



# Tenants' and Users' Liability Insurance Policy

*Special Event Insurance for Use of School Facilities*

## Facility User Guide

Facility ID:

### How To Use the TULIP Program

- 1 Obtain Facility ID from the facility or venue office (see above).**  
If you don't have the code, don't worry! The online system will help you find the school.
- 2 Log in to [www.onebeaconentertainment.com](http://www.onebeaconentertainment.com).**  
The system will guide you through the process and allow you to purchase coverage and pay by credit card.
- 3 Verify your event coverage.**  
Upon completion, you will receive by email a Binder/Certificate verifying your event coverage. The school will also receive a copy of the Certificate.

#### What is TULIP?

The Tenants' and Users' Liability Insurance Policy (TULIP) provides low-cost special event insurance to third-party users of school facilities. TULIP is event-specific and protects both the facility user and the school against claims by individuals who could be injured as a result of attending an event. Events may range from classroom seminars, receptions or weddings to festivals and fairs, sports events or concerts.



### Hazards and Activities Covered

Premiums are determined based on hazard classes. Liquor coverage may be purchased separately if allowed by the school. Examples of events for each hazard class are:

#### Hazard Class I

- Auctions
- Art Festivals
- Award Presentations
- Banquets
- Business Meetings
- Church Services and Meetings
- Civic Clubs and Meetings
- Craft Shows
- Graduation
- Harvest Festivals
- Lectures and Meetings (indoor)
- Telethons
- Voter Registration
- Weddings and Receptions

#### Hazard Class II

- Bingo
- Chess Tournaments
- Carnivals (school events with no mechanical rides)
- Concerts (specific types)
- Festivals and Cultural Events (indoor)
- Certain Outdoor Events (including choirs, jazz and jam concerts, job fairs, meetings and trade shows)

#### Hazard Class III

- Aerobics and Jazzercise Classes
- Cheerleading Events/Competition (no pyramids)
- Festival and Cultural Events (outdoor)
- Film Showings and Screenings
- Livestock Shows
- Plays
- Proms
- Theatrical Stage Performances
- Volleyball (amateur)



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## Ineligible Hazards and Activities

Examples of ineligible hazards and activities include:

- Animal Acts and Shows
- Balloon Rides
- Base Jumping
- Bounce Houses (inflatables)
- Boxing, Wrestling, Hockey, Contact Karate or Martial Arts Events
- Circuses
- Carnival Rides
- Concerts Not Classified under Hazard Class II and III
- Film Production
- Fireworks
- Fraternity Events
- Gun and Knife Shows
- Halloween Haunted Houses
- Heads of State Events
- Instructional Classes (driver education, flying or health-related)
- Mechanical Amusement Rides or Services
- Motorized Sporting Events
- Political Rallies
- Power Boat Racing
- Pyrotechnics and Explosives
- Rodeo and/or Roping Events (including practice)
- Renaissance Fairs/Festivals
- Slam Dancing
- Sorority Events
- Swap Meets/Flea Markets

## Tenant User Liability Policy

INSURANCE COMPANY AND BEST RATING	
<b>Atlantic Specialty Insurance Company</b>	A XI
<b>NAMED INSURED</b>	Tenant User/Event Holder
<b>Additional Insured</b>	The School, Lessors, Managers of Premises
<b>Policy Form</b>	ISO Occurrence Commercial General Liability Form (CG 0001) including Premises/Products and Completed Operations, Personal and Advertising Injury, Contractual Liability, and Host Liquor. Liquor Liability is included when a separate premium has been charged.
LIMITS	
<b>None</b>	General Aggregate
<b>\$1,000,000</b>	Products/Completed Operations Aggregate
<b>\$1,000,000</b>	Each Occurrence
<b>\$1,000,000</b>	Personal Injury/Advertising Injury
<b>\$50,000</b>	Fire Damage Limit (excludes events less than 7 days)
<b>Excluded</b>	Medical Payment Expense
<b>\$1,000,000</b>	Liquor Liability Aggregate (if purchased)
DEDUCTIBLES	
	None

**Need assistance or have a question?**

Please call Liz McHugh at 630.694.5318