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## High Risk Events

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*Note: Any serving of alcohol must be with properly licensed and insured bartenders and proof of license and insurance will be required.*

- **Circus**
- **Concerts**
- **Demolition Events**
- **Mechanical Rides (Fair or Circus Type)**
- **Motorized Racing**
- **Off-Road Racing**
- **Pyrotechnics**
- **Rodeo Events**

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

Workers' Compensation (WC):

	Statutory Limits – required in all contracts
Employers' Liability Each Accident	\$ 100,000
Employers' Liability Disease – each employee	\$ 100,000
Employers' Liability Disease – policy limit	\$ 500,000

Automobile Liability

Combined Single Limit	\$ 1,000,000
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Excess/Umbrella Liability

Each Occurrence	\$2,000,000
Aggregate	\$2,000,000

Liquor Liability (When distributing, selling, or serving alcohol)	\$1,000,000
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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, Excess/Umbrella, and Liquor Liability policies. A Waiver of Subrogation applies to Workers' Compensation and the General, Automobile, Umbrella, and Liquor 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.