ARTICLE X
INSURANCE REQUIREMENTS

Without limiting its liability under this agreement, the Contractor will procure and maintain at his/her expense during the life of the contract any/all applicable insurance types and in the minimum amounts stated as follows:

1. General Liability – Must be on an Occurrence Form, Claims Made is Not Acceptable, and will include:
   a) Per Occurrence limit of not less than $ 1,000,000
   b) General Aggregate will not be less than $ 2,000,000
   c) Medical Expense Limit will not be less than $5,000 on any one person.
   d) Completed Operations, including on-going operations in favor of the Additional Insured
   e) Contractual Liability
   f) Personal Injury

2. Business Auto Liability (including owned, non-owned and hired vehicles)
   a) Combined Single Limit $ 1,000,000 or
   b) Split Limit:
      Bodily Injury: $ 1,000,000 Each Person, $ 1,000,000 Each Accident
      Property Damage: $ 1,000,000 Each Accident

3. Umbrella Excess Liability
   a) $ 1,000,000 over primary insurance

4. Workers Compensation
   a) State: Statutory
   b) Employer's Liability:
      $ 1,000,000 per Accident
      $ 1,000,000 Disease, Policy Limit
      $ 1,000,000 Disease Each Employee

The Commercial General Liability policy will name Williamson County Government as an Additional Insured with respect to the contract only. Said insurance will be written by a company or companies licensed to do business in the State of Tennessee and satisfactory to Williamson County Government Risk Management. Before commencing any work hereunder, a Certificate of Insurance evidencing the maintenance of said insurance will be furnished to Williamson County Government Risk Management.

Any subcontractor of the Contractor will be required to procure and maintain during the life of the subcontract, the identical insurance required of the Contractor and comply with all provisions of this Article.