New Westminster

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Contractor's Liability Insurance

A Building Contractor constructing or demolishing a major development is required to submit proof of satisfactory commercial general liability insurance prior to the issuance of a building permit. A major development should be taken as new construction and/or major additions or renovations where some or all of the work will take place close to property lines.

The minimum requirements for such insurance policies are as follows:

1. $5,000,000. coverage for Part 3 buildings; $3,000,000. coverage for Part 9 buildings. **(Queensborough requirements: a contractors liability insurance of $3,000,000. is needed for small projects such as single detached dwellings, any multi-family, commercial, industrial or institutional projects will require $5,000,000 liability)**
2. The City of New Westminster must be named as additional insured.
3. The policy must contain a cancellation clause whereby the City would be given 30 days notice of policy cancellation or material change.
4. The location of the development must be included in the policy.
5. The policy must be valid for a minimum period of 12 months.

Upon receipt of a copy of an insurance policy from the contractor/developer, the building inspector should confirm that the above items are referenced. Where there may be some doubt, please verify with the Building Department.