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**National League of Cities**

The Tenant User Liability Insurance Program (TULIP), is sponsored by the National League of Cities (NLC) for the benefit of its member state municipal pools and their member cities, town, counties, school districts, and other special districts.

For more information, contact Jim Hamilton, Director, State League Pooling Programs, National League of Cities Risk Information Sharing Consortium (NLC-RISC) at 202-626-3061 or [Hamilton@nlc.org](mailto:Hamilton@nlc.org).

# TULIP PROGRAM

TENANT-USER LIABILITY INSURANCE  
PROGRAM



CIRMA offers this special-events insurance program sponsored by the National League of Cities (NLC) through its partner HUB International, New England



## Why TULIP?

**REQUESTS** to use local government (including cities, towns, counties, schools, and special districts) property and facilities by the public have become a common occurrence.

Individuals and organizations that use your governmental facilities are not covered under your local government's insurance program. This opens the possibility of the local government becoming drawn into unnecessary claims.

**THE SOLUTION** to this dilemma is the Tenant Users Liability Insurance Program (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 government facilities. The policy applies to bodily injury or property damage arising out of the use of the local government's premises by Tenant Users. Premium costs are traditionally 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
- Third Party Personal Property
- Limits are outside cost of defense  
(Therefore, cost of defense is in addition to the limit of liability for any coverage.)
- The Local Government is an Additional Insured for Each Covered Event
- Liquor Liability—Optional

## How It Works

- The local government is registered to use the TULIP program account through HUB International New England at no cost.
- When a Tenant User wants to use the local government's property, the facility management directs the Tenant User to [www.ebi-ins.com/tulip](http://www.ebi-ins.com/tulip) and provides a six-digit ID code that identifies the local government.
- The Tenant User enters the ID code and answers a few basic questions in a three-step process that provides an online quote.
- 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 email to the local government, the Tenant User and the broker.
- 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!

