



# 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

### 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.

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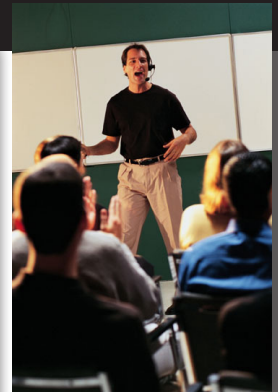
#### Log in to <https://tulip.ajgrms.com> and click on "Get a Quote."

The system will guide you through the process and allow you to purchase coverage and pay by credit card. If your organization has not enrolled in URMIA's TULIP program, click "Join Now" at [tulip.ajgrms.com](https://tulip.ajgrms.com).

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#### 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.



### 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](http://www.urmia.org) or contact the URMIA National Office at 812-727-7130 or [urmia@urmia.org](mailto:urmia@urmia.org).

## Tenant User Liability Policy

### Insurance Company and Best Rating

Atlantic Specialty Insurance Co. A XI

**Named Insured:** Tenant User / Event Holder

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

**Policy Form:** ISO Occurrence Commercial General Liability Form (GG 0001) including Premises/Products & Completed Operations, Personal & Advertising Injury, Contractual Liability, Host Liquor, Broad Form Property Damage. Liquor Liability is included when a separate premium has been charged.

ISO Occurrence Inland Marine Third Party Property Damage Form (IM 252) including Personal Property Floater

### Limits:

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:

None - GL
\$1,000 - Property Damage

## Need Assistance or Have Questions?

Phone: 844-226-6097 Toll-Free: 800-333-3231  
E-mail: [denver.bsd.tulip@ajg.com](mailto:denver.bsd.tulip@ajg.com)

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