High Risk Events

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
- General Aggregate Limit $2,000,000

Workers’ Compensation (WC):
- 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

Excess/Umbrella Liability
- Each Occurrence $2,000,000
- Aggregate $2,000,000

Liquor Liability (When distributing, selling, or serving alcohol) $1,000,000

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, 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.