

Tenants' and Users' Liability Insurance Policy

Special event insurance for use of university and college facilities

END USER 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.

What Is the Cost?

Prices vary due to three factors: risk level, how many days the event is, and how many people will attend. Additional lines of coverage may also be an added expense. The minimum price for a policy is \$125. Average policy costs are between \$150 and \$400 per event.

Types of Hazards & Activities Covered

Premiums are determined based on the event's hazard class. For a full list of covered activities, visit the URMIA TULIP website at <https://tulip.agj.com>. Examples of events for each hazard class are:

Hazard Class I

- Art Festivals
- Business Meetings
- Graduation
- Weddings and Receptions



Hazard Class II

- Bingo
- Carnivals
- Concerts
- Festival and Cultural Events (indoor)

Hazard Class III

- Cheerleading Events/Competition
- Festival and Cultural Events (outdoor)
- Film Showings & Screenings
- Proms



How to Use the TULIP Program

1. Go to the TULIP website (<https://tulip.ajg.com>).
2. Click on Quick Quote.
3. Select the state and college/university where the event will take place.
(If the institution is not listed, contact the college/university and ask them to sign up for URMIA's program.)
4. Complete the online form with details about your event.
5. Pay for the coverage by credit card.
6. Both you as the event host and the college/university will receive a copy of the event coverage certificate.

Basic Coverage Includes: Limits of Liability

General Aggregate	None
Products/Completed Operations Aggregate	\$1,000,000
Personal Injury/Advertising Injury.....	\$1,000,000
Each Occurrence	\$1,000,000
Fire Damage Expense	\$50,000
Medical Payments Expense.....	Excluded
Third Party Property Damage Limit.....	\$1,000,000
Third Party Property Damage Deductible	\$1,000
Liquor Liability (additional cost)	\$1,000,000
Athletic or Sports Participants	Excluded

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 or contact the URMIA Office at 812-727-7130 or urmia@urmia.org.

Need Assistance or Have Questions?

Arthur J. Gallagher Risk Management Services

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