

21.0 INSURANCE

21.1 The Permit holder, unless exempt from subsection 28.2 shall provide and maintain insurance until the date of final acceptance: Comprehensive/Commercial General Liability insurance acceptable to the Town and subject to limits of not less than five million dollars (\$5,000,000.00) inclusive per occurrence. The policy shall include an extension for a standard provincial and territorial form of non-owned automobile liability policy. This policy shall include but not limited to:

- (a) Name the Owner as an additional insured
- (b) Cross-liability and severability of interest
- (c) Blanket Contractual
- (d) Products and Completed Operations
- (e) Premises and Operations Liability
- (f) Personal Injury Liability
- (g) Contingent Employers Liability
- (h) Owners and Contractors Protective
- (i) Broad Form Property Damage
- (j) 30 days' notice of cancellation
- (k) Attached Machinery

21.2 If the applicant applying for the road occupancy permit is the home/ landowner and no contractor or third party is performing the work on their behalf, no Commercial / Comprehensive General Liability insurance will be required. Homeowner's liability insurance will be required that is satisfactory to The Town of Collingwood and underwritten by an insurer licensed to conduct business in the Province of Ontario. The policy shall provide coverage for Bodily injury, Property Damage, and Personal injury and shall have a limit of liability of not less than \$2,000,000.

The individual/homeowner must provide proof of a Homeowners Liability Policy by way of a letter from the Broker.