

**C. Insurance**

1. The employer will provide a certificate of insurance to the Police Department. The endorsement must show the *Clarksville Police Department/City of Clarksville* as an additional insured. It must cover all areas of error and omissions and state coverage of limitations to include the dollar amount of liability. The dollar amount of coverage shall be no less than One Million Dollars (\$1,000,000).

Coverage would simply provide that the Police Department is insured for liability of police actions arising from Color of Law duties.

2. The insurance carrier is required to notify the Police Department within thirty (30) working days prior to termination of coverage.
3. If at any time the required insurance coverage expires, and is not renewed, or the insurance carrier terminates coverage, the officer's employment at that location shall also be terminated.
4. An apartment provided to an officer (rent free or at reduced rent) is considered permanent off-duty employment and must comply with the liability insurance requirement.
5. Governmental or quasi-governmental employers are exempt from the liability insurance requirement.