

MIDDLE TENNESSEE STATE UNIVERSITY

Certificates of Insurance: Liability and Loss Prevention

1. What is it?

A Certificate of Insurance (COI) is used to verify that an entity is insured. It serves as proof of liability and other coverage for events, services, or other duties performed by vendors, contractors, performers, and/or other individuals or organizations seeking to:

- Provide a service for MTSU
- Perform any work on the property of MTSU or utilize University property
- Perform work on behalf of MTSU

2. Why do we need one?

Insurance held by vendors, contractors, performers, and/or other individuals or organizations doing business with or providing services to MTSU, or utilizing the University's premises or facilities, protects the interests of MTSU. Additionally, documentation and evidence of the COI ensures the University has a route by which to recover damages.

3. Who is the Certificate Holder?

The Certificate Holder is the individual or organization that receives proof of insurance. In the case of MTSU, and when requesting a COI from outside parties or vendors, please list the University in the Certificate Holder section as follows:

Middle Tennessee State University
Attn: MTSU Contracts Office
Cope Administration Building, Suite 114
1301 East Main Street
Murfreesboro, TN 37132

Please also provide a copy of the Certificate of Insurance to the Office of Compliance and Enterprise Risk Management, Sam Ingram Building, Suite 101.

4. Minimum Insurance Limits

Third party vendors, contractors, performers, and/or other individuals or organizations doing business with, or providing services to, MTSU are required to carry a minimum of \$1 Million (\$1,000,000) General Liability insurance per occurrence, and \$2 Million (\$2,000,000), minimum, in the aggregate. MTSU reserves the right to require higher limits for a particular event based on associated risks and/or other State licensing insurance requirements.

State Certificate of Self-Insurance

The State of Tennessee's Certificate of Self-Insurance insures MTSU and its employees. Coverage includes general liability; auto liability while on State business; property; professional malpractice; and workers' compensation.

A copy of the State's Certificate of Self-Insurance can be found [here](#).

For additional information or questions regarding the State's Certificate of Self-Insurance coverage, or regarding the University's vendor and event insurance requirements for risk management purposes, please contact the Office of Compliance and Enterprise Risk Management at caerm@mtsu.edu.

Compliance and ERM Hotline Voicemail: 615-898-5772

