

February 1, 2024

Re: NC State Tort

The State of North Carolina, being self-insured and holding sovereign immunity, is not susceptible to legal action without its explicit permission. Consequently, we do not procure liability insurance. However, pursuant to statute (Chapter 143, Article 31), the State has chosen to waive its sovereign immunity concerning suits related to the negligence of its employees or agents, leading to injuries. The indemnity extends up to a maximum of \$1,000,000 for any single individual arising from a singular incident (NCGS § 143-299.2). The North Carolina Industrial Commission is constituted as a court for the purpose of hearing and passing upon tort claims against departments, institutions, or agencies.

The State tort is not attached to a policy, therefore does not expire, or require an expiration date to be placed on the certificate of coverage.

We trust that the above information provides the necessary certification needed by your organization. If you have any questions or need additional information, please let us know.

Sincerely,

Tammy Downs

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