



# Tenants' and Users' Liability Insurance Policy: *Special Event Insurance for Use of University and College Facilities*

## Information for Colleges and Universities

### Who Can Benefit from Using TULIP?

- Does your college or university permit outside parties to use your facilities?
- Do you require them to carry insurance?
- Have you received complaints that they couldn't get insurance?

The URMIA TULIP program offers a cost-effective, easy way for your campus facility users to get the insurance they need.

### How Does TULIP Work?

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#### Join URMIA and subscribe to the program.

In order for an institution's facility users to access TULIP, the institution must first be an URMIA member and subscribe to TULIP. To join URMIA, contact [urmia@urmia.org](mailto:urmia@urmia.org). To subscribe to TULIP, visit <https://tulip.ajgrms.com> and select "Join Now!"

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#### Get a "Quick Quote"

Once your institution is subscribed to TULIP, you can access the TULIP website (<https://tulip.ajgrms.com>) for a "quick quote." Just enter or search for your organization's Location ID/Invitation Code, enter information about the event, and pay for coverage by credit card.

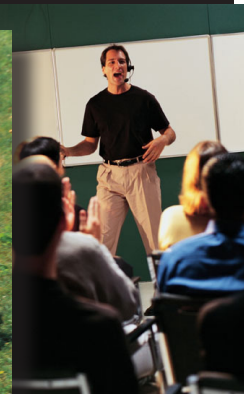
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#### Receive a copy of the event coverage.

Upon completion of the transaction, the institution's risk management and event planning offices will receive by e-mail a copy of the Binder/Certificate verifying event coverage. The facility user will also receive a copy.

### What is TULIP?

The Tenants' and Users' Liability Insurance Policy (TULIP) provides low-cost special event insurance to third party users of college or university facilities. 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.



### Coverages, Limits, and Hazard Classes

#### What coverages and limits are available?

- 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 provided with a \$1,000,000 limit with a deductible of \$1,000.

For more details, visit: [www.urmia.org/eventinsurance](http://www.urmia.org/eventinsurance).

#### What kinds of events does the program cover?

**Hazard Class I events** are low-risk and include weddings, receptions, classical music recitals or dance shows, art shows, meetings, and socials.

**Hazard Class II events** are considered slightly higher risk and include social receptions, certain outdoor events, soap box derbies, and union meetings.

**Hazard 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.

## Frequently Asked Questions

Our school already has access to a TULIP program. Why should I use the URMIA 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)

What other resources are available?

Our website offers extensive information on events planning and risk management, including an overview on contracts for events, sample events contracts, and sample vendor contracts. Ideas on planning events and issues to consider are outlined there as well.

How much will this cost my institution?

The program is FREE to all URMIA members. Only the tenant-user pays for the policy they actually purchase.

How do I become an URMIA member?

For more information, contact the URMIA National Office at [urmia@urmia.org](mailto:urmia@urmia.org) or 812-727-7130. You can also learn more about membership or become a member online. Visit [www.urmia.org](http://www.urmia.org) and click on **Explore URMIA > Join Us**.

How do I subscribe to the TULIP program?

Visit [tulip.ajgrms.com](http://tulip.ajgrms.com) and select "Join Now!"

How expensive is coverage for the tenant-users?

Prices vary due to three factors: the risk level, how many days the event is held, and how many people will attend. Other price factors include additional lines of coverage. The minimum price for a one-day, class I event for 1-100 people is \$103 (excluding liquor liability). Average costs are between \$150 and \$400 per event.

## 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).

## Need Assistance or Have Questions?

- For more information about the URMIA TULIP program, visit our website: [www.urmia.org/eventinsurance](http://www.urmia.org/eventinsurance)
- To subscribe to TULIP, visit: [tulip.ajgrms.com](http://tulip.ajgrms.com)

Contact the **TULIP managers** directly if you are having difficulties with the website or have questions about high-risk activities or other program details:

**Tracy Paladino**

Phone: 303-889-2614 Toll-Free: 800-333-3231

E-mail: [tracy\\_paladino@ajg.com](mailto:tracy_paladino@ajg.com)

**Anita Bruner**

Phone: 303-889-2574 Toll-Free: 800-333-3231

E-mail: [anita\\_bruner@ajg.com](mailto:anita_bruner@ajg.com)

*Arthur J. Gallagher Risk Management Services*

Address: 6399 S. Fiddler's Green Circle, Suite 200, Greenwood Village, CO 80111 Fax: 303-773-9776

Contact the **URMIA National Office** if you have any difficulties reaching Arthur J. Gallagher Risk Management Services, Inc., for service issues, or with other questions:

**URMIA National Office**

Phone: 812-727-7130

E-mail: [urmia@urmia.org](mailto:urmia@urmia.org)

*University Risk Management and Insurance Association (URMIA)*

Address: P.O. Box 1027, Bloomington, IN 47402 Fax: 812-727-7129

