

CIRMA

Tenant User Liability Insurance Program



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

* 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.

This material does not amend, extend, or otherwise affect the provisions or coverages of any insurance policy issued by Connecticut Interlocal Risk Management Agency (CIRMA) or placed with a commercial carrier by CIRMA on the behalf of the CIRMA membership, nor is it a representation that coverage does or does not exist. Coverage depends on the facts and circumstances of each claim or loss, all relevant policy provisions and applicable law. Availability of any coverage referenced in this document depends on underwriting qualifications and Connecticut State and Federal regulations.

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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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Tenant User Liability Insurance Program

How-To Guide

The **Town of Kent** has enrolled in a program which allows you, the “user” of a municipal facility, school, or other local government property, to secure cost effective liability insurance that provides protection for you as well as the governmental entity. The Tenant User Liability Insurance Program (TULIP) is a General Liability Policy written in the name of the tenants and/or users of the local government facility or venue.

CIRMA is a registered user of the TULIP program through your pool, the National League of Cities (NLC), and HUB International New England via Intact Insurance.

How it works:

1. Go to intactspecialty.com/entertainment
2. Scroll down to *Planning an Event?* and click **Get a Free Quote**
3. Enter the Venue ID Code for the **Town of Kent: 0501-109**
4. Click Next and Select the Type of “Event” or “Activity” from the drop down window, e.g. wedding or festival. *Please see pull down for list of ineligible activities.*
5. Answer all questions that follow such as:
 - a. Have you held this event before?
 - b. If yes, were there any losses or claims?
 - c. Will there be armed private security at this event or activity? (Off duty police not included)
 - d. Will you require Liquor Liability? *
 - e. Number of attendees

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6. There are additional questions if there are going to be concessionaires or exhibitors at the event.
7. Select the Event date or dates on the calendar by clicking on the day of event (if multiple regularly scheduled dates, select all of these).
8. Click Get Quote.
9. If you would now like to proceed and purchase the coverage, please complete the requested *Contact & Credit Card Information*, and coverage is automatically bound.
10. A Certificate of Insurance is issued and sent via email, in your Name or Organization’s Name, with a Certificate automatically sent via email to your local government.

If you experience technical difficulties or have questions about the eligibility or classification of your event, please contact *Intact Insurance* at 1-800-507-8414 (8:30AM – 5:00PM PST).