

**CONTRACT BETWEEN  
THE METROPOLITAN GOVERNMENT OF NASHVILLE AND DAVIDSON COUNTY  
ACTING BY AND THROUGH THE METROPOLITAN BOARD OF HEALTH AND  
VANDERBILT UNIVERSITY**

This Agreement is entered into by and between **THE METROPOLITAN GOVERNMENT OF NASHVILLE AND DAVIDSON COUNTY ACTING BY AND THROUGH THE METROPOLITAN BOARD OF HEALTH**, a municipal corporation of the State of Tennessee (hereinafter referred to as "MPHD") and **VANDERBILT UNIVERSITY, a Tennessee not-for-profit corporation, in connection with its Vanderbilt University School of Nursing** (hereinafter referred to as "SCHOOL"), a Tennessee nonprofit corporation, by and through its **SCHOOL OF NURSING**.

WHEREAS, **SCHOOL** is engaged in the higher education and training of students in various health professions through its graduate nursing programs and is in need of clinical experience opportunities for its Advanced Practice Nursing students (hereinafter referred to "student" or "students"); and

WHEREAS, **MPHD** has a wide range of clinical experiences available to appropriate students.

NOW THEREFORE, in consideration of the mutual benefits, the parties agree as follows:

**I. GENERAL PROVISIONS**

- 1.1 At least one month prior to the beginning of each clinical experience (hereinafter referred to as a "Program"), the start date and length of the Program will be mutually agreed upon by the parties.
- 1.2 The number of students eligible to participate in the Program will be mutually determined by the parties at least one month prior to the beginning of the Program and, thereafter, may only be altered by mutual agreement of the parties.
- 1.3 Factors to be considered by the parties in determining start dates, program length and student numbers shall be: (i) the number of staff members available to train students; (ii) the workload of staff members; and (iii) the vacation schedule of staff members.
- 1.4 **SCHOOL** and **MPHD** will designate and submit in writing to the other the name of the person to be responsible for coordination of the Program on its behalf. Those persons will be called 'Program Coordinators'. **SCHOOL** and **MPHD** will notify the other in writing of any change or proposed change of their respective Program Coordinator.

- 1.5 Recognizing that the specific requirements of a clinical experience may vary from program to program, **SCHOOL** and **MPHD** agree, that following execution of this Agreement, their respective Program Coordinators may develop written guidelines to formalize operational details of a particular program so long as such guidelines fully comply with the terms of this Agreement.

## **II. RESPONSIBILITIES OF SCHOOL**

- 2.1 **SCHOOL** will assign to **MPHD** students enrolled in its Advanced Practice Nursing program for the purpose of receiving clinical instruction and experience.
- 2.2 **SCHOOL** will assign to **MPHD** only those students who have satisfactorily completed the prerequisite didactic portion of the curriculum. Prior to assignment, **SCHOOL** shall provide **MPHD** with a competency assessment of each student which addresses the student's: (i) knowledge of patient age-specific needs and (ii) knowledge of infection control, safety, and emergency procedures. **SCHOOL** shall also ensure that students are properly trained on all applicable patient privacy laws and regulations, including, but not limited to, HIPAA, as defined below.
- 2.3 **SCHOOL** will establish the criteria for evaluating the quality of student performance in the Program.
- 2.4 **SCHOOL** shall assign grades for the clinical performance of each student based upon their quality of performance as determined by **MPHD** and **SCHOOL's** Program Coordinators.
- 2.5 Prior to a student's arrival at **MPHD**, **SCHOOL** will provide **MPHD** with the name and biographical information for each student assigned to **MPHD**.
- 2.6 Prior to a student's arrival at **MPHD**, **SCHOOL** will provide the student with a copy of **MPHD's** orientation materials and **MPHD's** written regulations which will govern the student's activities while at **MPHD** , **which will be provided in advance to SCHOOL.**
- 2.7 **SCHOOL** is responsible for supplying any additional information furnished or required by **MPHD** prior to the arrival of a student at **MPHD**.
- 2.8 **SCHOOL** shall provide professional liability insurance for its students' and faculty while they are engaged in the Program at **MPHD** in a minimum amount of

\$1,000,000/\$3,000,000 and will provide **MPHD** with a certificate of insurance evidencing such coverage.

- 2.9 Prior to a student's arrival at **MPHD**, **SCHOOL** will provide **MPHD** with proof that all students assigned to **MPHD** are covered by appropriate health insurance.
- 2.10 Prior to a student's arrival at **MPHD**, **SCHOOL** shall provide **MPHD** with proof that for each assigned student it has: (i) completed a recent physical examination demonstrating the student's ability to perform the essential functions of the job (with or without reasonable accommodations); (ii) completed a pre-placement drug screen and two-step TB testing; (iii) obtained proof of exposure to or vaccination against Rubella, Rubeola and Varicella; and (iv) offered the student the option of receiving Hepatitis B vaccine.
- 2.11 **SCHOOL** shall notify its students that for the purpose of workers' compensation claims, the students are not considered employees of **MPHD** and **MPHD** shall not be responsible for any accidents, job-related injury or illness incurred by any student as a result of the student's participation in the Program at **MPHD**.
- 2.12 **SCHOOL** agrees that all its faculty are employees of **SCHOOL** and shall be covered by **SCHOOL's** workers' compensation insurance for any accidents or related injury or illness incurred by any faculty of **SCHOOL** as a result of their participation in the Program at **MPHD**.
- 2.13 **SCHOOL** will enforce- or advise the student if **SCHOOL** faculty are not present, to abide by the rules and regulations governing students that are established by **MPHD**.
- 2.14 **SCHOOL** shall immediately remove a student from the Program upon the written request of **MPHD** made in accordance with Section 3.8, below.
- 2.15 **SCHOOL** shall comply with all federal, state and local laws and/or regulations relative to its activities in Tennessee.
- 2.16 **SCHOOL** shall provide supervision by **SCHOOL** instructor of any pre-specialty year students performing any procedures. Students completing their specialty year or postgraduate (including post masters and Doctor of Nursing Practitioner) clinical rotations will work under the direct supervision of a designated **MPHD** employee and are not required to have a University instructor present.

### **III. RESPONSIBILITIES OF MPHD**

- 3.1 **MPHD** shall coordinate supervision of each student's clinical experience with **SCHOOL**.
- 3.2 **MPHD** shall conduct an orientation process to familiarize students with their responsibilities and with their work environment before beginning patient care or other activities. In no event shall **MPHD** use students in lieu of **MPHD** staff.
- 3.3 **MPHD** will provide an environment within which a student may benefit from the clinical experience opportunities offered by **MPHD**.
- 3.4 **MPHD** will maintain records and reports on each student's performance as specified by **SCHOOL**.
- 3.5 **MPHD**, in a timely manner, shall provide **SCHOOL** with an evaluation on each student on forms provided by **SCHOOL**.
- 3.6 **MPHD** will provide **SCHOOL** with a copy of its orientation materials and its written regulations which will govern the student's activities while at **MPHD**.
- 3.7 Upon reasonable request, **MPHD** will permit **SCHOOL**, and/or agencies charged with the responsibility for accreditation of the **SCHOOL**'s curriculum, to inspect its clinical facilities, the services available for the clinical experiences and any other items pertaining to the Program(s).
- 3.8 **MPHD**, by written request, may require **SCHOOL** to withdraw from the Program any student whose performance is unsatisfactory, whose personal characteristics prevent desirable relationships within **MPHD**, whose conduct may have a detrimental effect on patients, who fails to adhere to **MPHD**'s existing policies, rules and regulations, or whose health status is a detriment to the student's successful completion of the Program.

#### **IV. TERMINATION**

- 4.1 Term of Agreement. This Agreement shall commence the 1st day of May 2023 and shall continue in full force and effect for a period of five (5) years unless terminated sooner as set forth in Section 4.2 and Section 4.3, below.
- 4.2 Termination. Either party hereto may terminate this Agreement, without cause, upon giving the other party ninety (90) days written notice of such intention to terminate. However, any such termination shall not be effective as to a student who at the date of notice is actively participating in a Program until such student has completed the program.

- 4.3 Lack of Funding. Should funding for this Agreement be discontinued, MPHD shall have the right to terminate this Agreement immediately upon written notice to SCHOOL.
- 4.4 Breach. Should SCHOOL fail to fulfill in a timely and proper manner its obligations under this Agreement or if it should violate any of the terms of this Agreement, MPHD shall identify the breach and SCHOOL shall cure the performance within ten (10) days. If SCHOOL fails to satisfactorily provide cure, MPHD shall have the right to immediately terminate this Agreement. Such termination shall not relieve SCHOOL of any liability to MPHD for damages sustained by virtue of any breach by SCHOOL.

**V. MISCELLANEOUS**

- 5.1 Background Checks. SCHOOL attests that all its students have completed a background check which satisfies all MPHD standards and requirements for background checks prior to being released to clinical. A letter of attestation of such will be provided upon request.
- 5.2 Amendments. No modifications or amendments to this Agreement shall be valid or enforceable unless mutually agreed to in writing by the parties.
- 5.3 Assignment/Binding on Successors. No assignment of rights, duties or obligations of this Agreement shall be made by either party without the express written approval of a duly authorized representative of the other party. If an assignment does occur in accordance with this Agreement, the provisions of this Agreement shall inure to the benefit of and shall be binding upon the assigns or successors-in-interest of each of the parties hereto and all persons claiming by, through or under them.
- 5.4 Authority. SCHOOL warrants and represents to MPHD that SCHOOL's execution of this Agreement has been duly authorized by SCHOOL's governing body.
- 5.5 Captions/Gender/Number. The articles, captions, and headings herein are for convenience and reference only and should not be used in interpreting any provision of this Agreement. Whenever the context herein requires, the gender of all words shall include the masculine, feminine and neuter and the number of all words shall include the singular and plural.
- 5.6 Confidentiality. All patient records and all MPHD statistical, financial, confidential, and/or personnel data received, stored or viewed by SCHOOL shall be kept in the strictest confidence by SCHOOL and its students.



- 5.7 Controlling Agreement. This document, as of the effective date hereof, supersedes all other agreements between the parties which provide for the same services as contained in this Agreement. Accepting modifications or amendments as allowed by the terms of this Agreement, no other agreement, statement, or promise not contained in this Agreement shall be valid or binding.
- 5.8 Fiscal Fund Out Clause. This Agreement shall terminate and **MPHD's** obligations under it shall be extinguished at the end of any of **MPHD's** fiscal years in which **MPHD's** governing body fails to appropriate monies for the ensuing fiscal year sufficient for the payment of all amounts which could then become due under this Agreement.
- 5.9 Governing Law. This Agreement shall be construed and enforced in accordance with the laws of the State of Tennessee.
- 5.10 Indemnification and Hold Harmless. **SCHOOL** shall indemnify and hold harmless **MPHD**, its officers, agents, and employees from:
- a. Any claims, damages, costs, and attorney fees for injuries or damages arising, in part or in whole, from the negligent or intentional acts or omissions of **SCHOOL**, its officers, employees and/or agents, including its sub or independent contractors, in connection with the performance of this Agreement, and
  - b. Any claims, damages, penalties, costs, and attorney fees arising from any failure of **SCHOOL**, its officers, employees, and/or agents, including its sub or independent contractors, to observe applicable laws, including, but not limited to, labor laws and minimum wage laws.
- 5.11 Interpretation. Each party hereto acknowledges that it has had ample opportunity to review and comment on this Agreement. This Agreement shall be read and interpreted according to its plain meaning and any ambiguity shall not be construed against either party.
- 5.12 Non-Discrimination. **SCHOOL** shall not discriminate against any person on the basis of age, color, disability, gender, handicapping condition (including AIDS or AIDS related conditions), national origin, race, religion, sexual orientation or any other class protected by law or regulation.
- 5.13 Notices. All notices required under this Agreement shall be in writing and shall either be served personally or sent by certified mail, return receipt requested. All mailed notices shall be deemed received three (3) days after mailing. Notices shall be mailed to the

following addresses or such other address as either party may specify in writing to the other party:

All notices to MPHD shall be mailed or hand delivered to:

Metropolitan Public Health Department  
Director  
2500 Charlotte Avenue  
Nashville, TN 37209

Notices to Contractor shall be emailed, mailed, or hand delivered to:

Vanderbilt University School of Nursing  
Office of Clinical Placements  
Director  
461 21<sup>st</sup> Avenue South  
Nashville, TN 37240

- 5.14 Publicity. Neither **MPHD** nor **SCHOOL** shall cause to be published or disseminated any advertising materials', either printed or electronically transmitted which identify another party or its facilities with respect to this Agreement without the prior written consent of the other party.
- 5.15 Relationship of Parties. None of the provisions in this Agreement is intended to create nor shall it be deemed or construed to create any relationship between the parties hereto other than that of independent contractors contracting on an equal basis with each other hereunder solely for the purpose of effectuating the provisions of this Agreement. Neither of the parties hereto, nor any of their respective employees, shall be construed to be the agent, franchisee, employer, representative, partner or joint venture of the other, nor shall either party represent to any other person or entity that the relationship created by this Agreement is anything other than as described in this paragraph.
- 5.16 Severability. In the event any provision of this Agreement is rendered invalid or unenforceable, said provision(s) hereof will be immediately void and may be renegotiated for the sole purpose of rectifying the error. The remainder of the provisions of this Agreement not in question shall remain in full force and effect.
- 5.17 Third Party Interest/Liability. This Agreement is entered into for the exclusive benefit of the undersigned parties and is not intended to create any rights, powers or interests in any third party. **MPHD** and/or **SCHOOL**, including any of their respective officers, directors, employees or agents, shall not be liable to third parties by any act or omission of the other party.

- 5.18 Waiver. A party's failure to insist upon strict performance of any covenant or condition of this Agreement, or to exercise any option or right herein contained, shall not act as a waiver or relinquishment of said covenant, condition or right nor as a waiver or relinquishment of any future right to enforce such covenant, condition or right.
- 5.19 Health Insurance Portability and Accountability Act Requirements. To the extent required by federal law, the parties agree to comply with the Health Insurance Portability and Accountability Act of 1996 (HIPAA), as codified at 42 U.S.C. Section 1320d and any current and future regulations promulgated thereunder, including without limitation, the federal privacy regulations, the federal security standards, and the federal standards for electronic transactions, all collectively referred to herein as "HIPAA Requirements." The parties agree not to use or further disclose any Protected Health Information or Individuality Identifiable Health Information, other than as permitted by HIPAA Requirements and the terms of the Agreement.
- 5.20 Notice of Incident. Each party agrees to notify the other party as soon as possible in writing of any incident, occurrence or claim arising out of or in connection with this Agreement which could result in a liability or claim of liability to the other party. Further, the notified party will have the right to investigate said incident or occurrence and the notifying party will cooperate fully in this investigation.

*Signature page follows.*



IN WITNESS WHEREOF, the parties hereto have executed this Contract:

SCHOOL: Vanderbilt University

By: *Mavis N. Schorn*  
Mavis N. Schorn, PhD, APRN, CNM, CNE  
Professor, Senior Associate Dean for Academics  
Vanderbilt University School of Nursing

Sworn to and subscribed to before me, a Notary Public this 24th day of May, 2023, by Mavis Schorn, the Senior Associate Dean for Academics of Contractor and duly authorized to execute this instrument on Contractor's behalf.

Notary Public: *Carolyn J. Schettler*  
My Commission Expires: 03-09-2027



**METROPOLITAN GOVERNMENT OF NASHVILLE AND DAVIDSON COUNTY**

DocuSigned by:  
Gill C. Wright III, MD 6/12/2023  
0480AC21E1CC408...  
Director, Metro Public Health Department Date

DocuSigned by:  
Tené Hamilton Franklin 6/12/2023  
BEBF0BBF14D14B0...  
Chair, Board of Health Date

**APPROVED AS TO AVAILABILITY OF FUNDS:**

DocuSigned by:  
Kelly Flannery <sup>DS</sup> BB <sup>DS</sup> AP 6/13/2023  
CF513D4D905F4EB...  
Director, Department of Finance Date

**APPROVED AS TO RISK AND INSURANCE:**

DocuSigned by:  
Balogun Cobb 6/13/2023  
688043F12FD741C...  
Director of Risk Management Services Date

**APPROVED AS TO FORM AND LEGALITY:**

Matthew Garth 6/21/2023  
Metropolitan Attorney Date

**FILED:**

\_\_\_\_\_  
Metropolitan Clerk Date



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

7/1/2022

**THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.**

**IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).**

<b>PRODUCER</b> Arthur J. Gallagher Risk Management Services, Inc. Creekside Crossing 8 Cadillac Drive Suite 200 Brentwood TN 37027	<b>CONTACT NAME:</b> <b>PHONE (A/C, No, Ext):</b> 615-279-7231 <b>FAX (A/C, No):</b> 615-377-5101 <b>E-MAIL ADDRESS:</b>														
License#: BR-724491 VANDUNI-03 <b>INSURED</b> Vanderbilt University 2100 West End Avenue, Suite 750 Nashville, TN 37203	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">INSURER(S) AFFORDING COVERAGE</th> <th style="text-align: center;">NAIC #</th> </tr> </thead> <tbody> <tr> <td><b>INSURER A:</b> United Educators Ins, a Reciprocal Risk Retention</td> <td style="text-align: center;">10020</td> </tr> <tr> <td><b>INSURER B:</b> Travelers Indemnity Company</td> <td style="text-align: center;">25658</td> </tr> <tr> <td><b>INSURER C:</b> CNA Insurance Companies</td> <td style="text-align: center;">20435</td> </tr> <tr> <td><b>INSURER D:</b> Beazley Insurance Company, Inc.</td> <td style="text-align: center;">37540</td> </tr> <tr> <td><b>INSURER E:</b> Safety National Casualty Corp</td> <td style="text-align: center;">15105</td> </tr> <tr> <td><b>INSURER F:</b> Travelers Property Casualty Company of Americca</td> <td style="text-align: center;">19070</td> </tr> </tbody> </table>	INSURER(S) AFFORDING COVERAGE	NAIC #	<b>INSURER A:</b> United Educators Ins, a Reciprocal Risk Retention	10020	<b>INSURER B:</b> Travelers Indemnity Company	25658	<b>INSURER C:</b> CNA Insurance Companies	20435	<b>INSURER D:</b> Beazley Insurance Company, Inc.	37540	<b>INSURER E:</b> Safety National Casualty Corp	15105	<b>INSURER F:</b> Travelers Property Casualty Company of Americca	19070
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**COVERAGES** **CERTIFICATE NUMBER: 1496391290** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> <b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> \$1,000,000 SIR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:			Y05-59S	7/1/2022	7/1/2023	EACH OCCURRENCE \$ 30,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ 30,000,000 GENERAL AGGREGATE \$ 30,000,000 PRODUCTS - COMP/OP AGG \$ 30,000,000 Sexual Abuse & Molestation \$ Included
B	<input checked="" type="checkbox"/> <b>AUTOMOBILE LIABILITY</b> <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY			810-1S547806	7/1/2022	7/1/2023	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> <b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR <input type="checkbox"/> <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
E	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> Y <input checked="" type="checkbox"/> N (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A	AGC4066978 - Excess Workers Comp - TN	7/1/2022	7/1/2023	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ 1,000,000
F				UB-1S657884 Guaranteed Cost - All Other States	7/1/2022	7/1/2023	E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
C	Medical Professional Liab			HMA7014938890	7/1/2022	7/1/2023	Each Claim & Aggregate Limit \$1M/\$3M
C	Excess Medical Professional			HMC7014938906	7/1/2022	7/1/2023	Each Claim & Aggregate Limit \$5M/\$5M
D	Cyber Liability			W110E5221201	7/1/2022	7/1/2023	Cyber Liability \$5,000,000

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)**  
 ADDITIONAL INSURED - As respects to the Commercial General Liability Policy, Additional Insured status is granted per the following wording from the Commercial General Liability Policy: Who is an Additional Insured includes any person or organization to whom any Included Entity is obligated by virtue of a written contract or agreement to provide liability insurance such as is afforded by this Policy, but only to the extent of such obligation for operations (other than commercial insurance operations) by or on behalf of that Included Entity or operation of facilities of that Included Entity or use of facilities by that Included Entity; and if the contract or agreement is made prior to a covered Occurrence.

**WAIVER OF SUBROGATION** - As respects to the Commercial General Liability Policy, The Insurer agrees to waive any right of recovery they may have against any person or organization when Vanderbilt University has agreed to such a waiver prior to an Occurrence.

**CERTIFICATE HOLDER**

**CANCELLATION**

Proof of Coverage	<p style="text-align: center;"><b>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.</b></p> <p style="text-align: center;"><b>AUTHORIZED REPRESENTATIVE</b></p>
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