



STATE OF TENNESSEE  
DEPARTMENT OF COMMERCE AND INSURANCE  
DIVISION OF REGULATORY BOARDS  
PRIVATE PROTECTIVE SERVICES  
500 JAMES ROBERTSON PARKWAY  
NASHVILLE, TN 37243-1158  
615.741.6382 FAX: 615.532.2965  
[www.tn.gov/commerce/boards/](http://www.tn.gov/commerce/boards/)

**CERTIFICATE OF INSURANCE-GENERAL LIABILITY COVERAGE**  
**Tenn. Code Ann. § 62-35-114**

Prior to license or registration issuance, all applicants for a Tennessee Contract Security Company License or Tennessee Proprietary Security Organization Registration, employers of private security guard/officers, shall retain and forward to this office a **CERTIFICATE OF INSURANCE** evidencing coverage as required by **Tenn. Code Ann. § 62-35-114**.

*All licensees and employers of private security guards/officers shall retain a certificate of insurance evidencing general liability coverage for the negligent act or acts of the principal insured or the principal insured's agents operating in the course and scope of employment for bodily injury, personal injury and property damage, with endorsements for personal injury, including false arrest, libel, slander and invasion of privacy, in the minimum amount of three hundred thousand dollars (\$300,000) for bodily or personal injury, and one hundred thousand dollars (\$100,000) for property damage.*

**NOTE: ALL CERTIFICATES OF LIABILITY INSURANCE (including Standard Accord Certificate of Insurance Form 25 or 25s) must state:**

**\$400,000.00 (or more) under EACH OCCURRENCE**

**\$400,000.00 (or more) under PERSONAL and ADV injury**

**CANCELLATION: The certificate of insurance shall provide that the insurance shall not be modified or cancelled without thirty (30) days prior notice to the Commissioner.**

**CERTIFICATE HOLDER:**

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All persons required to be insured by this chapter must be insured by a carrier approved in the state in which the insurance has been purchased, or in this state.

A copy of the certificate of insurance shall be available for inspection at your license address (business location) during normal business hours or upon request of the Commissioner or duly appointed and identified representative(s).

Failure to maintain a current certificate of insurance may result in the denial or revocation of your application/license, or other disciplinary action as provided by **Tenn. Code Ann. § Title 62, Chapter 35**.