



**BGIS Global Integrated Solutions Controlled Wrap-Up
Insurance Program Manual
Real Property – v 12**

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Section 1

Overview

BGIS Global Integrated Solutions Canada LP (BGIS) has arranged for this project 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.

BGIS will pay the Wrap-Up Insurance premiums for the coverage described in this manual. You should notify your insurer(s) to delete the coverage provided under this program for on-site activities and the related costs, and to price your work to BGIS accordingly.

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 Project Directory

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

Her Majesty the Queen in right of Canada as represented by the Minister of Public Works and Government Services	PWGSC – Real Property-1 Project	Tel Fax E-mail	
BGIS 4175 14 th Avenue, Markham, Ontario L3R 0J2	Jim Neal Chief Financial Officer Finance	Tel Fax E-mail	905.415 3256 Jim.Neal@bgis.com
Aon Reed Stenhouse Inc. 20 Bay Street Toronto, ON M5J 2N9	Frances Macchione Senior Vice President	Tel Fax E-mail	416.868.5853 416.868.5580 frances.macchione@aon.ca

RP2 Project Directory

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

Her Majesty the Queen in right of Canada as represented by the Minister of Public Works and Government Services	PWGSC – Real Property-2 Project	Tel Fax E-mail	
BGIS 4175 14 th Avenue, Markham, Ontario L3R 0J2	Jim Neal Chief Financial Officer Finance	Tel Fax E-mail	905.415 3256 Jim.Neal@bgis.com
Aon Reed Stenhouse Inc. 20 Bay Street Toronto, ON M5J 2N9	Frances Macchione Senior Vice President	Tel Fax E-mail	416.868.5853 416.868.5580 frances.macchione@aon.ca

Federal Agency Project Directory

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

Her Majesty the Queen in right of Canada as represented by the Minister of Public Works and Government Services	PWGSC – Federal Agency	Tel Fax E-mail	
BGIS 4175 14 th Avenue, Markham, Ontario L3R 0J2	Jim Neal Chief Financial Officer Finance	Tel Fax E-mail	905.415 3256 Jim.Neal@bgis.com
Aon Reed Stenhouse Inc. 20 Bay Street Toronto, ON M5J 2N9	Frances Macchione Senior Vice President	Tel Fax E-mail	416.868.5853 416.868.5580 frances.macchione@aon.ca

**RP1 Claims Management**

Crawford Risk Management Services 55 University Ave, Suite 400 Toronto, Ontario M5J 2H7	Les Cantwell Account Manager	Tel Fax E-mail	905.524.5225 x 2136 905.602.0450 les.cantwell@crawco.ca
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RP2 Claims Management

Crawford Risk Management Services 55 University Ave, Suite 400 Toronto, Ontario M5J 2H7	Les Cantwell Account Manager	Tel Fax E-mail	905-524-5225 x 2136 905.602.0450 les.cantwell@crawco.ca
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Federal Agency Claims Management

Quelmec McLarens Brouwer International 204 – 185 Somerset Street West Ottawa ON K2P 0J2	Pat McFadden	Tel Fax E-mail	(613) 226-4101 (613) 226-4709 patmcfadden@quelmec.ca
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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, Her Majesty the Queen in right of Canada as represented by the Minister of Public Works and Government Services, enrolled 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 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" activities 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 as per the Exhibit 2. 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, Her Majesty the Queen in right of Canada as represented by the Minister of Public Works and Government Services, all contractors and sub-contractors

RP1 Insurer

Lloyd's of London

RP2 Insurer

Lloyd's of London

Federal Agency Insurer

ENCON Group Inc.

RP1 Policy No.

CSINT1800132

CSINT1800304

RP2 Policy No.

CSINT1700968

UMX00140

Federal Agency Policy No.

WUZ443079

RP1 - Primary Wrap-Up Liability Policy – Policy No.: CSINT1800132

Limits

Bodily Injury and Property Damage – Each Occurrence	\$25,000,000
Products and Completed Operations – Aggregate (max 24 months)	\$25,000,000
Non-owned Automobile	\$25,000,000
Advertising Injury – per occurrence	\$1,000,000
Tenants' Legal Liability – per occurrence	\$1,000,000
Forest Fire Fighting Expense – per occurrence	\$250,000
Medical Payments	
each person	\$5,000
each accident	\$25,000

Deductible

Property Damage	\$25,000
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RP1 - Excess Wrap-Up Liability Policy – Policy No.: CSINT1800304

Limits

Each Occurrence	\$25,000,000
Excess of underlying coverage and limits	Yes

Excess of

Primary Wrap-Up Limit of Liability	\$25,000,000
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RP2 - Primary Wrap-Up Liability Policy – Policy No.: CSINT1700968

Limits

Bodily Injury and Property Damage – Each Occurrence	\$25,000,000
Products and Completed Operations – Aggregate (max 24 months)	\$25,000,000
Non-owned Automobile	\$25,000,000
Advertising Injury – per occurrence	\$25,000,000
Limited Pollution (360/360)	\$25,000,000
Tenants' Legal Liability – per occurrence	\$5,000,000



Forest Fire Fighting Expense – per occurrence	\$5,000,000
Medical Payments	
each person	\$25,000
each accident	\$50,000

Deductible

Property Damage	\$25,000
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RP2 - Excess Wrap-Up Liability Policy – Policy No.: UMX00140

Limits

Each Occurrence	\$25,000,000
Excess of underlying coverage and limits	Yes

Excess of

Primary Wrap-Up Limit of Liability	\$25,000,000
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Including

- Products and Completed Operations (24 months)
- Standard Non-Owned Automobile Policy (S.P.F. 6)
- Additional Time Coverage – up to six months per Project Certificate
- 90 Day Cancellation
- Incidental Medical Malpractice
- Tenants' Legal Liability (Broad Form)
- Sudden and Accidental Pollution (360-hour discovery and 360-hour reporting)
- \$25,000 Property Damage deductible to be borne by the responsible contractor or subcontractor

Key Exclusions

- Health Hazards Exclusion to Construction Workers
- Failure to perform – Security Guards
- SEF 99 – Excluding Long Term Leased Vehicles
- Single Aggregate Products-Completed Operations – the aggregate applies over the four year term
- Asbestos
- War or Military Action
- ERISA
- Employment-Related Practices Liability
- Nuclear Liability
- Lead
- Silica or Silica-Related Dust
- Terrorism

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

For RP1 projects:

Policies provides coverage for most projects.

RP1 Projects over \$1,000,000.

BGIS needs to complete insurance application.

For RP2 projects

Policies do not provide coverage over \$1,000,000.

RP2 Projects over \$1,000,000.

BGIS needs to procure coverage

(Complete insurance application).

All RP1/RP2 projects over \$1,000,000 require an AON insurance 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 Risk and Insurance Lead to place insurance endorsement.

Nirooshan (Niro) Endrakumar,
Senior Manager, Global Enterprise Risk Management & Insurance
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 to protect against losses that occur away from the site or that are otherwise NOT covered under the Blanket Wrap-Up Program.

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

See Section 7 for sample Memorandum of Insurance

Prior to mobilization and within three (3) 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 off-site 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 three days of any renewal, change or replacement of coverage. A sample of an acceptable Memorandum of Insurance form is provided in Section 7. Please note requirements for ninety (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 off-site activities as per the insurance specifications set out as follows and as per the **Exhibit 1**.

Limit per Occurrence	\$5,000,000
Products/Completed Operations, aggregate	\$5,000,000
Personal/Advertising Injury, aggregate	\$5,000,000
Non-owned Auto	\$2,000,000

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 \$2,000,000 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, hired and non-owned automobiles, trucks and trailers with coverage limits not less than \$2,000,000 (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.

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 (mould/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.

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 Her Majesty the Queen 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 Her Majesty the Queen 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 off-site exposures.

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 three (3) 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 7 – Exhibit 1**.

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

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, Her Majesty the Queen 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 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.

Claim Procedures

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

RP1

**Report all Liability claims to BGIS and to Crawford Risk Management Services
Crawford & Company (Canada) Inc.**

Les Cantwell, Account Manager

Inside Claims Specialty Lines (ICSL), National Claims Management Centre,
55 University Ave, Suite 400, P.O. Box 366 Toronto, ON M5J 2H7
Phone: 416.364.6341 x 2008 / 1.888.368.8858 x 2008
E-mail: les.cantwell@crawco.ca

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)**

RP2

**Report all Liability claims to BGIS and to Crawford Risk Management Services
Crawford & Company (Canada) Inc.**

Les Cantwell, Account Manager

Inside Claims Specialty Lines (ICSL), National Claims Management Centre,
55 University Ave, Suite 400, P.O. Box 366 Toronto, ON M5J 2H7
Phone: 416.364.6341 x 2008 / 1.888.368.8858 x 2008
E-mail: les.cantwell@crawco.ca

**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)**

Federal Agency

Report all Liability claims to Quelmec McLarens Brouwer International

Report all Property (Builder's Risk) to your insurance carrier or broker Report

All Auto claims to your insurance carrier or broker



Liability Claims

RP1

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 Crawford Risk Management Services. 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 Crawford Risk Management Services and or Aon in the accident investigation.

The contractor will be assessed \$25,000 for any property damages caused by the contractor or its subcontractors to third parties.

RP2

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 Crawford Risk Management Services. 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 Quelmecc McLarens Brouwer International and or Aon in the accident investigation.

The contractor will be assessed \$25,000 for any damages/injuries caused by the contractor or its subcontractors to third parties.

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

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

RP2

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

Contractor's Pollution Liability Claims (if applicable)

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

Section 7

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.



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 or;
All operations of the Named Insured

Fax

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.				
Terms and/or Additional Coverage	BGIS Global Integrated Solutions Canada LP and Her Majesty the Queen 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; 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 Her Majesty the Queen in right of Canada as represented by the Minister of Public Works and Government Services				
Cancellation/ Termination	Solutions Canada LP and Her Majesty the Queen in right of Canada as represented by the Minister of Public Works and Government Services				

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 – RP1

Memorandum of Insurance no. M_____ /

To: Company name
Attention:

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

Fax

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

Table with 6 columns: Coverage, Insurer, Policy No., Policy Eff. Date, Policy Exp. Date, Limits of Liability not less than/ Perils Insured. Rows include Wrap-Up Liability - Primary, Wrap-Up Liability - Excess, Terms and/or Additional Coverage, and Cancellation/Termination.

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

ENCON Group Inc.

Memorandum of Insurance no. M_____ /

To: BGIS Global Integrated Solutions
Attention: Jim Neal

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

Fax

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.