Tenant Users Liability Insurance Protection (TULIP)
Welcome

This presentation will provide a brief overview of the Tenant Users Liability Insurance Protection (TULIP).

For additional information or further questions, please contact Dr. James Wright, Assistant Vice President of Environmental Health and Safety, at riskinsurance@utdallas.edu.
TULIP

Tenant Users Liability Insurance Protection (TULIP) provides event liability insurance for tenants using your facilities or venues that is not covered under current policies. Purchasing this coverage assures you that your tenants will maintain the required liability limits needed to use the facility, along with offering the tenants discounted rates on their event insurance.

Premium costs are paid by the tenant user. Premium costs are based on the nature of the event, the number of event days, the number of participants, the level of risk and any special requirements.
TULIP: Who is protected?

• TULIP protects the Policyholder against claims of:
  • bodily injury liability
  • property damage liability
  • personal and advertising injury liability; and
  • litigation costs to defend against such claims

• The facility or venue is automatically included as an additional insured to the policy.

• Coverage is provided up to $1 million per occurrence.
TULIP: What are the benefits?

• Tenant Users needing to provide proof of liability insurance to rent a facility can purchase coverage under the facility’s TULIP.

• Premiums as low as $75 for low-risk Tenant Users.

• Each event has its own $1 million limit.

• Liquor liability may be purchased.

• There is no deductible amount.
TULIP program limits

- $2 million general aggregate
- $2 million products/completed operations aggregate
- $1 million personal and advertising injury limit
- $1 million each occurrence
- $300,000 fire damage (any one fire)
- $300,000 damage to premises rented to you
- $5,000 medical expense
- $0 deductible per claim
TULIP: What is covered?

Coverage includes suits arising out of:

• injury or death of spectators
• injury or death of volunteers
• property damage liability
• incidental medical malpractice
• all activities necessary to conduct the event
• ownership, use or maintenance of the facility
• general negligence claims, cost of investigation and defense of claims, even if groundless; and
• corporal punishment

• Policy does not include Corporal punishment, Assault & Battery or Sexual Abuse/Molestation.
TULIP Policy Information

• Annual policy term

• Premium is based on the number of people and the number of days as listed on the TULIP Rating Schedule

• Policy audited quarterly
TULIP Processing Procedures

To request a TULIP quote, the following steps must be completed:

1. The Event Coordinator will fill out the TULIP Program Quote and send the completed form to riskinsurance@utdallas.edu.
2. Environmental Health & Safety will review the quote and contact UT System.
3. A Certificate of Insurance will be forwarded to the Event Coordinator once UT System binds coverage.
4. Environmental Health & Safety will prepare an Intra/Inter Departmental Transfer of Funds (IDT) and submit it to the PeopleSoft workflow.
5. Within 7 business days, the Event Coordinator must log in to PeopleSoft* and complete the process to transfer the premium to be paid to UT system.

*For PeopleSoft IDT Training, please visit the Gemini Financials Training Page.
Class I Events

- Aerobics & Jazzercise Classes/Events
- Anniversary Parties
- Antique Shows
- Art Festivals & Shows
- Auctions
- Auto Shows
- Award Presentations
- Baby Showers
- Ballets or other Classical Dance Shows
- Balloon Artists
- Banquets
- Baptisms
- Bar Mitzvahs/Bat Mitzvahs
- Baseball - Amateur
- Basketball - Amateur
- Baazars
- Beauty Pageants
- Belly Dancers
- Bicycle Rallies (No racing/Offroad)
- Bingo Games
- Birthday Parties
- Boat Shows (Dry Dock only)
- Body Building Contests
- Book Signings
- Bowling Tournaments
- Boxing, Wrestling, Hockey/Football Games – Amateur
- Bridal Showers
- Business Meetings/Shows/Parties
- Business Shows
- Birthday Parties
- Camera Shows
- Card Games/Shows
- Caricature Sketching
- Carolers
- Carnivals (No Mechanical rides)
- Cartoonists
- Casino & Lounge Shows
- Chamber of Commerce Events
- Charity Benefits, Auctions or Sales
- Cheerleading Competition (No Pyramids)
- Chess Tournaments
- Choirs
- Christmas Tree Lightings
- Church Services or Meetings
- Civic Club Meetings
- Classic Dance Shows

- Clowns (No Mechanical vehicles)
- Comedians/Comedy Shows
- Company or Corporate Retreats
- Computer Shows
- Concerts (non Rap/Hip-Hop/Metal)
- Consumer Shows
- Conventions in Buildings
- Country Western Events (no rodeos or rides)
- Country Festivals/Fairs (no rides)
- Craft Shows
- Dance Competition/Recitals
- Debut/Debutante Balls
- Drill Team Competition
- Dog, Cat, Bird & Domestic Animal Shows
- Easter Egg Hunts
- Educational Exhibitions
- Electronics Conventions
- Face Painters
- Fashion Shows
- Festival & Cultural Events
- Film Showings
- Fishing Events
- Flower & Garden Shows
- Fund Raising Dinners
- Funerals
- Golf Tournaments (non-professional)
- Graduations
- Gymnastics Competition (spectator only)
- Harvest Festivals
- Halloween Costume Contests
- Holiday Events & Parties
- Home Shows
- Ice Skating Shows
- Impressionists/Impersonators
- Jazz & Jam Concerts
- Jewelry Making Shows
- Job Fairs
- Jugglers
- Junior Athletic Games
- Karate Meets
- Lacrosse
- Ladies Club Events
- Lecturers
- Livestock Shows
- Luncheons
- Magic Shows/Magicians
- Mariachi Bands

- Math Tournaments
- Meetings
- Menorah Lightings
- Mobile Home Shows
- Movie Release Party
- Pageants
- Parades (under 5,000 spectators)
- Picnics (no pools or lakes)
- Plays/Stage Performances
- Poetry Readings/Poets
- Political Rallys
- Proms
- Puppeteers
- Quinceanera
- Recitals
- Reunions
- Rugby - Amateur
- School Band Events
- Seances
- Seminars
- Soap Box Derbies
- Soccer - Amateur
- Social Receptions
- Softball - Amateur
- Speaking Engagements
- Sporting Events
- Store Openings
- Story Telling
- Swimming
- Symphony Concerts
- Talent Shows
- Teleconferences
- Telethons
- Tennis Tournaments
- Theatrical Shows
- Trade Shows
- Union Meetings
- Vacation Shows
- Ventriloquists
- Video Game Contests
- Volleyball - Amateur
- Voter Registration
- Wagon/Hayrides
- Walking/Hiking Tour
- Wall/Rock Climbing
- Weddings/Receptions
- Wine Tastings
Class II Events

- Aircraft & Balloon Events
- Animal Acts/Shows
- Any event with attendance over 5,000
- Any event with prior losses
- Armed Private Security at any event
- Block Parties/Street Closures/Street Fairs
- Boat Shows
- Carnivals (with Mechanical Rides)
- Circus
- Concerts (Rap/Hip-Hop/Metal)
- Evangelistic Meetings
- Exhibitions
- Film Productions
- Gun & Knife Shows
- Halloween - Haunted House
- Inflatables
- Instructional Classes
- Marathons
- Mechanical Amusement Devices
- Motorized Sporting Events
- Overnight Camping
- Professional Sporting Activities
- Promoters
- Pyrotechnics
- Rodeos & Roping Events
- Rummage/Sidewalk Sales
- Ski Events
- Swap Meets
- Tractor Trailer Pulls
- Trampolines
- War Games/Re-enactments
- Water Slides
## TULIP Rating Schedule

### Event Rates for 1-4 Days

<table>
<thead>
<tr>
<th>Total Attendance</th>
<th>Class I</th>
<th>Add’l Premium for Liquor Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 100</td>
<td>$75.00</td>
<td>$75.00</td>
</tr>
<tr>
<td>101 – 500</td>
<td>$100.00</td>
<td>$185.00</td>
</tr>
<tr>
<td>501 – 1500</td>
<td>$150.00</td>
<td>$260.00</td>
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<tr>
<td>1501 – 3000</td>
<td>$200.00</td>
<td>$375.00</td>
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<tr>
<td>3001 – 5000</td>
<td>$300.00</td>
<td>$490.00</td>
</tr>
<tr>
<td>5001 +</td>
<td>Submit for Quote</td>
<td>Submit for Quote</td>
</tr>
</tbody>
</table>

**Class II Events must be submitted to David Liner at riskinsurance@utdallas.edu for quote.**
# TULIP Rating Schedule

**Event Rates for 5 or more Days**

<table>
<thead>
<tr>
<th>Total Attendance</th>
<th>Class I</th>
<th>Add’l Premium for Liquor Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 100</td>
<td>$95.00</td>
<td>$110.00</td>
</tr>
<tr>
<td>101 – 500</td>
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<tr>
<td>3001 – 5000</td>
<td>$450.00</td>
<td>$750.00</td>
</tr>
<tr>
<td>5001 +</td>
<td>Submit for Quote</td>
<td>Submit for Quote</td>
</tr>
</tbody>
</table>

**Class II Events must be submitted to David Liner at riskinsurance@utdallas.edu for quote.**
**TULIP Program Quote**

**Tenant User Form**

**Contact Information**
Name of Tenant User__________________________________________________________
Contact Person______________________________________________________________
Address of Tenant User_______________________________________________________

Street No. Street Name Apt/Ste

City State Zip

Email_________________________       Phone_________________________

Dates of Event______________________ to _____________________(12:01 am)
Type of Event______________________________________________________________
Describe Activities__________________________________________________________

**Premium Calculation**
Attendance per Day_________ X Number of Days _________ = Total Attendance______
Total Premium =$ ________________ (refer to rate chart)
Questions or Comments?

• For further information on Insurance, please visit http://www.utdallas.edu/administration/insurance/

• For questions or concerns about your event(s), please contact David Liner, Director of Environmental Health and Safety, at riskinsurance@utdallas.edu.