**Clause Description:**

The *Owned Automobile Liability* insurance clause is designed to ensure that there is adequate Third Party Liability insurance in place for the operation of an automobile owned by the Contractor or the Contractor’s employees when used for accessing a work site, or for the performance of the work.

You may wish to check and confirm that any owned automobile used is properly registered and insured to the applicable jurisdiction’s Third-Party Liability coverage requirements, and that the Contractor’s employees that will be operating any such automobile are properly licensed.

**The Recommended Clause – Owned Automobile Liability Insurance**

Automobile Liability Insurance in respect of licensed vehicles owned or operated by or on behalf of the Contractor shall have limits of not less than ($2,000,000) (CAD) inclusive (or to the minimum required limit if the applicable jurisdiction’s required limit should be higher than $2,000,000) (CAD) per occurrence, for bodily injury, death, and damage to property, in the standard owner’s form automobile policy, or other applicable policy for large commercial vehicles.

*(The entity (i.e. Contractor), and the number (i.e. $2,000,000), in red font are descriptors that you can substitute for the entity and number required for your own specific contract.)*