

When requesting an insurance certificate, please share these requirements with your insurance provider to ensure all insurance requirements are met.

### **Certificate of Insurance Instructions**

- All grant recipient organizations are required to carry no less than \$2 million commercial general liability (CGL) insurance coverage before the legal transfer payment agreement can be executed.
- The insurance must be in the name of the recipient organization.
- The required insurance coverage limit can be made up of a primary CGL policy with a limit of \$1 million and an umbrella liability policy (commercial) with a limit of \$1 million for a combined limit of no less than \$2 million.
- It is mandatory that “**His Majesty the King in right of Ontario, his ministers, agents, appointees and employees**” be added as an additional insured.
- The insurer must have a secure A.M. Best rating of B+ or greater, or the equivalent.

Insurance coverage requirements are listed in section A10.1 of your transfer payment agreement.

**Certificate of Insurance Provisions** (these are referenced by number in the sample certificate below)

- (1) List the ministry as the Certificate Holder and include the ministry’s mailing address in this section of the policy:

His Majesty the King in Right of Ontario as represented  
by the Minister of Francophone Affairs  
700 Bay Street, 25<sup>th</sup> Floor, Suite 2501  
Toronto, ON, Canada, M7A 0A2

- (2) State that the insured party is the recipient organization with whom the Ministry of Francophone Affairs has contracted. This is important since a policy will only cover the Named Insured on the policy.
- (3) Identify the dates of coverage.

**Important:** Recipients must carry the required insurance for the entire validity period of the Transfer Payment Agreement (from the effective date of the TPA to 150 days following the end date of the project) and, should the certificate insurance expire prior to the expiration date of the TPA, recipients will be required to provide a renewed certificate to the Ministry promptly to ensure there are no gaps in insurance coverage.

- (4) Identify the Ministry of Francophone Affairs as an additional insured by using the following language: “His Majesty the King in Right of Ontario, his Ministers, agents, appointees and employees.” This phrase should appear on the certificate face under

a memo heading or special note box.

- (5) Identify type (5a) and amount (5b) of coverage (i.e., **Commercial General Liability Insurance** is listed and is on an occurrence basis with a limit of no less than **two million dollars - \$2,000,000**).
- (6) Specify on the certificate that the coverage includes the following:
  - i. Third-party bodily injury; and
  - ii. Personal injury; and
  - iii. Property damage; and
  - iv. A cross-liability clause; and
  - v. Contractual liability coverage.
- (7) Include a statement that the certificate holder (the Ministry of Francophone Affairs) will be notified of any cancellation or material change within 30 days.
- (8) Include the signature of an authorized insurance representative.

# Sample Certificate of Insurance (COI)

<b>Certificate Holder</b> (Name and address to whom issued: <b>(1)</b> ) His Majesty the King in Right of Ontario as represented by the Minister of Francophone Affairs 700 Bay Street, 25 <sup>th</sup> Floor, Suite 2501 Toronto, ON, Canada, M7A 0A2	<b>Name and address of Insured (2)</b> Recipient Organization (Legal Name)
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Type of insurance	Insurer	Policy Number	Effective Date and Expiry Date <b>(3)</b>	Coverages	Limits of Liability <b>(5b)</b>
<b>Commercial General Liability (5a)</b> Including: - Non-owned Automobile - Blanket <b>Contractual Liability (6)</b> - Products and Completed Operations - <b>Cross Liability (6)</b> and Severability of interests clause - <b>Personal Injury (6)</b> - Employers Liability or WSIB Clearance	Insurance Co. Canada	xxx	April 1, 2024 to March 31, 2025 <b>(3)</b>	Inclusive Limits, <b>Bodily Injury (6)</b> and <b>Property Damage Liability (6)</b>	Each Occurrence or Accident: <b>\$2,000,000</b> General Aggregate: <b>\$2,000,000</b>

**Additional Insured:** His Majesty the King in right of Ontario, his ministers, agents, appointees and employees. **(4)**

SUBJECT TO THE TERMS, CONDITIONS AND EXCLUSIONS OF THE ABOVE NOTED POLICIES

**(7) \*\*EVIDENCE OF INSURANCE ONLY\*\* CANCELLATION:** Should any the policies described herein be cancelled before the expiration date thereof, the insurer(s) affording coverage will endeavour to mail 30-day written notice to the Certificate Holder named herein, but failure to mail such notice shall impose no obligation or liability of any kind upon either the Insurer(s) affording coverage, its agents or representatives.

Issued at: Toronto, Ontario Date: **(8)**

Signature: