

**RULES  
OF  
TENNESSEE BOARD FOR LICENSING CONTRACTORS**

**CHAPTER 0680-6**

**GENERAL LIABILITY INSURANCE**

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**0680-6-.01 DEFINITIONS.**

- (1) "Applicant" means an individual or entity who/that is applying for a home improvement contractor license or a general contractor license with the Board.
- (2) "Board" means the Board for Licensing Contractors created by Tenn. Code Ann. § 62-6-104.
- (3) "General Liability Insurance" means an insurance policy providing insurance coverage for negligent acts or other acts of the principal insured or the principal insured's agents or employees, operating in the course and scope of the agency or employment.
- (4) "Licensee" means an individual or entity who/that is licensed with the Board as a home improvement contractor or a general contractor.

**Authority:** Chapter 130 and Chapter 460 of the Public Acts of 2007, §1 and T.C.A. §§ 62-6-108 and 62-6-111(a)(1) [effective July 1, 2007] and 62-6-506(b)(5) [effective July 1, 2007].

**Administrative History:** Public necessity rule filed June 29, 2007, expired December 11, 2007. Public necessity rule filed December 11, 2007; effective through May 24, 2008. Public necessity rule filed December 11, 2007, expired effective May 25, 2008. Rule reverted to its previous status. Public necessity rule filed May 29, 2008; effective through November 10, 2008. Rule filed April 28, 2008; effective July 12, 2008.

**0680-6-.02 AMOUNT OF INSURANCE.**

- (1) Board licensees and applicants shall maintain general liability insurance as follows:
  - (a) In the case of all home improvement contractor applicants or licensees, or if a general contractor applicant's or a licensee's monetary limit is between the amounts of zero dollars (\$0) and five hundred thousand dollars (\$500,000), then the applicant or licensee shall obtain a general liability insurance policy in an amount not less than one hundred thousand dollars (\$100,000).
  - (b) If an applicant's or a licensee's monetary limit is between the amounts of five hundred thousand one dollar (\$500,001) and one million five hundred thousand dollars (\$1,500,000), then the applicant or licensee shall obtain a general liability insurance policy in an amount not less than five hundred thousand dollars (\$500,000).
  - (c) If an applicant's or a licensee's monetary limit is one million five hundred thousand one dollar (\$1,500,001) or more, then the applicant or licensee shall

(Rule 0680-6-.02, continued)

obtain a general liability insurance policy in an amount of not less than one million dollars (\$1,000,000).

**Authority:** Chapter 130 and Chapter 460 of the Public Acts of 2007, §1 and T.C.A. §§ 62-6-108 and 62-6-111(a)(1) [effective July 1, 2007] and 62-6-506(b)(5) [effective July 1, 2007].

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### **0680-6-.03 PROOF OF INSURANCE.**

- (1) Applicants shall provide the Board with a copy of a certificate of insurance upon applying for licensure with the Board as proof of having obtained a general liability insurance policy.
- (2) Licensees shall provide the Board with a copy of a certificate of insurance upon renewing his/her/its license as proof of having maintained a general liability insurance policy.
- (3) Applicants and licensees shall name the Board as the certificate holder on the general liability insurance policy.

**Authority:** Chapter 130 and Chapter 460 of the Public Acts of 2007, §1 and T.C.A. §§ 62-6-108 and 62-6-111(a)(1) [effective July 1, 2007] and 62-6-506(b)(5) [effective July 1, 2007].

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