



TENANT USER LIABILITY INSURANCE PROGRAM

an exclusive CIRMA member value+ coverage enhancement.

WHY TULIP?

When your town or school opens its doors to privately sponsored events, you also open yourself to considerable risk that may not be covered by your Liability-Auto-Property policy. This opens the possibility of your Liability-Auto-Property policy becoming drawn into unnecessary claims.

TULIP, the Tenant User Liability Insurance Program, provides CIRMA Liability-Auto-Property members a convenient source of special-events coverage that protects the Tenant User and the public entity and/or school district against liability and property damage.

The policy is purchased by the Tenant User specifically for the special event. TULIP policies automatically list the public entity

and/or school district as an additional insured, providing municipalities and public schools an easy way to implement this facilities-use risk management best practice.

TULIP policies are low cost, convenient to purchase, and specific to the type of event. The policy applies to bodily injury or property damage arising out of the use of the public entity or school districts' premises by Tenant Users. Premium costs are traditionally paid by the Tenant User. Premium costs are based on the nature of the event, the number of event days, the number of participants, the level of risk, and any special requirements.

WHAT TYPE OF EVENTS CAN TULIP BE USED FOR?

TULIP is ideal for:

- Weddings, showers, and parties;
- Farmer's markets and fundraisers;
- Classes and meetings; or
- Music and dance recitals

Tenant User Liability Insurance Program

How it works

- The public entity and/or school district is registered to use the TULIP account through HUB International New England at no cost.
- When a Tenant User wants to use the public entity's and/or school district's property, the facility management directs the Tenant User to the TULIP website at www.intactspecialty.com/entertainment and provides an ID code that identifies the public entity and/or school district.
- The Tenant User enters the ID code and answers a few basic questions in a three-step process that provides an online quote.
- If the Tenant User decides to purchase coverage through the public entity's and/or school district's TULIP, the user simply enters his/her credit card information and the coverage is bound. A Certificate of Insurance (COI) is automatically sent via email to the COI contact at the public entity and/or school district, the Tenant User, and CIRMA.

Limits and Coverage

Limits

Limits of \$1 Million are available for products/operations, including liability for bodily injury and property damage. The policy will pay those sums that the insured (the Tenant User) becomes legally obligated to pay as damages because of bodily injury or property damage to which this insurance applies.

Coverage includes

- Premises Operations
- Products/Completed Operations
- Contractual Liability
- Broad Form Property Damage
- Personal Injury Liability
- Third Party Personal Property
- Limits are Outside Cost of Defense (Cost of Defense is in addition to the limit of liability for any coverage)
- Liquor Liability*
- The Public Entity and/or School District is an Additional Insured for Each Covered Event

* If there are any charges or fees collected by the host/organizer, or any participating vendor, and alcohol is provided or sold, then we recommend purchasing Liquor Liability Coverage in addition to the General Liability to avoid any potential exclusions applying to the event. If the host/organizer is providing alcohol, but no fees or charges are involved (such as a private party or reception) then the Host Liquor Liability included in the basic coverage will apply, subject to the term and conditions of the policy.

Cancellations

TULIP policies can be cancelled for a full refund prior to the policy effective date per the policy terms and conditions. Please contact Intact Insurance or your CIRMA representative for additional information as there are several conditions which must be met for a full refund to be received.

For More Information - Please contact David Villecco at CIRMA: dvillecco@ccm-ct.org -or- 203-498-3053

This material is intended for informational purposes only, and descriptions of insurance coverage are general in nature and are not to be construed as actual policy language.

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The Tenant User Liability Insurance Program (TULIP), is sponsored by the National League of Cities (NLC) for the benefit of its member state municipal pools and their member cities, towns, counties, school districts, and other special districts.



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