Commercial General Liability (CGL) Insurance

Liability insurance is required for all holders under the terms of the authorization. Such insurance must be of sufficient scope to cover all potential risks and in an amount to cover claims that can reasonably be expected in the event of serious injury or death. Holders must provide proof of general liability insurance covering the commercial park activity(ies) in the amount of $1 million per occurrence, with the State of Tennessee named as an additional insured. The business or person that is providing the service must be the named insured (policy holder). Applicants must consult with their own insurance brokers and secure insurance policies sufficient in scope to cover the potential risks of their unique business operation.

Automobile Liability Insurance

If a holder transports passengers or uses a vehicle in the performance of its commercial park activity(ies) in the park, the holder must have commercial automobile liability insurance in addition to commercial general liability insurance. The commercial automobile liability insurance must include coverage of leased, rented, or hired vehicles if the holder rents or leases vehicles. The minimum commercial automobile liability insurance is reflected in the following table:

<table>
<thead>
<tr>
<th>Commercial Automobile Liability Insurance (bodily injury and property damage)</th>
<th>Minimum per Occurrence Liability Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 15 passengers</td>
<td>$1,000,000.00</td>
</tr>
<tr>
<td>16 - 25 passengers</td>
<td>$3,000,000.00</td>
</tr>
<tr>
<td>25+ passengers</td>
<td>$5,000,000.00</td>
</tr>
</tbody>
</table>

Commercial Automobile Insurance

Required coverage:
1. Liability insurance, which includes coverage for bodily injury, property damage, uninsured motorists, and underinsured motorists

Recommended coverage:
2. Physical damage insurance, which includes collision insurance; and
3. Other coverage, which includes medical payments, towing and labor, rental reimbursement, and auto loan coverage.

Taxis that do not provide tour services are only required to have standard automobile liability insurance.

Protection & Indemnity (P&I) Vessel Insurance

Holders authorized to transport passengers aboard or use a motor vessel in the park are required to have P&I vessel insurance to cover claims for bodily injury, death, and property damage arising from the use of the vessel in the minimum amount of $500,000 per occurrence. Holders must also purchase commercial general liability insurance as outlined above in addition to the P&I vessel insurance to cover additionally authorized services. P&I vessel insurance covers passengers only while onboard the vessel. When passengers step ashore, they are not covered by the P&I vessel policy.
Proof of Insurance Submission

Applicants must submit proof of required insurance with the application. The Acord Certificate of Liability is preferred.