

# TENANT USER LIABILITY INSURANCE PROGRAM (TULIP)

**Local governments frequently receive requests from the public and third parties to use their properties and facilities. Since third parties are not covered under local governments' insurance programs, these policies protect the user and the facility against claims by guests who may be injured while attending an event.**

The Tenant User Liability Insurance Program (TULIP) is a General Liability Policy that protects the "tenant user" (third party) and the local government. The policy is written in the tenant user's name and also insures the local government. Third-Party Property Damage is included in the policy, and Host Liquor Liability can be endorsed onto the policy.

TULIP helps ensure that third-party facility users are presented with an opportunity to obtain low-cost liability coverage that protects them and the local government. The premium costs are covered by the third-party users.

Public Entity Partners members who sign up for TULIP are provided with a one-page flyer to distribute to tenant users. This flyer provides instructions to tenant users on how to purchase a policy.



## **Common events covered through TULIP include:**

- Festivals
- Wedding receptions
- Holiday events and parties
- Banquets
- Reunions
- Non-professional sporting events

Not all events will qualify for a TULIP policy and may require additional underwriting consideration.

## **Events not covered through TULIP include:**

- Animal acts and shows
- Knife shows
- Pyrotechnics
- Rodeos
- Skydiving

Visit <https://tulip.onebeaconentertainment.com/e/tulip/apply.aspx> to learn more about TULIP or obtain a quote for an event. Please review all policy terms, conditions and exclusions. To sign up for TULIP, contact your member services representative.

TULIP is provided through the National League of Cities (NLC) and HUB International New England via Entertainment Brokers International.