

# Tenants' and Users' Liability Insurance Policy

*Special Event Insurance for Use of School Facilities*

## Information for Schools

### Who Can Benefit From Using TULIP?

- Does your school permit outside parties to use your facilities?
- Do you require them to carry insurance?
- Have you received complaints that they couldn't get insurance?

The ASBPT TULIP program offers a cost-effective, easy way for your school facility users to get the insurance they need.

### What is TULIP?

The Tenants' and Users' Liability Insurance Policy (TULIP) provides low-cost special event insurance to third-party users of school facilities. TULIP is event-specific and protects both the facility user and the school against claims by individuals who could be injured as a result of attending an event. Events may range from classroom seminars, receptions or weddings to festivals and fairs, sports events or concerts.

### How Does TULIP Work?

#### 1 Provide facility users with your Facility ID and direct them to the TULIP website.

You have a Facility ID to give to facility users seeking event coverage. The facility user accesses the TULIP website ([www.onebeaconentertainment.com](http://www.onebeaconentertainment.com)), enters the Facility ID, provides information about the event, and pays for coverage by credit card.

#### 2 Receive a copy of the event coverage.

Upon completion of the transaction, the school's designated individual will receive by email a copy of the Binder/Certificate verifying event coverage. The facility user will also receive a copy.



### Coverages, Limits and Hazard Classes

#### What coverages and limits are available?

- The basic policy provides general liability coverage with a \$1,000,000 limit. Host liquor liability is automatically included.
- Liquor liability is available for alcohol sales, if allowed by the school.

#### Need assistance or have a question?

Please ~~PHONE~~  
~~EMAIL~~

#### What kinds of events does the program cover?

**Hazard Class I events** are low-risk and include weddings, receptions, classical music recitals or dance shows, art shows, meetings and socials.

**Hazard Class II events** are considered slightly higher risk and include social receptions, certain outdoor events, soap-box derbies and union meetings.

**Hazard Class III events** are the highest category of events that can be automatically covered without underwriter oversight and include some sports events, small parades and theatrical stage performances.