

**Gallagher Public Entity & Scholastic Division
National Tenant User Liability Program**

Tenant Users Liability Insurance Policy (TULIP)

Master General Liability Policy for Facilities/Venues covering Special Events

The TULIP is an open reporting General Liability Policy written in the name of the tenants and users of the public facilities or venue. Venue can include public parks or other outside venues.

The Master Policy is delivered to your insured's facility/venue, which is automatically added as Additional Insured at no cost.

The TULIP Program offers the following **Advantages**:

The ability for the venue to manage their liability risk. The venue will have prior knowledge of the coverage terms and conditions without depending on the user.

TULIP is a promotional tool for the venue to attract users by having insurance readily available.

The user (tenant) is relieved of the responsibility of obtaining insurance acceptable to the venue.

The cost is low to the facility or venue and the tenant user, eliminating high minimum premium requirements.

This is NOT a Public Entity Insurance Program and will not replace or participate with the general insurance program of any Public Entity, University or other Facility Owner/Operator. The Facilities/Venues must still carry their own coverage.

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How Does it Work?

This is a web-based program.

Facility ID along with a TULIP Brochure. The TULIP Brochure can be used by the Facility/Venue to provide to Tenant Users.

Facility/Venue should only give the Facility ID to the Tenant User as part of the special event application process.

Venue ID	Name
GNTI-A25	FL – Polk County School Board

Costs are based upon the risk of the activity, days of the activity, the number of participants, and if there are any special requirements including liquor liability, participant coverage, etc. *Note, the only form of payment is by credit card.* The Tenant User (third parties with no relation to the client and no client support) who needs insurance will be directed to the TULIP Website.

□ <https://tulip.onebeaconentertainment.com/e/tulip/apply.aspx>

The Tenant User will need to sign on, complete an application from and pay by credit card for coverage. Upon completion of the transaction, the Tenant User will receive via e-mail a copy of application and a binder of coverage (certificate of coverage).

The AJG Client and Gallagher will receive a copy of the application (describes the event) and a Certificate of Insurance.

The AJG Client is responsible for checking the application against the facilities use to verify that the correct information was provided.

For all events, the AJG Client will be named as Additional Insured.

Low risk events/activities will be automatically underwritten, and Tenant User should be able to complete the transaction in one web session, if they pay by credit card.

High Risk activities (those not listed in the drop down boxes) must have a long form application completed. The web-based program will notify the Tenant User if the event/activity must be referred to an underwriter for completion.

These events will be individually underwritten. The key Gallagher representative will assist the Tenant User through the application process. The client must allow at least 10 days from the date of completion of the application is received for a quote. If the online or hard copy application is not complete, they may be additional delays.

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TULIP General Liability Rating Schedule

All Rates are based on the following limits 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	\$50,000 (Excluded for events under 7 days)
Medical Payments Limit	Excluded
Third Party Property Damage Limit	\$1,000,000
Third Party Property Damage Deductible	\$1,000
Liquor Liability Aggregate Limit	\$1,000,000
Each Common Cause Limit	\$1,000,000

For questions, please contact:

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List of Hazards by Class Codes (Please see policy for complete list)

TULIP Class One

These risks are considered Low Hazard:

- Anniversary Parties
- Antique Shows
- Art Festivals
- Art Shows
- Auctions
- Auto Shows
- Award Presentations
- Ballets or other Classical Dance Shows
- Banquets
- Bazaars
- Beauty Pageants
- Body Building Contests
- Business Meetings
- Business Shows
- Birthday Parties
- Charity Benefits, Auctions, or Sales
- Church Services or Meetings
- Civic Club Meetings
- Classical Music Concerts - Indoors
- Consumer Shows
- Conventions in Buildings
- Craft Shows
- Debuts
- Debutante Balls
- Drill Team Exhibitions
- Educational Exhibitions
- Electronics Conventions
- Fashion Shows
- Fishing Events
- Flower Shows
- Garden Shows
- Graduations
- Harvest Festivals - No farm implements or equipment.
- Home Shows
- Jam and Jazz Concerts - Indoors
- Job Fair - Indoors
- Ladies Club Events
- Lectures
- Luncheons
- Meetings - Indoors
- Pageants
- Professional and Amateur Association Meetings
- Reunions - Indoors
- Séances
- Scouting Jamborees - no overnight camping
- Seminars
- Social Receptions
- Speaking Engagements
- Symphony Concerts
- Teleconferences
- Telethons
- Trade Shows - Indoors
- Vacation Shows
- Voter Registration
- Wedding Receptions



TULIP Class Two

These risks are considered Medium Hazard:

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|---|--|
| Bingo Games | Picnics held at grounds without pools or lakes |
| Classical Music Concerts - Outdoors | Political Rallies |
| Festivals and Cultural Events - Indoors | Reunions - Outdoors |
| Jam and Jazz Concerts - Outdoors | School Band Competitions or Events |
| Job Fairs - Outdoors | Soap Box Derbies |
| Meetings - Outdoors | Social Gathering - Outdoor |
| Old Timer Events | Trade Shows - Outdoors |

TULIP Class Three

These risks are considered Moderate Hazard:

- | | |
|---|---|
| Aerobics and Jazzercise Classes or Events | Junior Athletic Games |
| Baseball | Karate Meets |
| Basketball | Livestock Shows |
| Casino and Lounge Shows | Parades - Under 500 Spectators |
| Country Western Events - No rodeos or rides | Proms |
| County Festivals and Fairs - No rides | Softball Events |
| Festivals and Cultural Events - Outdoors | Sporting Events in Buildings - Non-professional |
| Film Showings | Theatrical Stage Performances |
| Heads of State Events | Volleyball Events |
| Ice Skating Shows | |

Ineligible Events

These risks are considered High Hazard, **and are excluded from the online program. Please call our office if you need assistance in placing coverage for an event of this type.**

Aircraft and Balloon Events

Animal Acts and Shows

Any event with daily attendance over 5,000

Any risk with Prior Losses

Anything not otherwise classified in the guide

Armed private security used at an event

Block Parties/Street Closures/Street Fairs

Boat Shows

Bounce Houses

Bungee Jumping

Boxing, Wrestling, Hockey and Football Games

Carnivals with Amusement Devices

Circus and Carnivals - Non Domesticated Animals

Concerts - Not Otherwise Classified

Evangelistic Meetings

Exhibitions

Film Production

Fireworks

Gun and Knife Shows

Gymnastic Competitions

Instructional Classes

Marathon (Walking, Running, etc.)

Mechanical Amusement Devices

Mobile Home Shows

Motorized Sporting Events

Overnight Camping

Paint Ball

Professional Sporting Activities

Promoters

Pyrotechnics

Rap and/or Heavy Metal

Rodeos and Roping Events

Rummage Sales

RV Shows

Sidewalk Sales

Ski Events

Swap Meets

Swimming, Swimming Pool Facilities

Water Activities or Events

Tractor Trailer Pulls