



Guide to Completing TRCA and Vendor or Contractor Certificates of Insurance

Prepared by Risk Management

June 2019

Summary

This document serves as a guide to completing TRCA's Vendor or Contractor Certificate of Insurance (COI) form as well as TRCA's requests for COIs. It includes a brief description on the purpose of a COIs, when COIs are required, processes for completing COIs as a part of the procurement process, and a step-by-step guide to filling in the COI request form.

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FREQUENTLY ASKED QUESTIONS

What is a Certificate of Insurance (COI)?

A certificate of insurance is a form, signed by an approved insurance representative that provides proof of insurance. The COI only serves as a declaration by the signing agency that insurance exists as described. It does not provide any additional insurance or represent a policy on its own. Typically, a COI will include a listing of coverage types, limits of insurance, coverage dates, and policy numbers, information on the insurer as well as some terms and conditions related to the coverage.

Who are the parties on the COI?

It is a document issued to a **Certificate Holder** (the group asking for proof of insurance), that is endorsed by an **insurance company** (or broker) showing that insurance is indeed in place for the **Named Insured** party (the group that needs to prove it has insurance in place). Often the COI will show a party, usually the Certificate Holder, as well as other third parties as **Additional Insureds**. An Additional Insured party is one that is given certain rights to make a claim against the Named Insureds insurance policy, usually provided that the circumstances leading to the claim have arisen out of the operations of the Named insured.

Why do you need a COI?

A COI is usually required when TRCA is entering into an agreement with a third party, including vendors and contractors. Examples include the hiring of contractors or consultants, entering into partnerships, the use of private property, and many others.

TRCA will usually request a COI from a vendor or contractor to confirm that insurance coverage is in place. A common example of when we would do this is when TRCA is hiring someone to do work or supply materials.

In some cases, TRCA will be required to provide a COI to a third party. This is often when TRCA is being hired by a third party to provide some sort of service.

For exact details on COI requirements staff should refer to the relevant agreement documents that are guiding their relationship with a third party.

What does this manual include?

This manual includes a step-by-step guide to completing both first and third party requests as well as information on integrating COI's with TRCA's procurement agreement database.

SECTION 1 – INTRODUCTION

1.1 Two types of Certificates of Insurance

The two types of certificates of insurance include Vendor or Contractor COIs (formerly known as the “Third Party COI” and TRCA’s COI (formerly known as the “First Party COI”). The previous first-party and third-party certificates of insurance have been updated for simpler language to avoid confusion.

TRCA’s Vendor or Contractor COI is a fillable pdf, to be completed by third parties entering into contracts with TRCA and signed by their insurer. The COI verifies that the vendor or contractor has the insurance policy coverage as agreed upon and outlined by the contract. This protects TRCA from claims arising from the operations of the third party, and allows TRCA to receive compensation from the third party’s insurers should a claim arise. A full-size form is available in Appendix A. Section 5 outlines how to request a vendor or contractor COI.

TRCA’s COI is also a fillable PDF, but must be completed by TRCA staff when TRCA is entering into an agreement to perform works, services or use of another party’s property. In TRCA’s COI, TRCA is providing proof of insurance to a third party who has requested it. Section 6 outlines how to request a TRCA’s COI.

1.1 When is a COI required?

A COI is usually required when TRCA is participating in works, projects or operations with a third party, including a contractor or vendor. TRCA will almost always require a COI from contractors, vendors or service providers prior to contract signing or project start date. When a contractor works on another person’s property, there are risks involved. Contractors can sometimes damage personal property or may even be injured while performing the work.

Companies and individuals that hire contractors want to be certain that they will not be held liable for injuries, damages or substandard work that the contractor might cause. Requesting a COI from a third party, along with properly completed contract documents, are important parts of ensuring that TRCA will not have to pay for these potential liabilities.

In some cases, TRCA will be required to provide a COI to a third party. This is often when TRCA is being hired to provide some sort of service or using a third party’s facility.

1.2 When is a COI not required?

Under some circumstances, a COI may not be required. Examples include if it is not a requirement in the contract, if TRCA is being hired as the contractor, or if in consultation with Risk Management it is determined that a COI is not required.

SECTION 2 – THE PROCUREMENT DATABASE

TRCA's procurement database tracks most procurements and agreements with third parties. The Procurement Agreement database will also store any third-party COIs related to the contract. COIs must be added to the corresponding agreement in the PO database.

In the Procurement Agreement Database, the Certificate of Insurance must be added under the "Agreement Signature" tab. A copy of the COI must be attached, and the expiry date completed. The insurance expiry date will be the earliest insurance expiry date as shown on the contractor or partner's COI. Please be aware that if your project or contract is expected to outlast the COI expiry, the procurement database will send you a notice to update the certificate. It is the procurement staff person's responsibility to ensure that a new certificate is requested and updated within the database. Staff are responsible for ensuring that a new certificate is requested and uploaded into the database during the term of the contract.



Edit
 Open RO
 Send FYI
 Close Window

JNIO-AJSLYF

Req Order #: 10004051
 Status: Agreement Signed

Created by: Jessica Nigro
 Creation Date: 02/21/2017

Agreement Only - Revenue

Info | Checklist | Agreement Review | **Agreement Signature** | Revisions

Agreement Signature

Has the previously approved Working Copy Agreement been Altered since the Agreement Review/Approval?:
☐ Yes ☐ No

Start Date:	02/21/2017	End Date:	02/27/2022
Agreement Value:	\$2.00	Customer:	Oak Ridges Trail Association

Agreement Executed Copy: Oak Ridges Trail Association (2) DRAFT-signed.pdf

Certificate of Insurance: <input type="checkbox"/> Certificate of Insurance Not Required	Insurance Expiry Date:
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Attach Certificate of Insurance:

Senior Manager or Director Signature Required (5 yrs or Less)

If a COI is not required, you must check off the appropriate box. A blank field will appear where you will then have to provide a reason as to why a COI is not required for this procurement.

SECTION 3 – COMPLETING A VENDOR OR CONTRACTOR CERTIFICATE OF INSURANCE

3.1 What is TRCA's Vendor or Contractor COI?

TRCA's Vendor or Contractor COI is a fillable pdf, to be completed by third parties entering into contracts with TRCA and signed by their insurer. The COI verifies that the vendor or contractor has the insurance policy coverage as agreed upon and outlined by the contract. This protects TRCA from claims arising from the operations of the vendor or contractor and allows TRCA to receive compensation from the vendor or contractor's insurers should a claim arise. A full-size form is available in Appendix A.

3.2 Types of Certificates

There are two types of Certificates – Blanket or Project. This option must be checked off in the top left corner of the COI form.

Blanket certificates are a single certificate that serves as proof of insurance for all works undertaken by the vendor or contractor. **This should only be used by Vendors of Record or contractors who are providing services across multiple sites.** TRCA will not accept a blanket certificate for "one-off" contracts.

Project/Service Specific certificates provide proof of insurance that is specific to an operation, contract or event.

3.3 File Number and Descriptions

In the space illustrated below, describe the specific event, project or property that the COI pertains to. This can include addresses, dates, agreement numbers (found in the Procurement and Agreement Management Database) or any other information that identifies the project or service to which the COI pertains. This section only needs to be completed for Project/Service Specific Certificates.

The screenshot shows the 'Conservation' logo and the title 'THIS CERTIFICATE OF INSURANCE IS TO CERTIFY TO: TORONTO AND REGION CONSERVATION AUTHORITY'. Below this, there is a section for 'Named Insured' with fields for 'Name', 'Address', and 'City/Province/Postal Code'. A red box highlights the 'TRCA File No. and/or Description' field, which is currently empty. To the right of the form, there is a large blue box with the text 'TRCA File No. and/or Description:' followed by a blank space for input.

3.4 Named Insured and Address

The *Named Insured* is the person or company to whom the insurance policy has been issued. This will be the company or person that you are hiring or entering into an agreement with. This includes project partners, contractors, individuals, organizations, municipalities or regions. Their complete name goes in the left field, with their full address in the field to the right. The Named Insured must be exactly as shown in the contract documents.

The screenshot shows the 'Conservation' logo and the title 'THIS CERTIFICATE OF INSURANCE IS TO CERTIFY TO: TORONTO AND REGION CONSERVATION AUTHORITY'. Below this, there is a section for 'Named Insured' with fields for 'Name', 'Address', and 'City/Province/Postal Code'. A red box highlights the 'Named Insured' field, which is currently empty. To the right of the form, there is a large blue box with the text 'Address:' followed by a blank space for input. Below this, there is another large blue box with the text 'Named Insured (must be the same name as the party(ies) to contract and is/are either an individual(s) or a legally incorporated company(ies):' followed by a blank space for input.

3.5 Additional Insureds

An additional insured is a third party who is being added to the Named Insured's policy, providing them with coverage if a claim arises as a result of the Named Insured's operations. You will note that by Section 2 of the COI form TRCA is already listed as a party to be added as an Additional Insured. Section 3 provides room for any other parties, such as additional vendors, contractors, or municipalities, that also need to be added. Your contract documents will specify which parties must be Additional Insured on the form and **parties added as Additional Insured must be shown exactly as in the contract.**

THIS CERTIFICATE OF INSURANCE IS TO CERTIFY TO:
TORONTO AND REGION CONSERVATION AUTHORITY
 5 SHOREHAM DRIVE, DOWNSVIEW, ONTARIO M3N 5S4

That Policy(ies) of insurance as herein described have been issued to the insured named below and are in force on the indicated dates.

CERTIFICATE TYPE:
☐ Blanket: Covering the Named Insured for all work or activities performed for the TRCA and/or for agreements with the TRCA and/or for operations conducted on TRCA property or facilities.
☐ Project / Specific: TRCA File No. and/or Description:

Named Insured must be the same name as the party(ies) to contract and have either an individual or a legally incorporated company.

Address:

TYPE OF INSURANCE	INSURED(S)	POLICY NUMBER(S)	EFFECTIVE DATE(MON/YYYY)	EXPIRY DATE(MON/YYYY)	LIMIT OF LIABILITY	DEDUCTIBLE (\$)
Commercial General Liability (occurrence form)					Per Occurrence: \$	\$
Product and Completed Operations Aggregate					\$	\$
Contractors' Liability					Sublimit and Accidental Punitive Limit: \$	\$
Automobile Liability					General Aggregate: \$	\$
Umbrella or Excess Liability (state underlying policy(ies))					Limit: \$	\$
Other:					Per Occurrence: \$	\$
Other:					Limit: \$	\$
Other:					Limit: \$	\$

Provisions of amendments or endorsements of listed Policy(ies):

- Commercial General Liability is extended to include Products and Completed Operations, Property Damage, Personal Injury, Contractual Liability, Owners and Contractors Protective Liability, Contractual Liability, Crime, Liability, General Liability, and Automobile Liability. Employees and Volunteers are automatically added as Named Insured.
- The Toronto and Region Conservation Authority, its directors, officers, employees, servants and agents have been added as Additional Insureds to the above Commercial General Liability, Umbrella and Excess Liability Policies with respect to liability arising out of the operations of the Named Insured for which a contract is issued by Toronto and Region Conservation Authority, and its not listed Additional Insureds.
- The following parties are also added as Additional Insureds:
- Any deductibles or self-insured retentions (SIR) assigned between the Named Insured and the Insurer must be declared herein. Unless stated clearly, none of the above referenced operations that fall within the deductibles or SIR limits are the sole responsibility of the Named Insured.
- If the insurance provided under the said policy(ies) is cancelled or materially changed to reduce coverage or limits as set out in this certificate during the period of coverage stated in this Certificate, the Insurer will give thirty (30) days prior written notice by registered mail of such a cancellation or change to:

The Toronto and Region Conservation Authority, Attention: Risk Management, 5 Shoreham Dr., North York, ON M3N 5S4

- The policy(ies) identified above protect each insured in the same manner and to the same extent as though a separate policy had been issued to each, but nothing shall operate to increase the limits of liability as identified above beyond the amount or amounts for which the insured would be liable if there had been only one insured.
- The policy(ies) identified above apply as primary insurance and not excess to any other insurance available to the Additional Insured.

CERTIFICATION

The undersigned certifies the undersigned has reviewed the policy(ies) of insurance described above and further certifies that the policy(ies) has been issued and that the insurance is in effect as stated in this certificate and complies with the insurance requirements of the governing contract, agreement, permit, lease, license or other requirement of the Toronto and Region Conservation Authority and that the undersigned has authorization to issue this certificate for and on behalf of the Insurer(s). This certificate is valid only with the signature stamp below unless notice is given in writing in accordance with Item 5.

DATE: **NAME & ADDRESS OF INSURANCE COMPANY(IES):**

Broker Name & Address:

Tel. No:

E-mail Contact & Address:

SIGNATURE AND STAMP OF CERTIFYING OFFICIAL:

Revision Date: February 2015

The following parties are also added as Additional Insureds:

3.6 Certification

The bottom part of the COI, under Certification, is to be completed by the vendor or contractor's insurer and broker to declare proof of coverage.

DATE:	NAME & ADDRESS OF INSURANCE COMPANY(IES)
Broker Name & Address:	SIGNATURE AND STAMP OF CERTIFYING OFFICIAL
Tel. No:	
E-mail Contact & Address:	

SECTION 4 – COVERAGES

4.1 Commercial General Liability (CGL) and Automobile Liability

In the below table, check off the boxes as per the given insurance requirements. You do not need to fill in the insurer(s), policy number, dates or deductible as this will be completed by the insurer. On the right-hand side of the table, fill in the required limits with respect to required coverage. If you do not need a specific coverage under CGL (such as non-owned auto), leave the limit requirement as blank. Insurance requirements should be outlined in the agreement.

Commercial general liability (CGL) is a type of insurance policy that provides coverage to a business for bodily injury, personal injury and property damage caused by the business' operations, products, or injury that occurs on the business' premises. Clauses under CGL usually include, among others, non-owned auto liability, employer's liability, and sudden and accidental pollution liability. Other insurance requirements are to be listed at the bottom of the table, explained in section 1.7.

Toronto and Region Conservation Authority
Conservation

THIS CERTIFICATE OF INSURANCE IS TO CERTIFY TO:
 TORONTO AND REGION CONSERVATION AUTHORITY
 5 SHOREHAM DRIVE, DOWNSVIEW, ONTARIO M3H 5L4

This Certificate of Insurance has been issued to the insured named below and is in force on the indicated date.

CERTIFICATE TYPE:
☐ Annual
☐ Project / Event
☐ Temporary Specific

Named Insured (must be the same name as the party(ies) to contract and form either a sole proprietorship or a legally incorporated corporation): _____
Address: _____

TYPE OF INSURANCE	INSURER(S)	POLICY NUMBER(S)	EFFECTIVE DATE (dd/mm/yyyy)	EXPIRY DATE (dd/mm/yyyy)	LIMIT OF LIABILITY	DEDUCTIBLE (\$)
Commercial General Liability (occurrence form)						
<input type="checkbox"/> Non-owned Auto Liability						
<input type="checkbox"/> Employer's Liability						
<input type="checkbox"/> Sudden and Accidental Pollution						
Automobile Liability						
Liability Rate Underlying Insurances						
Other:						
Other:						
Other:						

Provisions of amendments or endorsements to listed Policy(ies):
 1. Commercial General Liability is extended to include Products and Completed Operations, Property Damage, Personal Injury, Contractual Liability, Owners and Contractors Protective Liability, Contingent Employer's Liability, Crime Liability, Coverage of Insured, Non-Owned Automobile Liability, Toronto Large Liability, and Sudden and Accidental Pollution Liability. Employees and volunteers are automatically added as named insureds.
 2. The Toronto and Region Conservation Authority, its directors, officers, employees, servants and agents have been added as additional insureds to the above Commercial General Liability, Umbrella and Excess Liability Policies with respect to liability arising out of the operations of the Named Insured for which a contract is issued by Toronto and Region Conservation Authority, and a non-impairment liability for the Named Insured.
 3. The following parties are also added as additional insureds:
 4. Any deductible or self-insured-retention (SIR) arranged between the Named Insured and the Insurer must be declared within 10 days prior to the start of the period of coverage indicated on this certificate and shall be the sole responsibility of the Named Insured.
 5. If the Named Insured desires to be added to the policy, it must give written notice to the Insurer at least 10 days prior to the start of the period of coverage indicated on this certificate. The Insurer will give thirty (30) days prior written notice by registered mail of such a cancellation or change to:
 6. The Toronto and Region Conservation Authority, Attention: Risk Management, 5 Shoreham Dr., North York, Ont. M3H 5L4.
 7. The Named Insured shall advise each insured in the same manner and to the same extent as though a separate policy had been issued to each, but nothing shall operate to increase the limits of liability as identified above beyond the amount or amounts for which the Insurer would be liable if there had been only one insured.
 8. The Named Insured shall advise each insured in the same manner and to the same extent as though a separate policy had been issued to each, but nothing shall operate to increase the limits of liability as identified above beyond the amount or amounts for which the Insurer would be liable if there had been only one insured.

CERTIFICATION
 The undersigned certifies that the undersigned has reviewed the policy(ies) of insurance described above and further certifies that the policy(ies) has been issued and that the insurance is in effect as defined in this certificate and complies with the insurance requirements of the governing contract, agreement, permit, lease, license or other requirement of the Toronto and Region Conservation Authority and that the undersigned has authorized to issue this certificate for and on behalf of the Insurer(s). This certificate is valid until the expiration date(s) shown unless notice is given in writing in accordance with item 5.

DATE: _____ **NAME & ADDRESS OF INSURANCE COMPANY(S):** _____
Division Name & Address: _____
Tel. No.: _____
E-mail Contact & Address: _____

INSURANCE AND STAMP OF CERTIFIED OFFICIAL
 Issued Date: February 2018

TYPE OF INSURANCE	INSURER(S)	POLICY NUMBER (S)	EFFECTIVE dd/mm/yyyy	EXPIRY dd/mm/yyyy	LIMIT OF LIABILITY	DEDUCTIBLE (\$)
Commercial General Liability (occurrence form)					Per Occurrence: \$	\$
<input type="checkbox"/> Non-owned Auto Liability					Product and Completed Operations Aggregate: \$	\$
<input type="checkbox"/> Employer's Liability					Sudden and Accidental Pollution Limit: \$	
<input type="checkbox"/> Sudden and Accidental Pollution					General Aggregate: \$	
Automobile Liability					Limit \$	\$

4.2 Umbrella Liability

Umbrella insurance is a type of extra liability insurance. This type of insurance policy is designed to offer extra levels of liability protection to any underlying insurance policies. TRCA accepts Umbrella Liability policies combined with underlying policy limits to meet insurance requirements. **The underlying policy must be specified in the section indicated below.**


[illegible]

Umbrella or Excess Liability State					Per Occurrence: \$
Underlying Policy(ies):					Annual Aggregate: \$

4.3 Other types of insurance

At the bottom of the table are blank fields where other types of insurance can be listed, as required.

Examples include professional liability or contractor's pollution. Requirements will be outlined in the contract or project documents, along with their respective required limits.



**Toronto and Region
Conservation Authority**
for The Living City

THIS CERTIFICATE OF INSURANCE IS TO CERTIFY TO:
TORONTO AND REGION CONSERVATION AUTHORITY
5 SKEWENHAM DRIVE, DOWNSVIEW, ONTARIO M3H1S4

That Policy(ies) of insurance as herein described have been issued to the insured herein below and are in force on the indicated date.

PERFECTIVE TYPE:

☐ Blanket
☐ Project / Service Specific
☐ Specific Client

Covering the Named Insured for all work or activities performed for the TRCA and/or for agreements with the TRCA and/or for open Bids submitted for TRCA property or facilities.

Named Insured must be the same name as the party(ies) to contract and to whom the policy is issued (an individual, or a legally incorporated company);

Address:

TYPE OF INSURANCE	INSURE(S)	POLICY NUMBER(S)	EFFECTIVE DATE(MONTH/YEAR)	EXPIRY DATE(MONTH/YEAR)	LIMIT OF LIABILITY	DEDUCTIBLE (\$)
Commercial General Liability (occurrence basis) <input type="checkbox"/> Non-owned Auto Liability <input type="checkbox"/> Employee's Liability <input type="checkbox"/> Sudden and Accidental Pollution					Per Occurrence: \$	\$
					Product and Completed Operations Aggregate	\$
					Sudden and Accidental Pollution Limit:	\$
					General Aggregate:	\$
Automobile Liability					Limit: \$	\$
Umbrella or Excess Liability (not underlying Policy(ies))					Per Occurrence: \$	\$
					Annual Aggregate:	\$
Other:					Limit: \$	\$
Other:					Limit: \$	\$
Other:					Limit: \$	\$

1

2

3

4

Provisions of amendments and endorsements of listed Policy(ies):

- General Commercial Liability (occurrence basis) and Completed Operations, Property Damage, Personal Injury, Contractual Liability, Goods and Contractors Protective Liability, Contract/Agencies Liability, Crime Liability, Severability of Interest, Non-Owned Automobile Liability, Toxicants Legal Liability, and Sudden and Accidental Pollution. These coverages are substantially added as Named Insured.
- The Toronto and Region Conservation Authority, its directors, officers, employees, and agents have been added as Additional Insureds to the above Commercial General Liability and Umbrella and Excess Liability Policies with respect to liability arising out of the operations of the Named Insured for which a contract is issued by Toronto and Region Conservation Authority, and is not limited to the operations of the Named Insured.
- The following names are also added as Additional Insureds:
- Any individuals or authorized members (OPI) arranged between the Named Insured and the Insurer must be declared herein. Losses and/or claims arising out of the above referenced operations that are the deductibles or self-insured retentions are the sole responsibility of the Named Insured.
- If the insurance provided under the said policy(ies) is cancelled or materially changed to reduce coverage or limits as set out in this certificate during the period of coverage stated in this Certificate, the Insurer will give thirty (30) days prior written notice by registered mail or by a classed or change to:

The Toronto and Region Conservation Authority, Attention: Risk Management, 5 Skewenham Drive, Downsview, ON M3H 1S4

- The policy(ies) identified above protect each insured in the same manner and to the same extent as though a separate policy has been issued to each, but nothing shall operate to increase the limits of coverage as identified above beyond the amount or amounts for which the Insured would be liable had there been only one insured.
- The policy(ies) identified above apply as primary insurance and not second to any other insurance available to the Assured Insured.

CERTIFICATION

The undersigned certifies that the information has reviewed the policy(ies) of insurance described above and further certifies that the policy(ies) has been issued and that the insurance is in effect as stated in this certificate and complies with the insurance requirements of the governing contract, agreement, permit, lease, license or other requirement of the Toronto and Region Conservation Authority and that the undersigned has authorization to issue this certificate for and on behalf of the insured(s). This certificate is valid until the expiration date(s) shown unless notice is given in writing in accordance with Item 5.

DATE:

Broker Name & Address:

Tel. No:

E-mail Contact & Address:

NAME & ADDRESS OF INSURANCE COMPANY(IES)

Stamp

SIGNATURE AND STAMP OF CERTIFYING OFFICIAL

Revision Date: February 2018

SECTION 5 – REQUESTING A VENDOR OR CONTRACTOR CERTIFICATE OF INSURANCE

The following section provides guidelines on how to request a certificate of insurance where your contractor, vendor or partner is required to show proof of coverage. The Vendor or Contractor COI can be found on Bulletin Board and on the Hub.

1. Send a copy of TRCA's Vendor or Contractor COI to the third party and ask them to complete it, and have it certified by their insurer **before contract signing or the project start date, whichever is earlier**. The correct limits should be shown in your contract documents.
2. Once it has been returned, review the COI to ensure it complies with the contract requirements, specifically limits and coverages as specified. The Vendor or Contractor COI must be completed without any changes to be considered valid. Any proposed changes must be reviewed by Risk Management/ Legal.

5.1 What to do with the Vendor or Contractor COI if it is tied to a Procurement Agreement Document?

Once you receive the COI from the third party, attach a copy to the corresponding agreement in the Procurement Database (please refer to Section 2).

5.2 What to do with the Vendor or Contractor certificate if it is not tied to a Procurement Agreement Document?

All Third Party Certificates of Insurance which are not directly tied to a Procurement and Agreement Management File are to be sent for storage to Corporate Records with this completed form to records@trca.ca, along with the form found in "Appendix C – Third Party Certificates of Insurance Submissions Form". These items will be subsequently stored in Laserfiche.

SECTION 6 – REQUESTING A TRCA CERTIFICATE OF INSURANCE

The following section provides guidelines on how to request a certificate of insurance where TRCA is required to provide proof of coverage. Certificate of insurance request forms can be found on Bulletin Board and on the Hub.

1. Complete TRCA's COI Request Form to the best of your ability.
2. Include at a minimum the following information: the date of the project, how long it will last, where it will take place, what operations will be undertaken and the required coverage amounts.
3. **Keep the form in Microsoft Word format** (in case Risk Management needs to make changes, don't worry about signatures).
4. Include **in the subject heading of the email**: the date for which the COI is needed as well as the project name.

For example: your team needs a COI for a the "rotary water festival" on May 15, 2022, the subject should read: **"COI: May 15, 2022 Rotary Water Festival"**

5. If there are any special instructions, please indicate this in the email and attach any pertinent documents.
6. If the form needs to be completed on another party's form, please include a copy of the relevant form in the request.
7. Send the completed request or any questions you might have to insurancerequest@trca.ca

Risk Management will endeavor to have your requested certificate back to you within 2 weeks of your completed request email. **Please be aware that third party forms will require review by TRCA's insurers and may take longer. Please plan accordingly.**

SECTION 7 – GLOSSARY

Additional insured: A person or organization, not normally included as an insured party on a policy that is added as an endorsement. The Additional Insured is usually granted certain rights to make claim against the insurance policy, but usually only due to liabilities arising out of the operations of the primary policy holder.

Aggregate: A limit in an insurance policy stipulating the most it will pay for all covered losses sustained during a specified policy period, usually a year.

Automobile Insurance: Coverage that insures against damage and liability stemming from the use of automobiles.

Aviation Insurance Policies: Policies that cover claims or suits that arise out of the ownership, maintenance, or use of aircraft. **These are losses that are typically excluded under most general liability policies.**

Boiler and Machinery: Coverage for loss due to mechanical or electrical breakdown of equipment. Coverage applies to the cost to repair or replace the equipment and any other property damaged by the equipment breakdown. Resulting business income and extra expense loss is often covered as well.

Certificate holder: The entity that is provided a certificate of insurance as evidence of the insurance maintained by another entity, usually listed in the space provided in standard certificate forms.

Commercial General Liability (CGL) Policy: A standard insurance policy issued to entities to protect them against liability for bodily injury, property damage, personal injury, medical expenses and tenants liability stemming from their operations. CGL **typically excludes liabilities arising from the operations of aircraft, watercraft and professional liability** (*see below*).

Completed Operations: Work of the insured that is finished, but that might still represent a liability. For example, a completed deck that falls down upon use. The CGL typically includes coverage for property injury and property damage that Completed Operations might cause.

Contractual Liability: Liability imposed on an entity by the terms of a contract. As used in insurance, the term refers not to all contractually imposed liability but to the assumption of the other contracting party's liability under certain conditions.

Cyber Extortion: A type of online crime in which a criminal threatens to damage or shut down a company's website, e-mail server, or computer system or threatens to expose electronic data or information belonging to the company unless the company pays the criminal a specific ransom amount.

Cyberspace liability: A term used to describe the liability exposures encountered when communicating or conducting business online. Online communication tools could result in claims alleging breaches of privacy rights, infringement or misappropriation of intellectual property, employment discrimination, violations of obscenity laws, the spreading of computer viruses, and defamation. Media liability policies are available to cover these exposures.

Cyber and Privacy Insurance: Cyber and Privacy insurance policies cover a business' liability for a data breach in which the firm's customers' personal information, such as Social Security or credit card numbers.

Deductible: An amount the insurer party will need to contribute to a loss before the insurer pays for a loss.

Insured: The person(s) protected under an insurance contract.

Insurer: The insurance company that undertakes to indemnify for losses and perform other insurance-related operations.

Marine: A type of insurance designed to provide coverage for the transportation of goods either over water or by land (often called "Inland Marine"). Marine insurance can also refer to coverage for damage to the vessel being used to transport cargo and to the liability for third parties arising out of the process. The former is often referred to as "Hull Insurance", and the latter is often referred to as "Marine Liability Insurance".

Named Insured: Any person, firm, or organization, or any of its members specifically designated by name as an insured(s) in an insurance policy, as distinguished from others that, although unnamed, fall within the policy definition of an "insured".

Pollution Liability: Liability stemming from the contamination of an environment by substances regarded as pollutants or from the release of pollutants. Liability from pollution is normally excluded to some degree by the general, auto, and umbrella liability policies.

Professional and Errors and Omissions Insurance: A type of liability coverage designed to protect professionals against liability incurred as a result of errors and omissions in performing their professional services.

Property: First-party insurance that indemnifies the owner or user of property for its loss, or the loss of its income-producing ability, when the loss or damage is caused by a covered peril, such as fire or explosion.

Third party: A person or entity other than the insured and the insurer. In liability insurance, the insurer provides defense against claims or suits brought by third parties. Examples of third parties include partners, vendors or contractors.

Umbrella Liability Policy: A policy issued to provide limits in excess of an underlying liability policy.

APPENDIX A – TRCA’S VENDOR OR CONTRACTOR COI REQUEST FORM



**THIS CERTIFICATE OF INSURANCE IS TO CERTIFY TO:
TORONTO AND REGION CONSERVATION AUTHORITY
5 SHOREHAM DRIVE, DOWNSVIEW, ONTARIO M3N1S4**

That Policy(ies) of Insurance as herein described have been issued to the insured named below and are in force on the indicated dates.

CERTIFICATE TYPE: (Please Check)	<input type="checkbox"/> Blanket	Covering the Named Insured for all work or activities performed for Toronto and Region Conservation Authority and/or for agreements with Toronto and Region Conservation Authority and/or for operations conducted on Toronto and Region Conservation Authority property or facilities. Toronto and Region Conservation Authority File No. and/or Description:				
	<input type="checkbox"/> Project / Service Specific					
Named Insured (must be the same name as the party(ies) to contract and is/are either an individual(s) or a legally incorporated company(ies):		Address:				
TYPE OF INSURANCE	INSURER(S)	POLICY NUMBER (S)	EFFECTIVE dd/mm/yyyy	EXPIRY dd/mm/yyyy	LIMIT OF LIABILITY	DEDUCTIBLE (\$)
Commercial General Liability (occurrence form) <input type="checkbox"/> Non-owned Auto Liability <input type="checkbox"/> Employer's Liability <input type="checkbox"/> Sudden and Accidental Pollution					Per Occurrence: \$ Product and Completed Operations Aggregate: \$ Sudden and Accidental Pollution Limit: \$ General Aggregate: \$	
Automobile Liability					Limit \$	\$
Umbrella or Excess Liability State Underlying Policy(ies):					Per Occurrence: \$ Annual Aggregate: \$	\$
Other:					Limit \$	\$
Other:					Limit \$	\$
Other:					Limit \$	\$

Provisions of amendments or endorsements of listed Policy(ies):

- Commercial General Liability is extended to include Products and Completed Operations, Property Damage, Personal Injury, Contractual Liability, Owners and Contractors Protective Liability, Contingent Employer's Liability, Cross Liability, Severability of Interest, Non Owned Automobile Liability, Tenants Legal Liability, and Sudden and Accidental Pollution Liability. Employees and Volunteers are automatically added as Named Insured.
- Toronto and Region Conservation Authority, its directors, officers, employees, servants and agents have been added as **Additional Insureds** to the above Commercial General Liability, Umbrella and Excess Liability Policies with respect to liability arising out of the operations of the Named Insured for which a contract is issued by Toronto and Region Conservation Authority, and is not limited to vicarious liability for the Named Insured.
- The following parties are also added as **Additional Insureds** _____
- Any deductible or self-insured retention (SIR) arranged between the Named Insured and the Insurer must be declared herein. Losses and/or claims arising out of the above referenced operations that fall within the deductible or SIR limit are the sole responsibility of the Named Insured.
- If the insurance provided under the said policy(ies) is cancelled or materially changed to reduce coverage or limits as set out in this certificate during the period of coverage stated in this Certificate, the Insurer will give thirty (30) days prior written notice by registered mail of such a cancellation or change to:

Toronto and Region Conservation Authority, Attention: Risk Management, 5 Shoreham Dr, North York, ON M3N 1S4

- The policy(ies) identified above protect each insured in the same manner and to the same extent as though a separate policy has been issued to each, but nothing shall operate to increase the Limits of Liability as identified above beyond the amount or amounts for which the Insurer would be liable if there had been only one insured.
- The policy(ies) identified above apply as primary insurance and not excess to any other insurance available to the Additional Insured.

CERTIFICATION

The undersigned certifies the undersigned has reviewed the policy(ies) of insurance described above and further certifies that the policy(ies) has been issued and that the insurance is in effect as stated in this certificate and complies with the insurance requirements of the governing contract, agreement, permit, lease, license or other requirement of Toronto and Region Conservation Authority and that the undersigned has authorization to issue this certificate for and on behalf of the Insurer(s). This certificate is valid until the expiration date(s) shown unless notice is given in writing in accordance with item 5.

DATE:	NAME & ADDRESS OF INSURANCE COMPANY(IES)
Broker Name & Address: Tel. No: E-mail Contact & Address:	SIGNATURE AND STAMP OF CERTIFYING OFFICIAL

Revision Date: November 2018

APPENDIX B – TRCA’S COI REQUEST FORM

Conservation Ontario - Certificate Request Form

Tel: 416-349-4373 Fax: 416-815-3351

Send Completed form to: CertificateRequestsCanada@Marsh.comcc: Glenn.Sheppard@marsh.com

GENERAL INFORMATION			
Certificate Holder: Insert the particulars of the company or partner requesting the certificate (ie the Municipality, Private Landowner, Funder etc...)			
Address:			
City:		Province:	Postal Code:
Attention:	Email:	(Optional) Fax No.:	
COVERAGES REQUESTED			
Please indicate the coverage(s) requested:			
<input type="checkbox"/> Property & Business Interruption	Required Limit:	<input type="checkbox"/> Other:	Required Limit
<input type="checkbox"/> General Liability	Required Limit:	<input type="checkbox"/> Other:	Required Limit
<input type="checkbox"/> Automobile	Required Limit:	<input type="checkbox"/> Other:	Required Limit
<input type="checkbox"/> Umbrella Liability	Required Limit:	<input type="checkbox"/> Other:	Required Limit
<input type="checkbox"/> Boiler & Machinery	Required Limit:	<input type="checkbox"/> Other:	Required Limit
ADDITIONAL INSURED			
Is the Certificate Holder requesting that they be added to the policy(s) as an Additional Insured?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
LOSS PAYEE / LIENHOLDER			
Is the Certificate Holder requesting that they be added to the policy(s) as a Loss Payee or Lienholder?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
CANCELLATION CLAUSE			
Is the Certificate Holder requesting a Cancellation Clause to be added?			
<input type="checkbox"/> Yes <input type="checkbox"/> No Number of Days:			
DESCRIPTION (IF ANY)			
Please indicate if this certificate of insurance pertains to any particular location / specific operation / vehicle / property / event date, etc.			
ADDITIONAL COMMENTS / INSURANCE REQUIREMENTS (IF ANY)			
If this certificate pertains to an Owner/Operator, please be sure to include the Year, Make and Serial Number of the vehicle as well as the Unit Number.			
DELIVERY INSTRUCTIONS			
Email Certificate to:		Email Copy of Certificate to: aszafarski@trca.on.ca	
Send Fax Copy of Certificate to:		Mail original copy to:	
REQUEST FROM			
Name Person Requesting (please print): (TRCA PM, Manager, Staff Person Requesting the COI)		Position:	
Conservation Authority Requesting:		Phone: ()	
		Email:	
Authorized Signature:		Date (mm/dd/yyyy):	

Updated: February 27, 2018

APPENDIX C – VENDOR OR CONTRACTOR CERTIFICATES OF INSURANCE SUBMISSION FORM

Third Party Certificates of Insurance Submissions Form

All Third Party Certificates of Insurance which are not directly tied to a Procurement and Agreement Management File are to be sent for storage to Corporate Records with this completed form to records@trca.on.ca. These items will be subsequently stored in Laserfiche.

To get access to the certificates post submission please contact the Risk Management Department.

Name: _____

Division: _____

Business Unit: _____

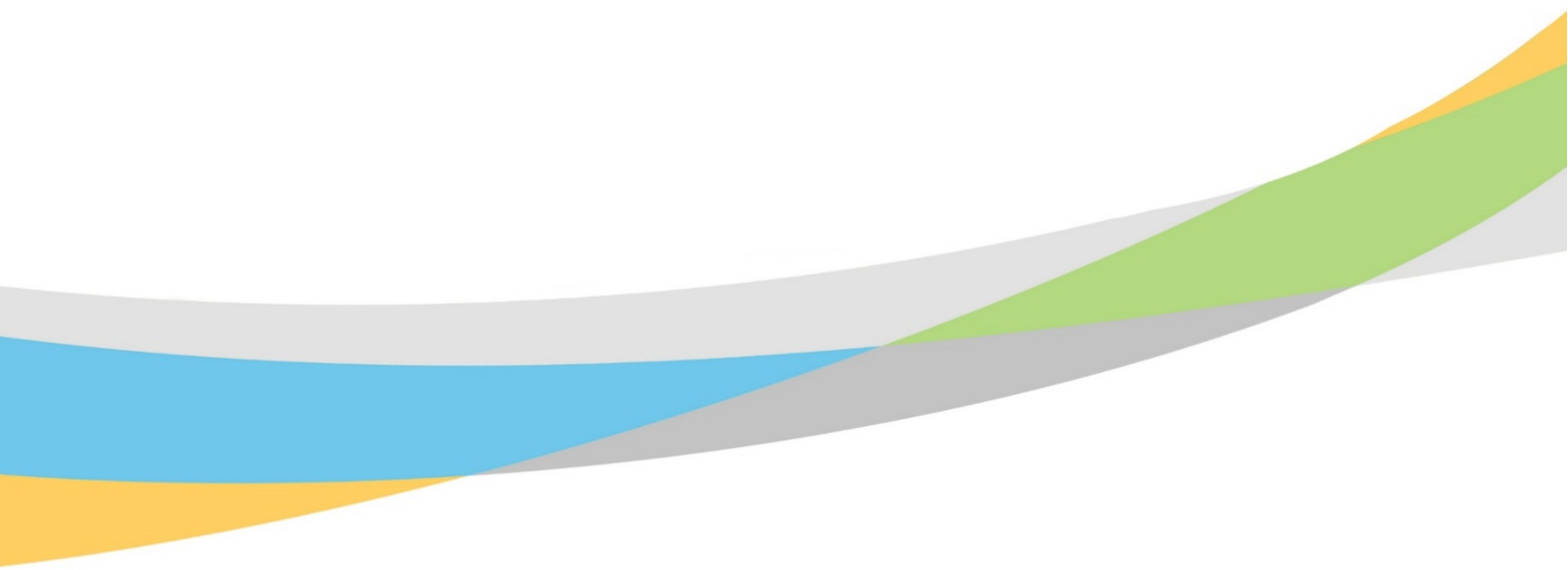
Project Number (from procurement DB): _____

Name of Project or work being completed: _____

End Date of Work or Project (yyyy-mm-dd): _____

Name of Insurer: _____

Date of Certificate of Insurance (yyyy-mm-dd): _____



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