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TULIP PROGRAM

**TENANT USER
LIABILITY
INSURANCE
PROGRAM**

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, town, counties, school districts, and other special districts. For more information, contact Claire Lee Reiss, Program Director, NLC-RISC National League of Cities Risk Information Sharing Consortium at 202-626-3165.



**offers this special events
insurance program sponsored by**

the

National League of Cities (NLC)

through its partner

HUB International New England



Why TULIP?

Requests to use local government (including cities, towns, counties, schools, and special districts) property and facilities by the public have become a common occurrence.

Individuals and organizations that use your governmental facilities are not covered under your local government's insurance program. This opens the possibility of the local government becoming drawn into unnecessary claims.

The Solution to this dilemma is the Tenant Users Liability Insurance Program (TULIP). TULIP is a low-cost insurance policy that protects both the "Tenant User" and the local government. A "Tenant User" is any outside party using local government facilities. The policy applies to liability arising out of the use of the local government's 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.

Coverage & Limits

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

Coverage Includes:

- Premises Operations
- Products/Completed Operations
- Contractual Liability
- Broad Form Property Damage
- Limits are outside cost of defense (Therefore, cost of defense is in addition to the limit of liability for any coverage.)
- The local Government is an Additional Insured for Each Covered Event
- Liquor Liability—Optional

How It Works

- The local government is registered to use the TULIP program account through HUB International New England at no cost.
- When a Tenant User wants to use the local government's property, the facility management directs the Tenant User to www.onebeaconentertainment.com and provides a Facility/Venue ID Code that identifies the local government.
- 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 local government's TULIP program, the user simply enters his/her credit card information and the coverage is bound. A Certificate of Insurance is automatically sent via email to the local government, the Tenant User and the broker.
- If the event falls outside of the program's scope, the user can call a toll-free number for a quote. . . 1-800-507-8414

Your Tenant User now has access to generate a quote and bind coverage via the TULIP online system!



TULIP

Tenant User Liability Insurance Program

Are You Planning to Use or Rent a Municipal Facility?

Get a FREE Quote for Your Event!

TULIP ensures that you are protected from liability related to injuries and damage that may occur at your event or activity. Without TULIP, you may be personally responsible for the payment of claims for bodily injury or property damage. Now you can purchase insurance for your event or group through the local government sponsored Tenant User Liability Insurance Program.

For a brochure or to receive a quote thru LGIT's website:

Step 1: Visit www.lgit.org

Step 2: On the top right of the Home Page, click on **Member Services** and then click on **Tenant User Liability Insurance Program (TULIP)**.

Step 3: View, Print, or Save brochure or click on **Get a Quote Now** link. See below for more details.

For a quote or to purchase from HUB/Entertainment Brokers International's website:

Step 1: Visit <https://tulip.onebeaconentertainment.com/e/tulip/apply.aspx>

Step 2: Enter the Entity ID Code or click on "If you don't know the facility ID then click here". On the "Select a Facility" drop down list provided, select **National League of Cities**. Then select your **Maryland local government location** from the drop down list provided.

Step 3: Select your event or activity from the drop down list. Answer the basic questions to get your quick quote.

Step 4: If you would like to proceed and purchase the coverage, complete the requested *Contact & Credit Card Information*. Coverage is automatically bound. A Certificate of Insurance is issued and sent via email, in your name or organization's name, with a Certificate also automatically sent via email to your local government.

If you have questions about the eligibility or classification of your event, please contact Susan Kludjian at HUB International N.E. 800.892.0642 ext. 6662. If you experience technical difficulties, please contact *Entertainment Brokers International* at 800.507.8414 (8:30AM – 5:00PM PST)

Protect yourself from claims for injuries or property damage during your event

Are you planning to use or rent a city facility?

TULIP ensures you are protected from liability for injuries and damage that may occur at your event or activity.

Without TULIP, you may be personally responsible for paying claims for bodily injury or property damage during your event or activity. Your homeowner's insurance may cover some situations, but it may be limited and not all claims will be covered.

You can buy insurance through TULIP, a city-sponsored program, or you can purchase a policy through another private insurance carrier.

What does TULIP cover?

This city-sponsored program provides \$1 million in liability coverage for events* such as:

- Receptions
- Reunions
- Festivals
- Concerts
- Job Fairs
- Weddings
- Clubs & Meetings
- Arts & Crafts Fairs
- Many more!

A full listing of covered events is available at

www.onebeaconentertainment.com.

Please use the online contact information for questions about whether other events are eligible for coverage

Can I get liquor liability coverage from TULIP?

Yes. Liquor liability coverage is available.

How does TULIP work?

Your city has made TULIP coverage available for purchase through a collection of cities and insurers.

After entering event information into the secure web site, an instant quote is generated. Coverage can be purchased online with a credit card.

How much does TULIP cost?

The cost for the \$1 million liability coverage depends upon your unique event, including things such as:

- Length of event.
- Number of attendees.
- Whether there are exhibitors or vendors.
- Whether food and alcohol are served.

An instant quote for TULIP coverage is available on the secure web site.

How do I get more information about TULIP?

Visit: www.onebeaconentertainment.com

or contact Susan Kludjian at

(978) 661-6662 or

Christine Mitchell

at (978) 661-6857.

Get a Quote or Purchase TULIP coverage:

Step 1:

Visit www.onebeaconentertainment.com

Click on ...PURCHASE OR QUOTE

Step 2:

Enter...Facility/Venue ID Code

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Don't have a code? Search "National League of Cities" from the drop-down list, then select your location.

Step 3:

Describe event or activity

Select from drop-down menu. Click next.

Step 4:

Get your quote

Answer some basic questions and enter your contact and billing information.

Step 5:

Purchase when ready

A credit card is required.



* Exclusions apply if known attendance is greater than 5,000 people prior to the event.

Protect yourself
and your guests
with TULIP coverage