

## About Our Programs

The Sustainable Infrastructure Society (SIS) operates programs to provide affordable insurance coverages to wastewater practitioners. These programs are operated in partnership with WCOWMA and Aon Reed Stenhouse Inc. The coverages available are:

- General Liability Insurance
- Contractors Pollution Liability Insurance
- Professional Liability Insurance
- Property Insurance

## To Apply for a Program

Go to our website at:

[www.WasteWaterCa.org](http://www.WasteWaterCa.org)

Then follow these straightforward steps:

Step 1: **Become a Registered User**

Step 2: **Create a Company Profile**

Step 3: Complete the appropriate **Program Applications & Enquiries** form.

If you have any questions about the website please do not hesitate to call SIS at 250-472-4327.

## Our Industry Partners:



Aon Reed Stenhouse Inc.



Western Canada Onsite Wastewater  
Management Association

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The Sustainable Infrastructure Society (SIS) was incorporated in 2005 as a non-profit society. Our mission is to create and implement programs which provide convenient and affordable access to products and services for those involved with community infrastructure organizations and facilities.



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Email: [insurance@WasteWaterCa.org](mailto:insurance@WasteWaterCa.org)

[www.WasteWaterCa.org](http://www.WasteWaterCa.org)

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If you have questions about insurance please contact:

**Jeff Wilbee at Aon Reed Stenhouse Inc.**

**Tel: 250-413-2207**

**Email: [jeff.wilbee@aon.ca](mailto:jeff.wilbee@aon.ca)**

# Affordable Insurance Coverages



For  
**Wastewater  
Practitioners**  
in  
**Western  
Canada**

## Benefits of Liability Insurance

*Our program provides insurance coverage for wastewater practitioners in Western Canada*

Do you provide operations and maintenance services as an independent contractor in connection with wastewater or waterworks systems in Western Canada? If so you can apply for General Commercial Liability, Contractor's Pollution Liability and Professional Liability (also known as Errors and Omissions) insurance coverages. We believe this service sets new standards for affordability and response.

**Commercial General Liability Insurance:** If you own or operate a company, liability insurance can protect you from the consequence of certain rare and potentially devastating accidents. All contractors should have general liability insurance coverage in place. It provides protection against loss arising from claims made against your organization. Liability insurance helps protect against the consequences of liability for property damage or bodily injury.

**Contractor's Pollution Liability Insurance:** Contractors face several pollution risks stemming from operations at their job sites. These include contaminated soil disposal and the accidental release of fuel oil, chemicals and toxic gases from tanks, broken pipelines, utilities, and stationary and mobile fuel tanks. Contractors Pollution Liability insurance helps protect against a wide range of pollution risks associated with construction projects.

**Professional Liability Insurance:** Professional liability insurance protects professional practitioners against potential negligence claims made by their clients. Professional liability insurance may also be termed errors & omissions insurance (E&O). A reason for professional liability coverage is that a typical general liability insurance policy will only respond to a bodily injury, property damage, personal injury or advertising injury claim. However professional services and products can lead to claims without causing a bodily injury, property damage, personal injury or advertising injury. Common reasons alleged in making claims are negligence, misrepresentation and inaccurate advice.

## Property Insurance

*This program provides property insurance coverage for wastewater practitioners and for companies providing services to the water industry.*

**Property Insurance:** Property insurance covers loss or damage to your physical assets such as buildings, plant, office contents, equipment, tools and stock. Certain assets are excluded from coverage, such as land and underground services. Property can be covered which is located on owned premises, other locations or in transit. Particular attention needs to be paid to the valuation of the property, which may be done on the basis of actual cash value or replacement cost.

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If you are thinking about insurance please contact us at an early stage. More information about what we do can be found on our website:

**[www.WasteWaterCa.org](http://www.WasteWaterCa.org)**