

TULIP Liability Protection

The Joint Insurance Fund strongly recommends that whenever a municipal location or facility is rented for a special event, the renter (or "tenant user") be required to show proof of liability coverage that will protect the municipality from a third-party lawsuit if a damaging incident occurs at the event.

Many renters can obtain this coverage through their existing insurance (with a rider, if necessary), and only need to give the municipality proof of this coverage. In these cases it is important that your municipality be named as an “***Additional Insured***” and you receive a copy of the “***Additional Insured***” endorsement along with the *Certificate of Insurance*. Your **Risk Management Consultant** can help you obtain these documents if necessary.

For the situations where no other liability insurance is available, the JIF makes it easy for renters to purchase a ***Tenant User Liability Insurance Policy (TULIP)*** in an online process that automatically names your municipality as an “***Additional Insured***” and forwards proof of the coverage to the **Municipal Clerk** via a Certificate of Insurance. These Certificates of Insurance prove invaluable defending cases against our members where we seek coverage from a third party to respond to liability claims.

All renters/users of municipal facilities should also be required to complete an “***Application for Use of Facilities***” and a “**Use of Facilities Agreement**” in accordance with your local policies and procedures. We have attached sample copies of both for your convenience or you can use those that have been adopted by your municipality.

For those groups that do not carry their own insurance simply hand them the instructions on the following page.

Instructions for Obtaining Insurance for Use of Facilities

All users of municipal facilities must provide evidence of insurance in addition to completing an “*Application for Use of Facilities*” and a “**Use of Facilities Agreement**”. In order to facilitate the purchase of special event insurance our municipality allows you to do so on-line by using your own credit card. You may obtain a quote without obligation to purchase by following the instructions below:

1. Visit the TULIP website at:
<https://tulip.onebeaconentertainment.com/e/tulip/apply.aspx>
2. For the Venue Name, type the name of our Municipality into the "Search for your Venue" field.
3. Follow the site's remaining instructions. When you have paid for the coverage using your credit card our municipality will automatically receive the proof of insurance we require.
4. In the event you need to cancel coverage you may do so up until the day prior to the event and you will receive a full refund of the premium paid.
5. If further assistance is required please call the TULIP help desk at 800-507-8414 Monday through Friday between 8:30 A.M. and 8:00 P.M. Eastern Time.