

## What is a TULIP Policy and Why Is it Needed?

A TULIP (Tenant Users Liability Insurance Policy) is a fast and easy way to provide property/liability coverage on most types of events and activities that are held by the public on your property.

### Why TULIP?

Public requests to use property or facilities owned by cities, towns, schools, and special purpose districts for “special events” have become increasingly common. However, it’s important to know that if your public entity grants the public permission to use your property for such events, they are not covered under your Trust Property/Liability insurance policy if a loss or injury occurs.

As a value-added benefit, The Trust can help your entity reduce unnecessary risk by providing you with the ability to offer a liability insurance program through HUB International New England called TULIP (Tenant User Liability Insurance Policy) to independent, third-parties that use your property to hold special events. This program provides a quick and easy solution to third-parties who have no liability insurance protection in place.

TULIP is a low-cost insurance policy that protects both you and the third-party, or “Tenant User”. The policy is purchased by the Tenant User and applies to bodily injury or property damage arising out of the use of your property or facility during the event. With a TULIP policy in place, Trust Members receive assurance that should a lawsuit arise from a third-party event, they will not be the principal party or only financial resource defending the claim; the TULIP policy will be the primary source of insurance.

### What Kind of Special Events Does TULIP Cover?

Events may range from low-risk activities such as meetings, seminars, weddings, and receptions to higher-risk events including sports, festivals, or concerts. Please see detailed event listing.

The premium for a TULIP policy is based upon the risk associated with the particular event or activity, the number of days needed to be covered, and the number of participants attending the event. Also taken into consideration are special requirements of the event such as alcohol liability, food service, etc.

### Coverage and Limits

Coverage limits of \$1 million are available for products/operations, including liability for bodily injury and property damage. The policy will pay those sums that the insured (The Tenant User) becomes legally obligated to pay as damages because of bodily injury or property damage to which this insurance applies. There is no deductible prerequisite for claims.

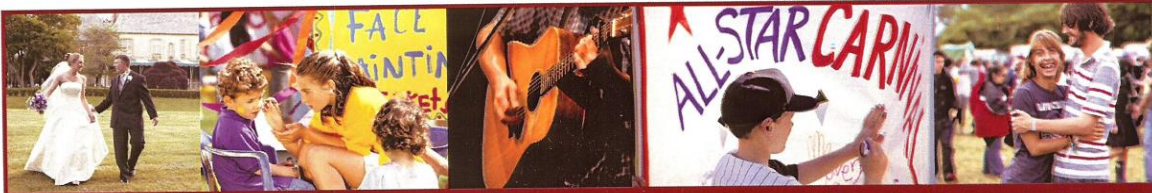
### Coverage includes:

- Premises Operations
- Products/Completed Operations
- Contractual Liability
- Broad Form Property Damage
- Personal Injury Liability
- Cost of defense in addition to the limit of liability for any coverage
- Liquor Liability
- Increased Third Property Damage Limits
- Your entity becomes an “Additional Insured” for each covered event.
- No Deductible

### How it Works

The TULIP program is autonomous. Coverage can be quoted and purchased online directly by the third-party. Your entity has already been registered to use the TULIP program account through HUB International New England at no cost and has been provided with a six-digit ID code that will enable you and your Tenant Users to use the online quoting/purchasing system as outlined below:

- When you grant an uninsured Tenant User permission to use your facility and/or property, advise them of the TULIP program and direct the Tenant User to: [www.ebi-ins.com/tulip](http://www.ebi-ins.com/tulip). Provide the Tenant User with your entity’s six-digit ID code so they may access the program directly. If you have forgotten or misplaced your code, don’t worry - all Member ID codes are listed on The Trust’s website, [www.ritrust.com](http://www.ritrust.com).
- The Tenant User will then complete an online questionnaire regarding their event and a premium price quote will be generated.
- To purchase a policy, the Tenant User can simply enter credit card information and coverage will be bound. A Certificate of Insurance will automatically be sent via e-mail to you, the Tenant User, and the broker.
- If the event falls outside of the program’s scope, an automatic quote will not be generated and the Tenant User will be directed to a toll-free number to receive a quote.



## What is a TULIP Policy and Why do I Need One?

A TULIP (Tenant Users Liability Insurance Policy) is a fast and easy way to provide us with liability insurance coverage on most types of private events and activities that are held on our property.

### Why do I need TULIP?

Public requests, such as yours, to use property or facilities owned by cities, towns, schools, and special purpose districts for "special events" have become common. However, when our property is used by outside groups for events such as meetings, receptions, festivals, concerts, and other occasions, our exposure to liability is increased. Also, did you know that you, as the third-party using or leasing our property, are, in most cases, liable for any losses that occur during your function?

As a responsible Rhode Island public entity, it is our goal to protect both of us from liability when you use our property for events. As such, we require that you carry proper liability insurance protection (\$1 million limit of liability per occurrence) on the day(s) of your function. If you currently have a business or homeowner's insurance policy in place, your policy may be able to provide this protection for you if they name us as an "Additional Insured" on your policy. This proof of insurance must be presented to us prior to your event. Ask your insurer for more information on this.

If you don't have an insurance policy in place, we can provide you with assistance in obtaining a policy specifically for your event. This policy is referred to as TULIP (Tenant User Liability Insurance Policy). We are a registered user of the TULIP program through the National League of Cities (NLC) and HUB International New England via Entertainment Brokers International. TULIP is a low-cost insurance policy that protects both you, the "Tenant User" and us, the owner of the property from bodily injury or property damage arising during the event. With a TULIP policy in place, should a lawsuit arise from your event, your TULIP policy will be the primary source of insurance.

### What Kind of Special Events Does TULIP Cover?

Events may range from low-risk activities such as meetings, seminars, weddings, and receptions to higher-risk events including sports, festivals, or concerts.

### How Much Does it Cost?

It depends. The premium for a TULIP policy is based upon the risk associated with the particular event or activity, the number of days needed to be covered, and the number of participants attending the event. Also taken into consideration are special requirements of the event such as alcohol liability, food service, etc.

### Coverage and Limits

Coverage limits of \$1 million are available for products/operations, including liability for bodily injury and property damage. The policy will pay those sums that you (The Tenant User) become legally obligated to pay as damages because of bodily injury or property damage to which this insurance applies. There is no deductible requirement.

### How to Obtain A TULIP Policy for Your Event

The TULIP program is autonomous. Coverage can be quoted and purchased online directly by you. Here's how it works:

Log on to the Web site: [www.ebi-ins.com/tulip](http://www.ebi-ins.com/tulip)

#### Step 1:

Enter our ID Code:   then press enter.

#### Step 2:

- a) Select the "Type of Event" or "Activity" you are planning from the drop-down menu, e.g., meeting festival, etc.
- b) Answer the Yes/No questions that follow.

#### Step 3:

- a) Select the event date or dates on the calendar by clicking on the day of the event (if the event occurs multiple times on a regular basis, select all of the dates).
- b) Write in the name of the event using the names written on your lease agreement.
- c) For "Average Daily Attendance" list the amount of guests that are expected.

At this point you are able to receive a quick price quote by clicking on the "Get your premium now with Quick Quote."

- a) If you would like to proceed and purchase the coverage, please complete the requested "Contact and Credit Card Information" sections and your coverage is automatically bound.
- b) A "Certificate of Insurance" is issued and sent via e-mail in your name or organization's name to both of us for our records.

*If you have any questions about the eligibility or classification of your event, please contact HUB International N.E. at (800) 370-2106. If you experience technical difficulties with the Web site, please contact Entertainment Brokers International at (800) 507-8414 between the hours of 8:30 A.M. - 5:00 P.M. PST.*