



Notice No: 10-09

APPLICABLE TO:

<input checked="" type="checkbox"/>	Municipal & Private Non Profit
<input checked="" type="checkbox"/>	Co-operatives
<input type="checkbox"/>	Federal Non Profits
<input type="checkbox"/>	OCHAP/CSHP
<input type="checkbox"/>	Rent Supplement

DATE: August 16, 2010

<input checked="" type="checkbox"/>	Mandatory
<input type="checkbox"/>	For Information

SUBJECT: Housing Provider Insurance**Background**

As per clause 11.03 of the *Service Agreement* with Niagara Regional Housing, housing providers are required to add Niagara Regional Housing as an additional insured on their general liability insurance policy.

Housing providers should contact their insurance broker to have this change made. Correspondence to the insurance broker should state the following:

(*Housing Provider*) has a contractual obligation to name Niagara Regional Housing as an additional insured on our general liability policy. Please endorse our general liability policy to reflect this obligation.

Re: Service Agreement
 Additional Insured: Niagara Regional Housing
 Address: 2201 St. David's Road, PO Box 344,
 Thorold, ON L2V 3Z3

Interest: Additional Insured
 Policy: Commercial General Liability
 Limits: \$2,000,000*

*minimum coverage must be \$2,000,000; However, non-profit providers insured by Aon Reed Stenhouse through SHSC will have commercial general liability coverage for \$5,000,000; Co-ops insured by The Co-operators will have coverage anywhere from \$2,000,000 to \$5,000,000.

For policies through Aon Reed Stenhouse Inc., providers may mail, fax or email their request to the following:

Aon Reed Stenhouse Inc.
 20 Bay Street, Toronto, ON M5J 2N9
 Fax: 416-868-5580 Email:latanya.abbot@aon.ca

For policies through The Co-operators, housing providers should contact their local representative. For all other policies, providers should contact their insurance broker.

Please provide an original certificate of insurance to Niagara Regional Housing as confirmation of this coverage by November 30, 2010, which will also allow for any changes to be incorporated into upcoming renewals.

Service Manager's Role

NRH will review compliance with this Notice during the operational review process.

Housing Provider's Role

Housing providers are required to comply with the requirements of this Notice. Housing provider staff are required to forward this Notice to their board of directors for their information and action.

If you have any questions regarding housing provider insurance requirements, please contact your Housing Administrator at (905) 682-9201.

Lora Beckwith, General Manager