



Tenants' and Users' Liability Insurance Policy

Special event insurance for use of university and college facilities

COLLEGE/UNIVERSITY INFORMATION GUIDE

What Is TULIP?

The Tenants' and Users' Liability Insurance Policy (TULIP) provides low-cost special event insurance to third parties using college or university facilities. TULIP is event-specific and protects both the facility user/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, sporting events, or concerts.

How Can a College/University Benefit from Using TULIP?

The URMIA TULIP program offers a cost-effective, easy way for your campus facility users to get the liability insurance they need to host events in college/university-owned facilities. The third parties hosting the events purchase the insurance online and your facility automatically receives a copy of the binder/certificate verifying the event coverage.

Take Advantage of These Benefits of the URMIA TULIP Program:

- No cost to the institution
- Less work for institution administrators
- Automatic event documentation sent to both risk management and events planning offices
- Third party property damage is provided
- Molestation coverage included (\$50,000 limit)

Coverages, Limits, & Hazard Classes

Coverages:

- The basic policy provides general liability coverage with a \$1,000,000 limit. Host liquor liability is automatically included for service only.
- Liquor liability is available for alcohol sales.
- Third party property damage to the institution is included.

Hazard Classes:

- Class I events are low-risk and include weddings, receptions, classical music recitals or dance shows, art shows, meetings, and socials.
- Class II events are considered slightly higher risk and include social receptions, certain outdoor events, soap box derbies, and union meetings.
- Class III events are the highest category of events that can be automatically covered without underwriter oversight and include some sports events, small parades, and theatrical stage performances.



How Can Our Institution Participate?

1. Go to the TULIP website (<https://tulip.ajg.com>).
2. Check to see if your institution is already subscribed by clicking on Quick Quote and look for your institution's name in the "Entity" list.
3. If your institution is not listed, click on "About URMIA" in the menu and the "Subscribe to TULIP" link in the middle of the page. Complete the form with your institution's requirements.
4. Do a quick demo with any third parties interested in purchasing the liability coverage. They just need to click "Quick Quote" and fill in the information about their event and pay for the coverage. Copies of the policy will be automatically sent to the university contacts designated in your profile and to the third party contact.

If your institution is listed, but you want to verify the information included in the TULIP program for your school, contact the program administrator, Arthur J. Gallagher Risk Management Services, at Denver.bsd.tulip@ajg.com.

Not yet an URMIA member? Learn more about membership or join online at www.urmia.org.

For a full list of covered activities, basic coverage inclusions/liability limit, sample events contracts, sample vendor contracts, and more, visit the TULIP program website at <https://tulip.ajg.com>.

About URMIA

TULIP is administered by Arthur J. Gallagher Risk Management Services for members of the University Risk Management & Insurance Association (URMIA). For more information about URMIA's services, visit www.urmia.org.

Need Assistance or Have Questions?

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