



City of Kamloops Risk Management Division Insurance Matrix

	Commercial General Liability Insurance	Errors and Omissions Professional Insurance	Course of Construction /Builders Risk	Wrap Up Liability Insurance	50% Performance Bond and 50% Labour and Materials Bond	Pollution Asbestos and Toxins Liability	Auto Liability
CONTRACTORS							
Project Value up to \$5,000,000	\$5,000,000	n/a (unless using an in-house engineer, architect, consultant, or other professional)	Yes	Yes (if this option is chosen)	Yes (on projects valued over \$250,000)	\$2,000,000 (if required)	\$2,000,000
Project Value over \$5,000,000 - contact Risk Management							
PROFESSIONALS (CONSULTANTS, ENGINEERS, ARCHITECTS)							
Project Value up to \$1,000,000	\$2,000,000	\$1,000,000	(if required)	No	No	(if required)	\$2,000,000
Project value between \$1,000,001-\$5,000,000	\$2,000,000	\$2,000,000	(if required)	No	No	(if required)	\$2,000,000
Project Value over \$5,000,000 - contact Risk Management							
DEVELOPERS							
Project value up to \$5,000,000	\$5,000,000	(if required)	Yes	(if required)	(if required)	(if required)	\$2,000,000
Project Value over \$5,000,000 - contact Risk Management							

The City of Kamloops strongly recommends that its Certificate of Insurance forms be used. The Standard Certificate of Insurance and Construction Certificate of Insurance forms can be downloaded from the City's website at Kamloops.ca (search **Insurance Certificates**). Please ensure the appropriate certificate is completed. **The City of Kamloops is to be added as an additional insured to all Certificates of Insurance.**

The Purchasing and Inventory Control Manager and the Risk Management Division have the authority to increase limits based on the complexity of the work contracted out, in accordance with Corporate Policy FIN-8-3, Liability Insurance Requirements. This may also include an increase in the Bonds up to 100%.

If you have any questions, please contact Elle Howaniec, Risk Management Supervisor, at 250-828-3417.