

121 McMaster Ave., Ajax, ON L1S 2E6 | info@catalystconstructiongroup.ca | 437-985-5844 | catalystconstructiongroup.ca
Health & Safety Officer: Saudia Hack · saudia@catalystconstructiongroup.ca · 647-835-0202

SUBCONTRACTOR INSURANCE REQUIREMENTS

Effective: 2026 · Applies to all Catalyst Construction Group projects and subcontract agreements

All subcontractors and independent tradespeople engaged by Catalyst Construction Group (15191556 Canada Inc.) must maintain the minimum insurance coverages listed below for the full duration of their work on any Catalyst project. A valid Certificate of Insurance (COI) naming Catalyst as an Additional Insured must be submitted and accepted before mobilization. Failure to provide and maintain adequate insurance may result in suspension of work and withholding of payment.

Coverage Type	Minimum Limit	Per Occurrence	Notes
Commercial General Liability (CGL)	\$5,000,000	\$5,000,000	Must name Catalyst Construction Group (15191556 Canada Inc.) as Additional Insured. Includes Products & Completed Operations, Personal Injury, and Contractual Liability.
Automobile Liability (Owned, Non-Owned & Hired)	\$2,000,000	\$2,000,000	Required if any vehicles, trucks, or equipment are operated in connection with the project. Includes non-owned and hired auto coverage.
WSIB Clearance (Workers' Compensation)	Current & Clear	N/A	A valid WSIB Clearance Certificate must be submitted prior to start and upon request during the project. WSIB Group G6 standing preferred.
Tools, Equipment & Installation Floater	Replacement Cost	As applicable	Covers tools, equipment, and materials in care, custody, or control of the subcontractor while on site.
Umbrella / Excess Liability	\$2,000,000	\$2,000,000	Required on projects with a contract value exceeding \$500,000 or where stipulated in the subcontract agreement. Follows form of underlying CGL policy.

ADDITIONAL INSURED & CERTIFICATE HOLDER <i>Name this entity on your Certificate of Insurance:</i>	Catalyst Construction Group (15191556 Canada Inc.) 121 McMaster Ave., Ajax, ON L1S 2E6 info@catalystconstructiongroup.ca 437-985-5844
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SUBMIT YOUR COI TO: Saudia Hack, Health & Safety Officer saudia@catalystconstructiongroup.ca 647-835-0202	QUESTIONS? Contact our H&S Officer before mobilization. All documents must be received and confirmed in writing before work begins on site.
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Catalyst Construction Group reserves the right to request updated certificates at any time during the project. Catalyst may terminate a subcontract and suspend payment if insurance lapses or does not meet these minimum requirements. Requirements may be increased for specific project types at the discretion of the project manager.