

**Annex 6.9: Insurance of Government-Owned or Leased Equipment**

**I. Government-owned equipment**

**A. Operated by government employees**

Self-underwriting option must be utilized.

**B. Leased to contractor**

1. Without operator or driver:

Equipment floater insurance or any equivalent insurance coverage must respond to any loss or damage to government equipment.

2. With operator or driver:

Control of Work	Policy Requirement
Work of operator or driver controlled by government	Self-underwriting option is applicable concerning any loss or damage to government equipment while being driven or operated by government employees. However, contractor's insurance must respond to any loss or damage to the equipment while property is in the care, custody and control of the contractor.
Work of driver controlled by contractor	Contractor's insurance must respond to any loss or damage to government equipment (contractor's responsibility because the property is in the care, custody and control of the contractor).

**II. Leased from dealer**

**A. Operated by government employees**

Self-underwriting option must be utilized.

**B. Operator or driver being employees of the contractor**

Control of Their Work	Policy Requirement
By government: - employer-employee relationship	Self-underwriting option must be utilized for any damage or loss to equipment while being operated or driven by government employees
Work of driver controlled by dealer	Contractor's insurance must respond to any loss or damage to government equipment