
Security:

Workers' Compensation (WC):	Statutory Limits
Employers' Liability Each Accident	\$ 1,000,000
Employers' Liability Disease – each employee	\$ 1,000,000
Employers' Liability Disease – policy limit	\$ 1,000,000
Commercial General Liability (CGL):	
Each Occurrence Limit	\$ 1,000,000
Damage to Rented Premises – Ea. Occ.	\$ 300,000
Medical Expense – any one person	\$ 10,000
Personal & Advertising Injury Limit	\$ 1,000,000
General Aggregate Limit	\$ 2,000,000
Products/Completed Ops. Aggregate Limit	\$ 2,000,000
Automobile Liability	
Combined Single Limit	\$ 1,000,000
Professional Liability Insurance	\$ 3,000,000
	<i>This amount is a general guideline and can be raised or lowered after consultation with Risk Management.</i>
Umbrella Liability:	
Each Occurrence Limit	\$ 2,000,000
Aggregate Limit	\$ 2,000,000
Crime	\$ 500,000

The following language should be included in the Description of Operations section of the COI:

The University of Tennessee, its Board of Trustees, officers, employees, agents, and volunteers are named as Additional Insureds with respect to the General, Automobile, and Umbrella Liability policies. A Waiver of Subrogation applies to Workers' Compensation and the General, Automobile, Umbrella, and Professional Liability policies as evidenced on this certificate of insurance. All insurance policies above are primary and non-contributory to any other insurance available to the Certificate Holder. A thirty-day notice of cancellation is required.

Contractor certifies that it will have the following insurance coverage at the time the contract is awarded. Contractor further certifies that the Contractor and any subcontractors will maintain this insurance coverage during the entire term of the contract and that all insurance coverage will be provided by insurance companies authorized to sell insurance in Tennessee by the Tennessee Department of Commerce & Insurance. Subcontractors, if any, will maintain similar insurance coverage during the entire term of the contract.