

## Tenants' and Users' Liability Insurance Policy:

Special Event Insurance for Use of University and College Facilities

## **Facility User Guide**

Location ID /
Invitation Code: \_\_\_\_\_

## How to Use the TULIP Program

Obtain Location ID/Invitation Code from the facility or venue office (see above).

If you don't have the code, don't worry! The online system will help you find the institution and the venue.

Log in to https://tulip.ajgrms.com and click on "Get a Quote."

The system will guide you through the process and allow you to purchase coverage and pay by credit card.

Verify your event coverage.
Upon completion, you will receive by e-mail a Binder/Certificate verifying your event coverage. The facility or venue office will also receive a copy of the Certificate.

## What is TULIP?

The Tenants' and Users' Liability Insurance Policy (TULIP) provides low-cost special event insurance to you, the college or university facility user. TULIP is event-specific and protects both the facility user, or third party, and the institution against claims by individuals who could be injured or experience damage to property as a result of participating in an event. Events may range from classroom seminars, receptions, or weddings to festivals and fairs, sports events, or concerts.







### Hazards and Activities Covered

Premiums are determined based on hazard classes. Liquor coverage may be purchased separately if allowed by the institution. Examples of events for each hazard class are:

#### HAZARD CLASS I

- Auctions
- Art Festivals
- Award Presentations
- Banquets
- Business Meetings
- Church Services and Meetings
- Civic Clubs and Meetings
- Craft Shows
- Graduation
- Harvest Festivals
- Lectures and Meetings (indoor)
- Telethons
- Voter Registration
- Weddings and Receptions

#### HAZARD CLASS II

- Bingo
- Chess Tournaments
- Carnivals (school events with no mechanical rides)
- Concerts (specific types)
- Festival and Cultural Events (indoor)
- Certain outdoor events, including Choirs, Jazz and Jam Concerts, Job Fairs, Meetings, and Trade Shows

#### HAZARD CLASS III

- Aerobics and Jazzercise Classes
- Cheerleading Events/Competition (no pyramids)
- Festival and Cultural Events (outdoor)
- Film Showings and Screenings
- Livestock Shows
- Plays
- Proms
- Theatrical Stage Performances
- Volleyball (amateur)

# Ineligible Hazards and Activities

Examples of ineligible hazards and activities include:

- Animal Acts and Shows
- Balloon Rides
- Base Jumping
- Bounce Houses (Inflatables)
- Boxing, Wrestling, Hockey, Contact Karate, or Martial Arts Events
- Circuses
- Carnival Rides
- Concerts Not Classified under Hazard Class II and III
- Film Production
- Fireworks
- Fraternity Events
- Gun and Knife Shows
- Halloween Haunted Houses
- Heads of State Events
- Instructional Classes (driver education, flying, or health-related)
- Mechanical Amusement Rides or Services
- Motorized Sporting Events
- Political Rallies
- Power Boat Racing
- Pyrotechnics and Explosives
- Rodeo and/or Roping Events (includes practice)
- Renaissance Fairs/Festivals
- Slam Dancing
- Sorority Events
- Swap Meets/Flea Markets

## **About URMIA**

TULIP is administered by Arthur J. Gallagher Risk Management Services for members of the University Risk Management and Insurance Association (URMIA). For more information about URMIA's services, visit www.urmia.org or contact the URMIA National Office at 812-855-6683 or urmia@urmia.org.

## **Tenant User Liability Policy**

#### **Insurance Company and Best Rating**

Employers Fire Insurance Co.

Named Insured: Tenant User / Event Holder

**Additional Insured:** The Institution, Lessors, Managers of Premises

ISO Occurrence Commercial General Liability Form (GG 0001) including Premises/Products & Completed Operations, Personal & Advertising Injury, Contractual Liability, Host Liquor, Broad Form Property Damage.

ISO Occurrence Inland Marine Third

Liquor Liability is included when a

Party Property Damage Form (IM 252) including Personal Property Floater

None General Aggregate
\$1,000,000 Products/Completed Operations Aggregate

\$1,000,000 Each Occurrence \$1,000,000 Personal Injury / Advertising Injury

\$50,000 Fire Damage Limit (excludes events less than 7 days)

Excluded Medical Payment Expense

\$1,000,000 Liquor Liability Aggregate \$1,000,000 Each Common Cause

\$1,000,000 Third Party Property Damage

**Deductibles:** 

**Policy Form:** 

Limits:

None - GL

\$1,000 - Property Damage

## **Need Assistance or Have Questions?**

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