



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.**
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	
Atlantic Specialty Insurance Company	A XI
NAMED INSURED	Tenant User/Event Holder
Additional Insured	The School, Lessors, Managers of Premises
Policy Form	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	
None	General Aggregate
\$1,000,000	Products/Completed Operations Aggregate
\$1,000,000	Each Occurrence
\$1,000,000	Personal Injury/Advertising Injury
\$50,000	Fire Damage Limit (excludes events less than 7 days)
Excluded	Medical Payment Expense
\$1,000,000	Liquor Liability Aggregate (if purchased)
DEDUCTIBLES	
	None

Need assistance or have a question?

Please contact Justin Swarbrick at 248-205-2931 or jjswarbrick@alliant.com