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[TULIP Website:](#)

www.onebeaconentertainment.com
and click on "Purchase or Quote"

Please Note: All coverages are subject to the terms and conditions of the policy. CIRMA endeavors to accurately describe the benefits of this coverage in its literature.



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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.



TULIP PROGRAM

Tenant User Liability
Insurance Program



CIRMA offers this special-events insurance program sponsored by the National League of Cities (NLC) through its partner HUB International, New England

CIRMA
2018-19

Why TULIP?

WHEN your town or school opens its doors to privately sponsored events, you also open yourself to considerable risk that is not covered by your Liability-Auto-Property policy. This opens the possibility of your entity local 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 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 as an additional insured, providing municipalities 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 covered. The policy applies to bodily injury or property damage 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 and Limits

COVERAGE 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 (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*
 - * 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.

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 the TULIP website at www.onebeaconentertainment.com and provides an 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 (COI) is automatically sent via email to the COI contact at the public entity, the Tenant User, and CIRMA.