

Certificate of Insurance Instructions

Please provide these instructions to your insurance provider to ensure that the evidence of insurance, i.e. the certificate of insurance, is prepared correctly. As a grant recipient, you must submit to the Ministry of Francophone Affairs an insurance certificate that meets all of the following requirements and includes all of the following provisions before the Agreement can be considered executed:

- Demonstrate coverage of no less than \$2 million commercial general liability (CGL) insurance coverage, as per the Terms and Conditions. All the endorsements in the Terms and Conditions (agreement) must also be included: see COI provision (6) below.
- 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.
- The insurer must have a secure A.M. Best rating of B+ or greater, or the equivalent.

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

His Majesty the King in Right of Ontario as represented
by the Minister of Francophone Affairs
700 Bay Street, 25th 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 duration of the project, including if the project is extended after approval by the Ministry. The recipient shall provide the Ministry with a certificate of insurance that confirms the required insurance coverage, and renewal replacements (i.e. a new certificate) on or before the expiry of any such insurance.
- (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 wording is mandatory and should appear on the certificate face under a memo heading or special note box.

- (5) Identify the 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)

Certificate Holder (Name and address to whom issued: (1)) His Majesty the King in Right of Ontario as represented by the Minister of Francophone Affairs 700 Bay Street, 25 th Floor, Suite 2501 Toronto, ON, Canada, M7A 0A2			Name and address of Insured (2) Recipient Organization (Legal Name)		
Type of insurance	Insurer	Policy Number	Effective Date and Expiry Date (3)	Coverages	Limits of Liability (5b)
Commercial General Liability (5a) Including: - Non-owned Automobile - Blanket Contractual Liability (6) - Products and Completed Operations - Cross Liability (6) and Severability of interests clause - Personal Injury (6) - Employers Liability or WSIB Clearance	Insurance Co. Canada	xxx	April 1, 2025 to March 31, 2026 (3)	Inclusive Limits, Bodily Injury (6) and Property Damage Liability (6)	Each Occurrence or Accident: \$2,000,000 General Aggregate: \$2,000,000
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:					