Chilhowee Park Exhibition Center (CPEC) Insurance Requirements

In addition to the rental payments made, the Lessee shall, at its own expense, comply with all of the following insurance requirements of the CPEC. Lessee shall not occupy the premises until proof of the following insurance coverage has been furnished to the CPEC. If your event has less than 100 people it may be exempt from this requirement. Check with your event manager for details.

a. Commercial general liability insurance, on an occurrence form, in the amount of One Million (\$1,000,000.00) Dollars per occurrence for bodily injury, death, property damage, and personal injury. The policy must include coverage for premises operations, blanket contractual liability (to cover indemnification section), products, completed operations, and independent contractors. If the user's activities involve the sale of alcohol, then liquor liability in the same amount is also required.

See sample Certificate of Insurance on next page.

- b. Automobile liability insurance in the amount of One Million (\$1,000,000.00) Dollars per occurrence to provide coverage for any owned and non-owned vehicles used by the Lessee inside the facility's buildings. This must name the City of Knoxville and SMG as additional insured.
- c. Workers' compensation and employer's liability coverage as required by Tennessee Statute.
- d. All coverage provided by the Lessee are primary to any insurance or self-insurance program the City has for the CPEC and the Lessee and their insurance shall have no right of recovery or subrogation against the Operator.
- e. All policies must be issued by companies authorized to do business in the State of Tennessee and assigned a rating of A:X or better, per Best's Key Rating Guide, latest edition.
- f. SMG must receive thirty (30) days written notice prior to any cancellation, non-renewal or material change to the required insurance policies. This written notice must be sent to: CPEC P.O. Box 14182 Knoxville, TN 37914
- g. Evidence of the required insurance policies must be provided to your event manager by submission of an original certificate of insurance thirty (20) days prior to the lease period.

CERTIFICATES MUST STATE: "The City of Knoxville, SMG, their officers, agents and employees are included as additional insured. It is further agreed that this insurance is primary to all other similar coverage carried by the City of Knoxville, and/or SMG, and the Lessee and their insurance shall have no right of recovery or subrogation against the operator."

h. Alternate coverage to satisfy these requirements is subject to prior approval of the City's Risk Manager. Additional insurance coverage, as determined by the City's Risk Manager, may be required for your event.

If your exhibitors utilize independent contractors, we require verification of insurance in the same limits defined in your lease with the KCC.

One million dollar General Liability coverage may be purchased through the KCC at the rate of \$1.12/person/day with a minimum of \$200.00.

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