

## 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

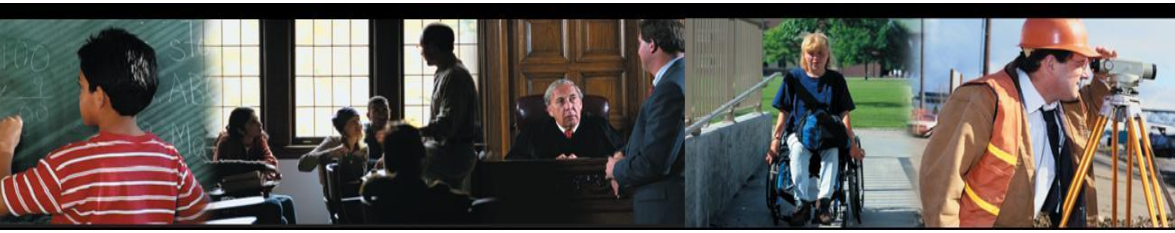
The TULIP is an open reporting General Liability Policy written in the name of the tenants and users of the public facilities or venue. Venue can include public parks or other outside venues.

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.

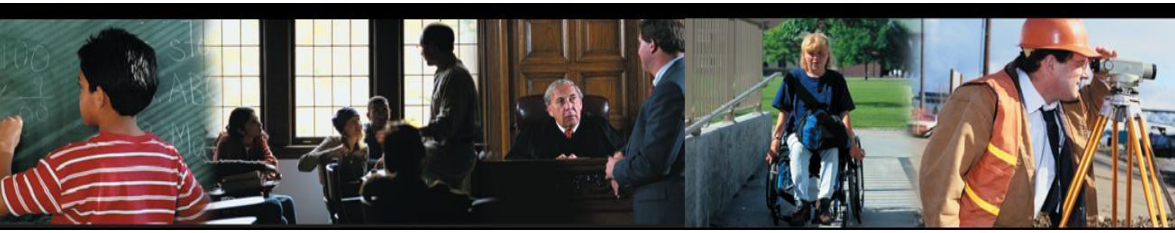


## Tenant Users Liability Insurance Policy (TULIP) How Does it Work?

- This is a web-based program.
- **Program 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 Program ID to the Tenant User as part of the special event application process.

Venue ID	Name
<b>GNTI-A0U</b>	FL, Calhoun County School Board
<b>GNTI-A0V</b>	FL, Walton County School Board
<b>GNTI-A0W</b>	FL, Washington County School Board
<b>GNTI-A0X</b>	FL, Franklin County School Board
<b>GNTI-A0Y</b>	FL, Gulf County School Board
<b>GNTI-A0Z</b>	FL, Holmes County School Board
<b>GNTI-A10</b>	FL, Jackson County School Board
<b>GNTI-A11</b>	FL, Jefferson County School Board
<b>GNTI-A12</b>	FL, Liberty County School Board
<b>GNTI-A13</b>	FL, Madison County School Board
<b>GNTI-A14</b>	FL, Wakulla 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. *If the Facility/Venue can use its credit card, if applicable, to assist its Tenant User in obtaining coverage if the Tenant User does not have a credit card.*
- 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.



## Tenant Users Liability Insurance Policy (TULIP)

### TULIP General Liability Rating Schedule

All Rates are based on the following limits each event:

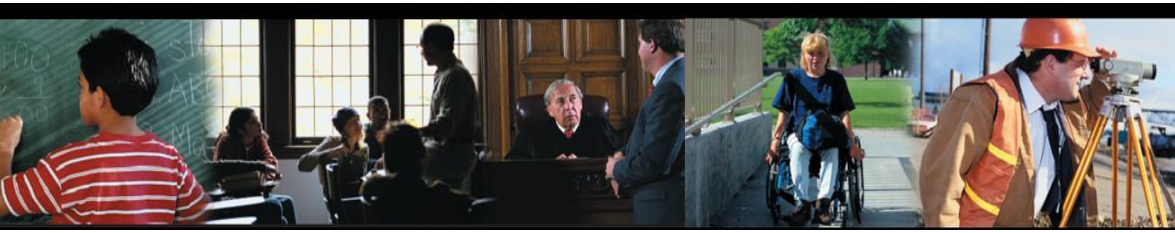
General Aggregate Limit	None
Products & Completed Operations Aggregate Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Personal & Advertising Injury Limit	\$1,000,000
Fire Damage Limit	\$1,000,000
Medical Payments Limit	Excluded
Liquor Liability Aggregate Limit	\$1,000,000
Each Common Cause Limit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

For questions, please contact:

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## **Tenant Users Liability Insurance Policy (TULIP)**

### **List of Hazards by Class Codes (Please see policy for complete lists)**

#### **TULIP Class One**

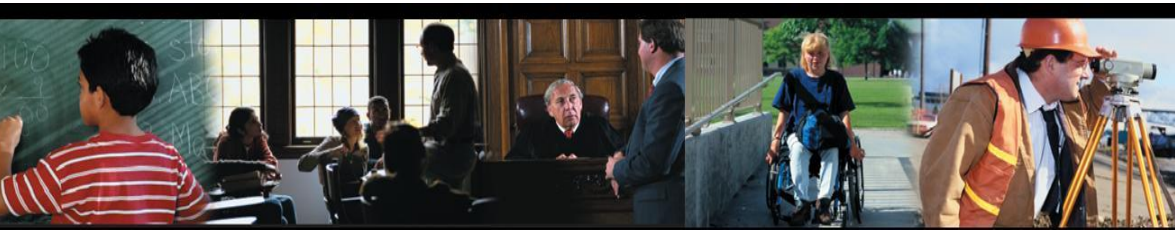
These risks are considered Low Hazard:

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

#### **TULIP Class Two**

These risks are considered Medium Hazard:

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



## Tenant Users Liability Insurance Policy (TULIP) List of Hazards by Class Codes

### TULIP Class Three

These risks are considered Moderate Hazard:

Aerobics and Jazzercise Classes or Events  
Baseball  
Basketball  
Casino and Lounge Shows  
Country Western Events - No rodeos or rides  
County Festivals and Fairs - No rides  
Festivals and Cultural Events - Outdoors  
Film Showings  
Heads of State Events  
Ice Skating Shows

Junior Athletic Games  
Karate Meets  
Livestock Shows  
Parades - Under 500 Spectators  
Proms  
Softball Events  
Sporting Events in Buildings - Non-professional  
Theatrical Stage Performances  
Volleyball Events

### 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  
Boxing, Wrestling, Hockey and Football Games  
Carnivals  
Circus and Carnivals - Non Domesticated Animals  
Concerts - Not Otherwise Classified  
Evangelistic Meetings  
Exhibitions  
Film Production  
Gun and Knife Shows  
Gymnastic Competitions  
Instructional Classes

Marathon (Walking, Running, etc.)  
Mechanical Amusement Devices  
Mobile Home Shows  
Motorized Sporting Events  
Overnight Camping  
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