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# MEMORANDUM

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**FROM:** Mihai Smighelschi, Properties Manager, Metropolitan Knoxville Airport Authority

**DATE:** October 19, 2004, last revised on 5/17/2006

**RE:** **Standard requirements for certificates of insurance submitted to Metropolitan Knoxville Airport Authority.**

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This memorandum details the standard requirements for all certificates of insurance submitted to Metropolitan Knoxville Airport Authority (MKAA). Failure to comply with these requirements constitutes a default of the agreement/lease/permit. The MKAA reserves the right to verify coverage and compliance with these requirements by contacting the insurance company directly.

## REQUIREMENTS:

**The insurance company must be licensed to do business in the state of Tennessee.**

**The certificate must show the policy number, the required coverage amount and the coverage period.**

**Additional Insured:** The MKAA and its commissioners and its officers and its employees must be added as additional insured on the insurance policy. As such, the following exact language must be on the certificate of insurance:

*“The Metropolitan Knoxville Airport Authority and its commissioners and its officers and its employees are named Additional Insureds on this policy”.*

The MKAA reserves the right to verify compliance with the additional insured requirement by requesting the policy endorsement to be submitted in addition to the certificate of insurance.

**Notice requirement:** The certificate of insurance must provide that the coverage thereof may not be cancelled, reduced, allowed to lapse, or non-renewed without a 30 day prior written notice to the certificate holder. Language such as: “will **endeavor** to send 30 days notice” is **not** acceptable; correct language is: “will **give** 30 days notice”.

## SUBMITTAL INSTRUCTIONS:

The certificate of insurance and the additional insured policy endorsement may be faxed to: (865) 342-3050, however **the original certificate of insurance must be mailed to:**

Metropolitan Knoxville Airport Authority Attn: Mihai Smighelschi P.O. Box 15600 Knoxville, TN 37901
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