



# VRSA

Virginia Risk Sharing Association



## Special Events: Special Liabilities

Requests to use local government property and facilities by the public have become a common occurrence. Individuals and organizations that use your facilities are not covered under your local government's insurance program. This opens the possibility of the local government becoming drawn into unnecessary claims.

Through Alliant Insurance Services and its partner, APEX Insurance Agency, LLC, the Virginia Risk Sharing Association (VRSA) is pleased to offer the **Tenant User Liability Insurance Program (TULIP)** to assist members with insuring special events on member property.

## 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 political subdivision facilities. The policy applies to bodily injury or property damage arising out of the use of the local governments premises by Tenant Users. 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.

## Coverage and 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;
- Limits are outside cost of defense - therefore, cost of defense is an addition to the limit of liability for any coverage;
- The local government is an "additional insured" for each covered event; and
- Liquor liability - optional.



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## How It Works

1. The local government is registered to use the TULIP program account through APEX at no cost.
2. When a Tenant User wants to use the local government's property, the facility manager directs the Tenant User online to: <https://app.gatherguard.com/?f=4750>, and provides an identification code that identifies the local government.
3. The Tenant User enters the identification code and answers a few basic questions in a three-step process that provides an online quote.
4. 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 e-mail to the local government, the Tenant User, and the broker.
5. If the event falls outside of the program's scope, the user can call a toll-free number for a quote.

Your Tenant User now has access to generate a quote and bind General Liability via the TULIP online system.

## How to Participate

For more information on TULIP, contact Intact Specialty GatherGuard helpdesk at (844) 747-6240 Monday through Friday, from 8 a.m. to 8 p.m., Eastern Time.



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