



***(Pool Name/Logo)***  
**Presents the**  
**Tenant User Liability Insurance Program**  
**How To Guide**

Your local government, \_\_\_\_\_, has enrolled in a program that allows you, the “user” of a municipal facility, school, or other local government property, to secure cost effective liability insurance, which provides protection for you as well as the governmental entity. The Tenant User Liability Insurance Program (TULIP) is a General Liability Policy written in the name of the tenants and/or users of the local government facility or venue. Third-Party Property Damage Coverage is also provided.

\_\_\_\_\_ is a registered user of the TULIP program through the National League of Cities (NLC) and HUB International New England via Entertainment Brokers International. Its assigned unique Venue ID-Code is: \_\_\_\_\_.

**How it works:**

1. Log onto [www.onebeaconentertainment.com](http://www.onebeaconentertainment.com) ... then click on “TULIP (Purchase OR Quote)”
2. Enter the Venue ID-Code listed above or use the venue drop down menu.
3. Select the Event Details or “eligible activity” from the drop down window, e.g. wedding, festival, etc.
4. Answer the 4 questions.
5. Select the date range for the event on the calendar by clicking on the day of event (if multiple dates, select all of these).
6. Name Event...then click on yes/no for Liquor Liability...then add Average Daily Attendance...then answer the next 4 questions (if applicable).
7. At this point you are able to “GET QUOTE”.

If you would now like to proceed and purchase the coverage, please complete the requested *Contact & Credit Card Information*, and coverage is automatically bound.

When you purchase coverage, a Certificate of Insurance is issued and sent via email, in your Name or Organization’s Name, with a Certificate automatically sent via email to your local government.

If you have questions about the eligibility or classification of your event, please contact Susan Kludjian or Christine Mitchell at HUB International N.E. (800) 370-2106. If you experience technical difficulties, please contact *Entertainment Brokers International* at 1-800-507-8414 (8:30AM – 5:00PM PST)



National League of Cities



# Does your city allow private use of its facilities? Give your city extra peace of mind by offering TULIP liability coverage!

**By offering TULIP, your city helps individuals and groups protect themselves and their guests—and the city gets an extra layer of protection against loss.**

*This program is sponsored by these organizations:*



National League of Cities



## Why should your city offer coverage through TULIP?

Many cities allow individuals and groups to use or rent municipal-owned facilities. When someone is injured at one of those events, they may sue the city and the event organizer. Dealing with claims, regardless of their merit, can be expensive and time-consuming.

When individuals purchase TULIP coverage for their event, your city is automatically named as an additional insured on the policy. This gives added assurance that your city will be protected from claims arising from an event held on city property.

## What does TULIP cover?

TULIP provides \$1 million in liability protection for many types of events\* including:

- Receptions
- Reunions
- Festivals
- Concerts
- Job Fairs
- Weddings
- Clubs & Meetings
- Arts & Craft Fairs
- Many more!

Liquor liability coverage also is available.

## How does TULIP work?

Individuals purchase coverage online from HUB International through the Entertainment Brokers International (EBI) website.

After event information is entered into the secure web site, an instant quote is generated, and the policy can be purchased with a credit card.

Costs are based upon the event type, number of people, level of risk, length of the event, special requirements and amount of coverage needed.

***A certificate of insurance is sent to the purchaser and the city via e-mail.***

*Individuals and groups who use city property are often unaware that they can be held legally and financially responsible for injury, accidents and property damage resulting from their event. TULIP keeps them protected.*

For more information, contact Susan Kludjian  
or Christine Mitchell @ (800) 370-2106

Web Address: [www.onebeaconentertainment.com](http://www.onebeaconentertainment.com)

\*Exclusions apply if known attendance is greater than 5,000 people prior to the event.

# TULIP: Tenant User Liability Insurance Program

## Protect yourself from claims for injuries or property damage during your event

### Are you planning to use or rent a city facility?

TULIP ensures you are protected from liability for injuries and damage that may occur at your event or activity.

Without TULIP, you may be personally responsible for paying claims for bodily injury or property damage during your event or activity. Your homeowner's insurance may cover some situations, but it may be limited and not all claims will be covered.

You can buy insurance through TULIP, a city-sponsored program, or you can purchase a policy through another private insurance carrier.

### What does TULIP cover?

This city-sponsored program provides \$1 million in liability coverage for events\* such as:

- Receptions
- Reunions
- Festivals
- Concerts
- Job Fairs
- Weddings
- Clubs & Meetings
- Arts & Crafts Fairs
- Many more!

A full listing of covered events is available at

[www.onebeaconentertainment.com](http://www.onebeaconentertainment.com).

Please use the online contact information for questions about whether other events are eligible for coverage

### Can I get liquor liability coverage from TULIP?

Yes. Liquor liability coverage is available.

### How does TULIP work?

Your city has made TULIP coverage available for purchase through a collection of cities and insurers.

After entering event information into the secure web site, an instant quote is generated. Coverage can be purchased online with a credit card.

### How much does TULIP cost?

The cost for the \$1 million liability coverage depends upon your unique event, including things such as:

- Length of event.
- Number of attendees.
- Whether there are exhibitors or vendors.
- Whether food and alcohol are served.

An instant quote for TULIP coverage is available on the secure web site.

### How do I get more information about TULIP?

Visit: [www.onebeaconentertainment.com](http://www.onebeaconentertainment.com) or contact Susan Kludjian at (978) 661-6662 or Christine Mitchell at (978) 661-6857.

### Get a Quote or Purchase TULIP coverage:

#### Step 1:

Visit [www.onebeaconentertainment.com](http://www.onebeaconentertainment.com)  
Click on ...**PURCHASE OR QUOTE**

#### Step 2:

Enter...Facility/Venue ID Code

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Don't have a code? Search "National League of Cities" from the drop-down list, then select your location.

#### Step 3:

**Describe event or activity**

Select from drop-down menu.  
Click next.

#### Step 4:

**Get your quote**

Answer some basic questions and enter your contact and billing information.

#### Step 5:

**Purchase when ready**

A credit card is required.

**Protect yourself  
and your guests  
with TULIP coverage**

\* Exclusions apply if known attendance is greater than 5,000 people prior to the event.





*National League of Cities*

*(Participating RISC Pool  
and Logo)*

## TULIP PROGRAM

# TENANT USER LIABILITY INSURANCE PROGRAM

*For More Information, Contact:  
(Participating pool contact information)*

The Tenant User Liability Insurance Program (TULIP), is sponsored by the National League of Cities (NLC) for the benefit of its member state municipal pools and their member cities, town, counties, school districts, and other special districts. For more information, contact Claire Lee Reiss, Program Director, NLC-RISC National League of Cities Risk Information Sharing Consortium at 202-626-3165.

**OR**

*Susan Kludjian  
Christine Mitchell*

*at*

**HUB International New England, LLC**

299 Ballardvale Street  
Wilmington, MA 01887  
Phone: (800) 370-2106

**Entertainment Brokers Website:**

[www.onebeaconentertainment.com](http://www.onebeaconentertainment.com)

*(Participating RISC Pool  
and Logo)*



**offers this special events  
Insurance program sponsored by the  
National League of Cities (NLC)  
through its partner  
HUB International New England**

## Why TULIP?

Requests to use local government (including cities, towns, counties, schools, and special districts) property and facilities by the public have become a common occurrence.

Individuals and organizations that use your governmental facilities are not covered under your local government's insurance program. This opens the possibility of the local government becoming drawn into unnecessary claims.

**The Solution** to this dilemma is the Tenant Users Liability Insurance Program (TULIP). TULIP is a low-cost insurance policy that protects both the "Tenant User" and the local government. A "Tenant User" is any outside party using local government

## Coverage & 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.

### Coverage Includes:

- Premises Operations
- Products/Completed Operations
- Contractual Liability
- Broad Form Property Damage
- Personal Injury Liability
- Third Party Personal Property
- Limits are outside cost of defense

(Therefore, cost of defense is in addition to the limit of liability for any coverage.)

- The local Government is an Additional Insured for Each Covered Event

## How It Works

- The local government is registered to use the TULIP program account through HUB International New England at no cost.
- When a Tenant User wants to use the local government's property, the facility management directs the Tenant User to [www.onebeaconentertainment.com](http://www.onebeaconentertainment.com) and provides a Facility/Venue ID Code that identifies the local government.
- The Tenant User enters the ID code and answers a few basic questions in a three-step process that provides an online quote.
- If the Tenant User decides to purchase coverage through the local government's TULIP program, the user simply enters his/her credit card information and the coverage is bound. A Certificate of Insurance is automatically sent via email to the local government, the Tenant User and the broker.