

For questions regarding Special Events Coverage or TULIP, contact
 The Risk Cooperative
 360-750-7504



Southwest Washington
 Risk Management Insurance Cooperative
 Educational Service District 112
 2500 NE 65th Avenue
 Vancouver, WA 98661-6812



TULIP

Tenant Users Liability Policy

Introducing a new program for districts who help outside facility users find insurance coverage.

Why outside facility users need insurance.

Use of School District Facilities by Non-School Groups

In addition to the district's primary mission of educating students, a district also has duties to protect its property and to protect the district's financial assets.

District facilities are often used for non-district activities after regular school hours. Criteria is established for the use of district facilities for these other activities in order to minimize the risk and potential for loss from such use. The use of district facilities beyond the established educational programs of the district may be granted to responsible persons, groups or organizations as community, cultural or recreational centers for purposes of entertainment, personal development and civic welfare. The district, in granting an outside user permission to use district facilities, establishes reasonable, non-discriminatory criteria that will be met before granting permission to use the facility in its building usage policy. Use will be in accordance with the policies, procedures and rules established by the district, and appropriate laws.

Permission to use district facilities should only be issued to a responsible adult. In no case should the district grant permission to persons under the age of 18 for use of its facilities for non-district related activities. The user must be aware that they are responsible to provide adequate adult supervision and adequate participant, crowd and traffic control, for the protection of district and private property.

Facility Use Agreement and Requirements for Hold Harmless Provisions and Insurance

When granting the use of district facilities to outside individuals and/or groups, require that the user enter into a formal facilities use agreement that incorporates a hold harmless provision protecting the district. Individuals or groups will be required to hold harmless and indemnify (protect) the district from any and all claims, costs and liabilities arising out of or in connection with their use of district facilities, except to the extent such liabilities arise from the district's own negligence. Signing the application and/or facilities use agreement form will constitute acknowledgment by the individual, group or organization of its acceptance of responsibility for any bodily injuries or damage to the building or equipment resulting from such use. (Please contact a Loss Control Specialist for a sample facility use agreement.)

To ensure financial support for the indemnification, the "promise to protect," districts establish criteria concerning insurance requirements of individuals, groups and organizations applying for permission to use the district's facilities for non-district related activities. The Risk Cooperative recommends requiring a certificate of insurance from potential outside users evidencing comprehensive general liability coverage with minimum limits of \$1 million per occurrence. **Special events insurance is an option that outside users may use to offer financial protection for the school district while the facility is being used for a community or private event.**

NEW ONLINE TULIP PROGRAM NOW AVAILABLE THROUGH THE RISK COOPERATIVE

The district may modify or waive the insurance requirement where such requirement would represent an undue hardship on the individual, group or organization, or if the requirement is determined not to be in the best interests of the district. In cases where the district elects to waive the insurance requirement, the district should undertake direct supervision of the activity.

Insurance from outside users

Special events insurance coverage is available to entities who use member school district facilities and who do not have their own liability insurance. It can also be used to provide liability coverage for parent-sponsored graduation parties. Special events coverage protects the school district as well as the event holder from financial loss that may result from the negligent acts of the event holder while conducting the activity.

TULIP – Tenant User Liability Policy Coverage

The Risk Cooperative is pleased to partner with Arthur J. Gallagher Risk Management Services to offer an easy to obtain special events coverage called TULIP – Tenant User Liability Policy.

TULIP includes the following liability coverages: general liability, products and completed operations, personal and advertising injury, and fire legal liability up to a \$1,000,000 limit. This coverage is primary in the event of a loss. It is an occurrence based policy form. There is a \$1,000 deductible for Third Party Property Damage. Medical payments are excluded.

Host liquor liability with \$1,000,000 limits can be obtained for an additional premium. Coverage for vendors, exhibitors and concessionaires at an event can also be added as additional insureds for an additional charge.

The Named Insured is the Tenant User or Event Holder. The school district is added as an Additional Insured.

Types of Events Insured Through TULIP

Events that can be insured through TULIP Special Events Coverage are divided into four hazard classes:

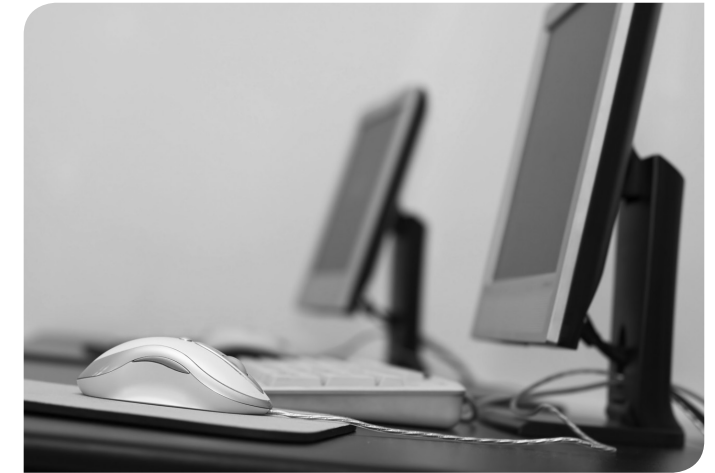
Hazard Class I	<ul style="list-style-type: none"> • Auctions • Art Festivals • Award Presentation • Banquets • Business Meetings • Civic Clubs & Group Meetings • Craft Shows • Graduation • Lectures • Instructional Classes (non-mechanical) • Indoor Meetings • Telethons • Weddings and Receptions
Hazard Class II	<ul style="list-style-type: none"> • Animal Training (on leash) • Dances • Job Fair • Plays • Political Rallies • Union Meetings • Voter Registration
Hazard Class III	<ul style="list-style-type: none"> • Aerobics and Jazzercise Classes • Community Fairs • Film Showings • Livestock Shows • Night Club Shows • Outdoor Meetings • Proms • Theatrical Stage Performances
Hazard Class IV (These must be referred to the underwriters for rating)	<ul style="list-style-type: none"> • Animal Acts/Shows • Block Parties • Carnivals • Street Closures • Street Fairs • Softball • Gun & Knife Shows • Gymnastic Competitions • Professional Sporting Activities • Rap or Heavy Metal • Rollerskates/Rollerblades • Swimming/Swimming Pool Facilities • Tractor-Trailer Pulls

TULIP Base Rates

Events are rated based on the class of the event, the number of attendees and the number of days the event lasts. Current base premiums per event per day are as follows: Class I from \$75 - \$450, Class II from \$100 - \$625, and Class III from \$150 - \$785. Class IV events must be rated by the underwriter; this process takes longer. There is an additional premium charge of from \$75 - \$490 for liquor liability coverage. There is also additional premium charged if the user would like this coverage to extend to exhibitors (\$45/day/exhibitor), concessionaires (\$75/day/concessionaire) and performers (\$150/day/performer). Please use the online program for an exact quote.

Purchase TULIP insurance online Getting started

Please contact anyone at the Risk Cooperative (Sharon Irwin, Scott La Bar, Derek Bryan or Peggy Sandberg) at (360) 750-7504 to get started. The Risk Cooperative will provide your district's assigned Facility ID Code and a TULIP Website Instruction PowerPoint presentation sheet. They can also provide initial training via phone and using the Internet. A brochure on TULIP that can be personalized for your district is available. This is all free to the district.



How TULIP works with the district for outside facility users

1. The school district office will provide the TULIP website information and Facility ID Code to the outside facility user.
2. The user will log in to the TULIP website and complete the application for special events coverage.
3. If accepted, the user will pay for this insurance for the event by credit card.
4. Upon completion of the transaction, the user will receive via email a copy of the application and binder of coverage.
5. The school district office will also receive a Certificate of Insurance once completed by the user.

Examples of activities Ineligible for TULIP insurance

- » All Terrain Boarding
- » Balloon Rides
- » Base Jumping
- » Bouldering
- » Boxing
- » Wrestling
- » Hockey
- » Contact Karate or Martial Arts Events
- » Bungee Jumping
- » Circuses
- » Carnival Rides
- » Concerts with more than 6 hours of performance
- » Concert or Dance with Mosh Pit
- » Contact Sports
- » Diving
- » Hang Gliding
- » Kayaking
- » Rafting or Canoeing in greater than Class 3 rapids
- » Mechanical Amusement Rides or Services
- » Motorized Sporting Equipment
- » Mosh Pits
- » Mountain Biking
- » Power Boat Racing
- » Pyrotechnics and Explosives
- » Rock Climbing
- » Rodeo and/or Roping Events & Practices
- » Scuba Diving
- » Sky Diving