



**Note:** SUPERSEDES Technical Bulletin No. 15-2009,  
dated April 14, 2009

Date Issued: October 5, 2009

Subject: Supplementary General Conditions to the Stipulated  
Price Contract CCDC2 - 2008 – Section 11 Insurance

Reference: Independent Living BC Non-Profit Housing Design  
and Construction Standards, Revised October 2006  
Provincial Homelessness Initiative Design Guidelines  
and Construction Standards, October 2006

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**SUBJECT:**

Owner controlled insurance requirements as described in the Supplementary General Conditions to CCDC 2 - 2008 Stipulated Price Contract, Section 11.1 - INSURANCE. The revisions apply to both the Design-Tender and Design-Build Supplementary General Conditions.

**PURPOSE:**

Remove the deductibles for: flood; water damage; testing and commissioning, from GC 11.1.1.1(4) due to revisions in Owner Controlled Insurance program. All other deductibles are to remain unchanged including the peril of earthquake.

**REFERENCE:**

Independent Living BC Non-Profit Housing Design and Construction Standards (ILBC Standards), Revised October 2006:

Provincial Homelessness Initiative Design Guidelines and Construction Standards, (PHI Standards), October 2006:

- Appendix A - Supplementary General Conditions to the Stipulated Price Contract CCDC2 - 2008 Design Tender Agreement, Section 11 Insurance
- Appendix B - Supplementary General Conditions to the Stipulated Price Contract CCDC2 – 2008 Design Build Agreement, Section 11 Insurance

**DESCRIPTION:**

PART 11 INSURANCE - BONDS

GC11.1 INSURANCE

11.1 Delete 11.1.1.1(4) in its entirety and replace with the following:

“11.1.1 The *Owner* shall obtain, maintain and pay for, through *BC Housing*, the following types of insurance coverages described in this 11.1.1 issued by insurance companies licensed to carry on business in British Columbia:



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.1 **Course of Construction Policy**

- (4) Claims under the foregoing insurance shall be subject to a deductible of \$10,000 for each and every claim, except for projects with a project value in excess of \$10,000,001, in which case the deductible shall be \$25,000 and, except for the following peril, which shall be subject to the following higher deductible:
- (a) 5% of the value of the *Project* at the time and place of loss when the loss arises as a consequence of the peril of earthquake shock, with a minimum deductible of \$250,000;

Note:

The current versions of the following Supplementary General Conditions are available from BC Housing Web Page, as noted below:

- Provincial Homelessness Initiative Design Guidelines and Construction Standards, October 2006  
URL: <http://www.bchousing.org/programs/homelessness/guidelines>
- Independent Living BC Non-Profit Housing Design and Construction Standards, Revised October 2006  
URL: <http://www.bchousing.org/programs/independent/developers>

The documents are titled:

- Construction Standards - Appendix A (Design-Tender) – Revised October 2009
- Construction Standards - Appendix B (Design-Build) – Revised October 2009

END