTED