

## GENERAL LIABILITY INSURANCE REQUIREMENTS

As outlined in the Construction Manual, the Tenant/Contractor is responsible to ensure that the following requirements are met and deliverables provided:

1. A copy of the Building Permit, Electrical Building Permit and Mechanical Building Permit;
2. Deficiency Deposit in the form of a certified cheque for up to \$10,000.00 (depending on the size and scope of the project). This Cheque must be made payable to the Legal Property Name. The cheque will be returned to Contractor upon the rectification of all deficiencies to the satisfaction of the Landlord, acting reasonably. Should deficiencies not be completed after 30 days of Substantial Performance, the Landlord will use cheque to complete deficient work on Tenant's behalf.
3. Evidence must be provided, in a form acceptable to the Landlord, that the contractor has at least \$5.0 million worth of general liability insurance. The insurance coverage must name as additional insured parties:
  - The Cadillac Fairview Corporation Limited
  - OPB (160 Front) Nominee Inc.
  - TD 160 Front Street Nominee Limited
  - 160 FSW Holdings Inc.
  - Ontrea Inc.
  - TD 160 Front Street Limited Partnership by its general partner
  - TD 160 Front Street GP Inc.
  - OPB (160 Front) Inc.

All general contractors must ensure that their policies cover all work performed by their sub-trades. Any other contractor working directly for a Tenant and requiring access to common areas (telephone rooms, riser rooms, mechanical room, etc.) must likewise provide acceptable evidence of adequate insurance coverage.

4. All General Contractors must provide a copy of their Health & Safety Policies, and a letter which indicates that their policy will blanket all sub-trades;
5. A copy of the Notice of Project forms;
6. WSIB Clearance Certificate;
7. A construction schedule;
8. A comprehensive list of all trades that will work on the project, including emergency contact information for each trade (i.e. cellular phone numbers);
9. If a company is a subsidiary of another firm, proof of adequate insurance must be provided in the form of either:
  - An actual Certificate of Insurance as outlined above, or;
  - A letter and Certificate of Insurance from the parent firm indicating acceptance of responsibility for the sub-sidiary's work.
10. The project's Project Manager must contact the undersigned to arrange a kick-off meeting (with the Landlord present) prior to construction commencement, for formal introductions to the project team.

Please note that the requirement for \$5 million in General Liability Insurance applies to all parties requiring access to common areas (riser rooms, mechanical rooms, telephone rooms etc.) aside from the General Contractor requirements.

For all project work at 160 Front, the Tenant must employ union affiliated contractors, subcontractors, etc., and ensure that the work performed by each unionized trade does not conflict with that of other unionized trades legally entitled to do so by virtue of their collective agreements. The Tenant is solely responsible for all damages (and associated repair costs) that may result from its Contractors' failure to comply with this requirement.