



TECHNICAL UPDATE

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TENANT USERS LIABILITY INSURANCE POLICY (TULIP)

The TULIP is a Tenants' and Users' Liability Insurance Policy that provides special event liability coverage. People within the community may often use or rent the county's property for a private event such as a wedding reception or flea market. CAPP does not protect or defend the liability of non-county individuals putting on an event at your county property. Therefore, TULIP provides coverage to third party users (e.g., vendors, performers, exhibitors) putting on the event who do not have their own liability insurance as a means to protect against claims and risk to personal assets.

Events may range from low-risk events such as classroom seminars, receptions, or weddings to high-risk events including festivals and fairs, sports events, or concerts. The policy has exclusions for certain high-risk activities. Facility users may need to obtain coverage from another insurer if their event does not qualify for the TULIP program.

HOW DOES IT WORK?

- This is a web-based program.
- Facility/Venue should only give the Facility ID to the Tenant User as part of the special event application process.
- Costs are based upon the risk of the activity, number of days of the activity, the number of participants, and if there are any special requirements including liquor liability, vendor coverage, etc.
- The Tenant User will need to sign on, complete an application and pay by credit card for coverage. Upon completion of the transaction, the Tenant User will receive via e-mail a confirmation and certificate of coverage.
- CAPP Members will also receive a copy of the Certificate of Insurance.
- Low risk events/activities will be automatically underwritten, and the Tenant User should be able to complete the transaction in one web session.
- High-risk activities (listed below) are excluded, and Tenant User may need to go elsewhere to find coverage for their specific event.

TULIP GENERAL LIABILITY RATING SCHEDULE

Rates are based on the following limits of each event:

General Aggregate Limit	None
Products & Completed Operations Aggregate Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Personal & Advertising Injury Limit	\$1,000,000
Fire Damage Limit	\$1,000,000
Medical Payments Limit	Excluded
Liquor Liability Aggregate Limit	\$1,000,000
Each Common Cause Limit	\$1,000,000

INELIGIBLE EVENTS

These risks are considered High Hazard and are excluded from the online program:

- Aircraft and Balloon Events
- Animal Acts and Shows
- Any event with daily attendance over 5,000
- Block Parties/Street Closures/Street Fairs
- Bounce Houses
- Boxing, Wrestling, Hockey and Football Games
- Carnivals
- Exhibitions
- Fireworks
- Gun and Knife Shows
- Marathon (Walking, Running, etc.)
- Motorized Sporting Events
- Overnight Camping
- Rap and/or Heavy Metal
- Rodeos and Roping Events
- Swap Meets
- Swimming, Swimming Pool Facilities
- Tractor Trailer Pulls

WHAT THIS MEANS FOR COUNTIES

This is NOT a Public Entity Insurance Program and will not replace or participate with the general insurance program of any public entity or other facility owner/operator. The facilities/venues must still carry their own coverage. For more information, contact CTSI at (303) 861-0507.