



FRASER VALLEY REGIONAL DISTRICT POLICIES AND PROCEDURES

POLICY: Purchasing and Procurement

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housekeeping amendments

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Note: Repeals '*Purchasing Goods & Services
Policy*' dated June 28, 2011

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PART A INTRODUCTION

A.1 PURPOSE

- 1.1 The purpose of this Policy is to establish policies and procedures for the procurement of all goods and services for the Regional District.
- 1.2 All employees, volunteers and other authorized personnel responsible for purchasing goods and services, responsible for approving the purchase of goods and services, or responsible for executing contracts for the purchase of goods and services must adhere to this Policy.

A.2 OBJECTIVES

- 2.1 The primary objectives of this Policy are to ensure that the Regional District obtains the best value for its expenditure while ensuring that all purchases and procurement processes are undertaken in a fair, transparent and consistent manner.
- 2.2 The Policy is intended to promote transparent and non-discriminatory practices for competitive purchasing so that all qualified vendors are given the opportunity to compete for the Regional District's purchasing activities.
- 2.3 The Policy outlines when competitive and non-competitive procurement processes should be used, which personnel of the Regional District may approve purchases and execute contracts and minimum requirements for advertising procurement opportunities.

A.3 CONFLICT OF INTEREST

- 3.1 In accordance with the Regional District's *Code of Conduct Policy*, conflicts of interest are to be avoided. Employees and volunteers for the Regional District shall not use the authority of their office for personal gain or for the personal gain of others that are known or related to them.
- 3.2 Any personal interest of an employee or volunteer that may be interpreted, or may reasonably be deemed by others to affect the impartiality of the employee or volunteer in any matter relevant to the purchase of goods or services, should be declared to their supervisor, and in the case of a volunteer, to the CFO.

- 3.3 An employee or volunteer has a conflict of interest with a supplier if the employee has a next of kin, a business relationship, or other perceived conflict with the supplier, or where the employee stands to gain personally (financially or otherwise) from the engagement of that supplier. The employee or volunteer shall avoid doing business with that supplier.

PART B GENERAL

B.1 OVERVIEW

- 1.1 The process and procedure used to select vendors for the delivery of goods and services, construction, or provision of consulting/professional services can vary depending on a variety of factors such as: the type, quantity or value of the goods or services; the frequency or duration that such goods or services are required; the availability or competitiveness in the market place; and, the urgency with which such goods or services are required.
- 1.2 The competitive procurement thresholds outlined in this Policy reflect the Regional District's commitment to effective stewardship of funds as well as compliance with applicable legislation and regulations that ensure that purchasing practices do not operate to restrict or impair trade and accord with non-discriminatory purchasing practices.
- 1.3 The Regional District does not have a central purchasing department. As such, each Regional District department is responsible for carrying out its own purchasing in compliance with the Policy.
- 1.4 Where possible, the Regional District encourages purchases be made on a consolidated or a group purchasing basis, by combining all like purchases across departments, to achieve economic value.
- 1.5 Where possible, the Regional District encourages that the procurement of goods and services support and promote environmental sustainability and stewardship.
- 1.6 Contracts for the provision of goods and services should typically not extend beyond 5 years, inclusive of options to renew.

B.2 APPLICATION OF POLICY

- 2.1 This Policy applies to the procurement of all goods and services, construction and consulting/professional services made by or on behalf of the Regional District, unless a purchase is otherwise expressly authorized in writing on an exception basis by the CAO or the Board of Directors.
- 2.2 This policy does not apply to the disposal of goods, services or assets owned by the Regional District.
- 2.3 This policy does not apply to the purchase or disposition of land and improvements owned by the Regional District. Specific requirements and restrictions on disposal of land and improvements operate under the *Local Government Act* and/or the *Community Charter*. Employees and volunteers responsible for the disposition of land and improvements are, nevertheless, responsible for ensuring compliance with all such statutory requirements, including but not limited to, requirements for notice and approval of a proposed disposition.
- 2.4 This policy does not apply to the Regional District's procurement of the following:
- (i) recurring monthly utility charges such as postage, telephone, gas, hydro, telecommunications, etc.;
 - (ii) recurring annual charges such as subscriptions, association and membership dues, payment to other governmental authorities and investments;
 - (iii) refundable employee expenses such as travel expenses, meals, parking, hotel, airline charges and mileage allowances;
 - (iv) general expenses such as payroll remittances, tax remittances, grants, payments made to partners of co-sponsored programs; and
 - (v) professional legal, accounting, insurance, banking, financial or audit services.
- 2.5 Notwithstanding section 2.4 of this Part B, the Regional District may, at its discretion, apply this policy to procurement of professional legal, accounting, insurance, banking, financial and audit services on a case by case basis.

- 2.6 Authorized personnel must not procure goods or services from or through a person who has been found, through civil or criminal proceedings, to have acted fraudulently or dishonestly in their dealings with the Regional District. This provision applies to the procurement of goods or services from a corporation that is owned or controlled by such a person.

PART C PURCHASING APPROVAL

C.1 APPROVAL PROCESS

- 1.1 Under authority delegated by the Board of Directors under this Policy, authorized personnel may approve the procurement of goods and services, up to specified monetary values, and to commit the Regional District to service agreements, licenses, contracts, leases (other than a lease of land) and other legally enforceable agreements, in accordance with this Policy.
- 1.2 The CAO and CFO may assign specific purchasing authority to authorized personnel, provided that functional authority over such authorized personnel is retained with respect to the specific purchasing authority assigned under this Policy.
- 1.3 An approval to be given by authorized personnel may only be given if spending for the proposed good or service is within the current year's budget.
- 1.4 Approval of the Board of Directors is required wherever the purchase price is not within the current year's approved budget.
- 1.5 The attached **Table 1** sets out the approval requirements and acquisition authority for authorized personnel of the Regional District.
- 1.6 Approvals given by authorized personnel must relate only to purchases for the approving personnel's own area of responsibility within the Regional District's departmental structure or to carrying out a work assignment or project from another department.
- 1.7 The CAO and the CFO have general authority to approve purchases across departments.

PART D PROCUREMENT PROCESS AND PROCEDURE

D.1 PRE-PROCUREMENT PROCESSES

- 1.1 It may be appropriate in certain circumstances to undertake an information gathering process before the formal procurement process is commenced for such purposes as: to obtain technical information or insight from vendors; to glean the interest level of vendors to partake in a procurement process; or to pre-qualify vendors for a subsequent procurement process.
- 1.2 The key information gathering processes utilized by the Regional District are described and summarized in the attached **Table 2**.

D.2 PROCUREMENT PROCESSES

- 2.1 The optional processes for purchasing a good or service can range from a simple direct buy through to a fulsome public tender issued to the open market. Each of the procurement processes within this range embodies a different level of competitiveness amongst the vendors.
- 2.2 The key procurement processes utilized by the Regional District are described and summarized in the attached **Table 2**.
- 2.3 The procurement process to be selected for use in a particular case will depend upon the value and the circumstances in which the good or service is being procured.
- 2.4 For goods required to be purchased immediately to address an emergency situation it may not be feasible to undertake a procurement process that requires time to prepare documentation, advertise, collect and evaluate submissions and award and formalize a contract.
- 2.5 The Regional District permits the use of specific types of procurement processes for various value thresholds as set out in the attached **Table 2**.

D.3 PROCUREMENT DOCUMENTS

- 3.1 Documentation used to undertake a procurement process should be based on the Regional District's standard form templates, customized as needed to suit the particulars of each procurement. No substantive changes should be made to these templates, without the approval of the Chief Administrative Officer.

D.4 SOLE SOURCED PURCHASING

4.1 A purchase may be sole sourced where the opportunity to obtain quotes or solicit competitive bids does not exist or is not justified in the circumstances. A sole source purchase may be considered in the following circumstances:

- (i) where there is an absence of competition for technical reasons and the goods and services can be supplied only by a particular services provider and no reasonable alternative or substitute exists;
- (ii) where only one service provider has the unique qualifications or skills needed for the work;
- (iii) where the time frame for delivery is urgent and cannot be exceeded to allow the time needed for competitive bids;
- (iv) where an unforeseeable situation of urgency exists and the goods, services or construction cannot be obtained in time by means of competitive procurement methods;
- (v) where the project is highly sensitive or confidential and broadcasting it via open competition is not appropriate;
- (vi) where the planned expenditure is small and the savings of competitive contracting would not justify the increased costs involved with more competitive procurement methods;
- (vii) where the work is a continuation or follow-up assignment most appropriately done by the original service provider;
- (viii) where there has not been a receipt of any submissions in response to a competitive procurement process made by the Regional District;
- (ix) to ensure compatibility with existing products or to maintain specialized products that must be maintained by the manufacturer (or representative) of the product; or
- (x) procurement of real property interests, whether by means of purchase, lease or otherwise.

D.5 ADVERTISING & LOCAL PREFERENCES

5.1 With the exception of those purchases otherwise permitted to be sole sourced under D.4, advertising of all procurement opportunities shall comply with requirements set out in **Table 3**, below.

- 5.2 To meet the objectives of the Trade, Labour and Investment Mobility Agreement (*TILMA*) and the New West Partnership Trade Agreement (*NWPTA*), all purchases of goods and services valued at over \$75,000 and construction valued at over \$200,000 shall be procured through competitive means and advertised on BC Bid, the Regional District's website and CivicInfo BC, with the exception of those purchases otherwise permitted to be sole sourced under D.4 of this policy.
- 5.3 Local preferences are allowed subject to the limitations set out under 5.2 above.

PART E CONTRACTS AND DOCUMENT MANAGEMENT

E.1 WRITTEN CONTRACTS

- 1.1 All purchases of goods and services valued at more than \$5,000 must be formalized by means of a written contract. A contract evidences the legal agreement between the Regional District (as the purchaser) and the supplier of the good or service (as the vendor) and can take different forms depending on what is being purchased, the value of the purchase and the requirements of this Policy. **Table 4** sets out the minimum requirements for formalizing a contract for the purchase of goods or services corresponding to different contract values.
- 1.2 The authority to commit the Regional District to a contract varies depending on the monetary threshold. **Table 4** sets out the commitment authority and contract signatories associated with various value thresholds.
- 1.3 The form of contract to be used for the provision of services will vary depending on the nature of the service to be provided. The Regional District approves the use of the following forms of agreement:
- (i) for construction services, the *Master Municipal Construction Documents (MMCD) Contract*, or applicable agreement approved by the CAO;
 - (ii) for consulting services, the *Consulting Services Agreement*, a standard form template developed for use by the Regional District, or the MMCD Client/Consulting Services Agreement;
 - (iii) for general services, other than consulting or construction services, the *Form General Services Agreement*, a standard form template developed for use by the Regional District; and

(iv) for general services required on an “As and When Basis”, the *Standing Offer Agreement*, a standard form template developed for use by the Regional District.

(v) Third Party Standard Form Agreements for the provision of services with the approval of the Chief Administrative Officer.

1.4 The personnel responsible for the purchase of a good or service shall be responsible for ensuring that all documentation required evidencing the procurement process, the contract and any subsequent dealings with the vendor have been collected and are managed in compliance with the *Fraser Valley Regional District Records and Information Management Program Policy*.

E2 SPECIFIC REQUIREMENTS

2.1 All contracts for the provision of services must include the service provider's written assurance that they are in compliance with WorkSafeBC and that they carry and can provide evidence of current insurance, at the Regional District's request, in accordance with the Municipal Insurance Association's risk based assessment, attached as Schedule A.

2.2 A written, fully executed contract (where required under this policy) must be in place prior to obtaining the goods or acquiring the services contemplated by the agreement.

2.3 For service contracts that require price adjustments due to changes in the scope of work or otherwise, all such adjustments must have prior written approvals in place in the form of a Change Order, in accordance with the requirements of the service contract, prior to any authorization being given to the service provider to carry out such changes.

PART F SECURITY AND HOLDBACKS

F.1 GENERAL

- 1.1 Where security for the performance of a service contract is required, the security may take the form of:
- a) cash;
 - b) a bond (issued by a surety licensed to conduct the business of suretyship in the province of British Columbia);
 - c) a letter of credit (issued by a Canadian financial institution with offices in the "Lower Mainland" of British Columbia); or
 - d) a certified cheque or bank draft issued by the construction service provider directly to the Regional District.
- 1.2 The amount of security to be obtained, the manner in which the security may be reduced as the contract progresses and the terms on which any remaining security shall be returned to the service provider should all be considered and provided for in the service contract.

F.2 BID SECURITY

- 2.1 All procurement conducted by way of an ITT requires bidders to supply, with their bids, security in the form of a bid bond valued at 10% of the bid price issued by a surety company licensed to carry on the business of suretyship in the province of British Columbia, unless otherwise approved by the CFO. The bid bond provides security for the Regional District in the event that a selected bidder refuses to enter into the service contract. The bid bond should be returned to all unsuccessful bidders once a service contract has been formalized with the selected bidder.

F.3 BONDING

- 3.1 A common method for service providers to provide security for construction or other projects or the provision of services is through the issuance of bonds. A bond is a written agreement in which a surety company guarantees that a contractor will fulfill its obligations to a third party who has contracted with the contractor to perform certain works and in which, if the contractor defaults on its obligations, the surety agrees to complete the obligations or pay for the completion costs to the third party.

3.2 Bonds typically comprise:

- (i) a Performance Bond, which guarantees that the contractor that has entered into the contract will perform all of its obligations under the contract; and
- (ii) a Labour & Material Payment Bond which provides for payment of the contractor's subcontractors and material suppliers in the event that the contractor fails to make payments as required.

3.3 The Regional District requires Performance Bonds in the amount of 25% of the contract price for contracts valued between \$25,000 and \$100,000 and in the amount of 50% of the contract price for contracts valued over \$100,000.

3.4 The Regional District typically requires Labour and Material Bonds in the amount of 25% of the contract price for contracts valued between \$25,000 and \$100,000 and in the amount of 50% of the contract price for contracts valued over \$100,000.

F.4 DEFICIENCY HOLDBACKS

4.1 A construction contract or other contract for the provision of services may provide for retention of a holdback to secure the contractor's completion of all deficiencies for a project that is otherwise substantially finished and capable of being used for its intended purpose. The Regional District typically requires security for the completion of deficiency work in the amount of 200% of the value of the estimated deficiencies.

F.5 STATUTORY HOLDBACKS

5.1 The Regional District may, as an owner, be required under the *Builders' Lien Act* to retain a holdback from payments made to a contractor under a construction contract.

5.2 The *Builders' Lien Act* creates a mandatory obligation to retain a 10% holdback from a contractor.

PART G GIFTS AND GRATUITIES

G.1 RESTRICTIONS

- 1.1 Regional District employees are expressly prohibited from soliciting or accepting any rebate, money, entertainment, gifts or other gratuities from any person, company or organization to which any purchase, contract or other agreement is (or may be) awarded.
- 1.2 The Regional District may, at its discretion, take disciplinary action, including dismissal, against a Regional District employee who solicits or accepts any financial benefits prohibited under part A.3 of this policy.
- 1.3 The Regional District has a "no-tolerance" policy to circumstances that produce, or reasonably appear to produce, a conflict between the personal interests of a Regional District employee and the interests of the Regional District.

DEFINITIONS

G.2 DEFINITIONS

2.1 In this Policy:

"Authorized Personnel" means persons designated by a Manager or Staff Director, as the case may be, to undertake procurement;

"Board of Directors" means the board of directors for the Regional District;

"CAO" means the individual designated as the Chief Administrative Officer of the Regional District;

"CFO" means the individual designated as the Chief Financial Officer of the Regional District;

"Corporate Officer" means an individual designated as the Corporate Officer responsible for corporate administration of the Regional District or person designated as the Deputy Corporate Officer responsible for corporate administration;

"ITT" means an invitation to tender;

"Manager" means an individual designated as a Manager of the Regional District;

"Owner" refers to the Regional District, being either the party that undertakes procurement or the owner of lands and premises;

"Policy" means this *Fraser Valley Regional District Purchasing and Procurement Policy*;

"Procurement or Purchase" means the purchase or acquisition of goods or services under this Policy;

"Regional District" means the Fraser Valley Regional District;

"RFEI" means a request for expression of interest;

"RFI" means a request for information;

"RFP" means a request for proposals;

"RFQ" means a request for quotations or a request for qualifications, as the context requires;

"Staff Director" means an individual designated as the head of a department (i.e. "senior manager") within the Regional District's departmental structure; and

"Vendor" means the party from whom the Regional District procures the purchase of a good or service and includes a service provider, merchant, consultant, contractor and supplier.

Table 1 - Approval Requirements and Acquisition Authority

Value of Goods/Services	Authorized Personnel
Over \$100,000	Board of Directors
\$75,001 - \$100,000	Chief Administrative Officer Chief Financial Officer
\$25,001 - \$75,000	Chief Financial Officer Staff Director responsible
\$10,001 - \$25,000	Staff Director responsible
\$5,001 - \$10,000	Manager responsible
\$5,000 or under	Designated persons

Table 2 - Procurement Processes

Category	Process	Purpose
Pre-procurement: Information gathering	RFI Request for Information	To gather industry knowledge or insight into a particular issue in order to further define or develop the issue prior to procurement
Pre-procurement: Information gathering	RFEI Request for Expressions of Interest	To assess the level of interest or availability of vendors for a proposed procurement
Pre-procurement: Pre-qualification	RFQ Requests for Qualifications	To enable a pre-vetting of vendors based on a specified evaluation basis in order to limit the number of respondents to a proposed procurement
Procurement	Direct Buy	<u>Non-competitive process</u> : To enable the immediate purchase of lower-priced goods that are readily available in the marketplace at known prices and able to be purchased under the specified monetary threshold set out in this Policy
Procurement	Sole Source	<u>Non-competitive Process</u> : To enable the timely purchase of goods or services, without going through a competitive process as permitted under Part D.4 of this Policy
Procurement	RFQ Request for Quotation	<u>Limited competitive process</u> : To receive written quotes from a minimum of 3 targeted vendors, typically on a readily available or commoditized good or service of relatively low value. Price is typically the key deciding factor, though an Owner can reserve the right to consider other factors
Procurement	RFP Request for Proposals	<u>Competitive Process</u> : To receive proposals for a good or service that is not fully defined. Typically used where the Owner knows what the final product or output that it is seeking but may not know in detail how to attain it. Price is not always the deciding factor as other criteria, e.g. qualifications, experience, references, relevant experience, by also be considered when evaluating a proposal
Procurement	ITT Invitation to Tender	<u>Competitive Process</u> : To receive bids from the open market for a fully specified good or well-defined scope of work, either of relatively high value. Price is typically the key deciding factor, though an Owner can reserve the right to consider other factors

Table 3 - Advertising Requirements

Value of Goods/Services	Advertising Sources
Over \$100,000	BC Bid + Regional District Website + CivicInfo BC <i>Optional – Newspaper and targeting vendors</i>
\$75,001 - \$100,000	BC Bid + Regional District Website + CivicInfo BC <i>Optional – Newspaper and targeting vendors</i>
\$25,001 - \$75,000	RFQs - Target a minimum of 3 vendors Other processes - BC Bid + Regional District Website <i>Optional – Newspaper, CivicInfo BC and targeting vendors for processes other than RFQs</i>
\$5,001 – 25,000	RFQs - Target a minimum of 3 vendors Other processes - Regional District Website <i>Optional – Newspaper, BC Bid, CivicInfo BC and targeting vendors for processes other than RFQs</i>
\$5,000 or under	No advertising required

Note: Sole-sourcing goods and services are exempt from advertising requirements.

Table 4 - Contract Requirements and Signatories

Value of Goods/Services	Procurement Process Options	Minimum Contract Requirement [reference Part E]		Contract Signatories
		For Goods	For Services	
Over \$100,000	ITT RFP Sole Source NO RFQ	Letter of Award + Invoice + Record of Payment	Appropriate form of service contract	Chair or Vice Chair + Corporate Officer or Deputy Corporate Officer or CFO
\$75,001 – \$100,000	ITT RFP Sole Source NO RFQ	Letter of Award + Invoice + Record of Payment	Appropriate form of service contract	CAO + CFO
\$25,001 - \$75,000	ITT RFP Sole Source RFQ	Letter of Award + Invoice + Record of Payment	Appropriate form of service contract	CFO + Staff Director responsible
\$10,001 - \$25,000	ITT RFP Sole Source RFQ	Letter of Award + Invoice + Record of Payment	Appropriate form of service contract	Staff Director responsible
\$5,001 - \$10,000	RFP Sole Source RFQ	Letter of Award + Invoice + Record of Payment	Appropriate form of service contract	Manager Responsible
\$5,000 or under	Direct Buy	No contract required. Point of sale receipt retained as record of purchase.	No contract required. Point of sale receipt retained as record of purchase.	Not applicable

TABLE 5 – SECURITY AND HOLDBACKS

Type of Security	Procurement Process	Amount	Comments
Bid Security	ITT	Over \$10,000	Any Contract
Performance Bond	As applicable	25% of contract price between \$25,000 - \$100,00 50% of contract price over \$100,000	Construction Contracts Contracts for Services
Labour and Materials Bond	As applicable	25% of contract price between \$25,000 - \$100,00 50% of contract price over \$100,000	Construction Contracts
Deficiency Holdback	As applicable	200% of the estimated value of the deficiency	Construction Contracts <i>Optional – Other contracts</i>
Statutory Holdbacks	As applicable	10% of payments made as required under <i>Builder's Lien Act</i>	Construction Contracts

Schedule A

Insurance Requirements - MIABC Risk Assessment Guidelines

The following tables provide guidelines for minimum acceptable limits of various types of insurance that may be required for an activity or exposure, depending on the level of risk. The actual types of insurance and coverages will be provided in the contract, permit or other City document.

Low Risk

Low risk activities do not trigger a requirement for liability insurance. All or some of the conditions listed below must be met in order to be classified as a low risk project or activity.

- Service does not involve any modification or maintenance to be performed to City property.
- No engineering or architectural services required.
- No damage to, destruction or loss of property anticipated or likely.
- No loss of income or additional expenses anticipated or likely.
- No bodily injury to others anticipated or likely.

One example of a low-risk activity is a meeting of a community association or group such as Alcoholics Anonymous in a City facility.

Medium Risk

Medium risk activities or projects meet all or some of the following conditions:

- Service involves some minor modification or maintenance to be performed to City property, including engineering and/or architectural services.
- Some potential risk of damage to, destruction or loss of property anticipated or likely.
- Some potential loss of income or additional expenses anticipated or likely.
- Some potential of bodily injury to others anticipated or likely.
- Recreation program with moderate physical activity.
- Recreation program involving vulnerable people (children, seniors, disabled).
- Activity taking place at locations belonging to others.

Type of Insurance	Consultant	Independent or Trade Contractor	Permit/License/Lease/Program
<i>Commercial General Liability (CGL)</i>	\$2 million per occurrence	\$3 million per occurrence	\$2 million per occurrence
<i>Automobile Liability</i>	\$2 million per occurrence	\$2 million per occurrence	\$2 million per occurrence
<i>Umbrella or Excess Liability</i>	To bring CGL or auto liability to \$2 million	To bring CGL to \$3 million or auto liability to \$2 M	To bring CGL or auto liability to \$2 million
<i>Professional Liability</i>	\$1 million each claim	None	None

High Risk

High Risk activities meet all or a majority of the following conditions:

- A large number of members of the public are present or will utilize the end product.
- New construction over \$3 million in project costs.
- High risk of damage to, destruction or loss of property anticipated or likely.
- High risk of loss of income or additional expenses anticipated or likely.
- High risk of bodily injury to others anticipated or likely.

Type of Insurance	Consultant	Independent Contractor	General Contractor*
<i>Commercial General Liability (CGL)</i>	\$2 million per occurrence	\$5 million per occurrence	\$5 million per occurrence
<i>Automobile Liability</i>	\$2 million per occurrence	\$2 million per occurrence	\$2 million per occurrence
<i>Umbrella or Excess Liability</i>	To bring CGL or auto liability to \$2 million	To bring CGL to \$5M or auto liability to \$2M	To bring CGL to \$5M or auto liability to \$2M
<i>Professional Liability</i>	\$2 million each claim	None	None
<i>Builders Risk Property Insurance</i>	None	None	Full replacement value of project
<i>Contractors' Equipment Insurance</i>	None	Full replacement value of contractor's equipment	Full replacement value of contractor's equipment
<i>Boiler & Machinery Insurance</i>	None	None	Full replacement value of project

*For construction valued at \$10M or more; use of compacting equipment; blasting or demolition; minimum CGL required is \$10 million per occurrence

Note: If optional types of insurance are required, please contact Risk Management for details.

Optional Insurance	Consultant	Independent Contractor	General Contractor
<i>Hook Liability</i>		X	X
<i>Environmental Impairment (Pollution)</i>		X	X
<i>Crime Insurance</i>		X	
<i>Auto Garage Liability</i>		X	
<i>Professional Liability</i>	X		
<i>Advertising Liability</i>	X	X	
<i>Aircraft Liability</i>			X