

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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Telephone (201) 881-7632

BULLETIN MEL 17-21

Date: January 1, 2017
To: Fund Commissioners of Member Joint Insurance Funds
From: Underwriting Manager, Conner Strong & Buckelew
Re: Tenant and Users Liability Insurance Program (TULIP)

Use of member entity facilities is a concern to member JIFs, especially when the tenant or user carries little or no insurance even though each member JIF has adopted a policy for use of member entity owned facilities that provides insurance guidelines.

Arthur J. Gallagher Risk Management Services has developed a program ("TULIP") where a general liability policy can be written in the name of the "tenants" and "users" of member entity owned facilities and naming the member entity as additional insured. This program can be useful to our member entities in cases where the user of a facility may have inadequate coverage, no coverage at all, or where there is an event being held on member entity owned premises that may warrant a separate limit of coverage. The program cost for most events is negligible and is paid directly by the tenant or user of the facility. The process allows the member entity or member entity's RMC to direct tenant/users to a web-based application that takes less than five minutes to complete. The tenant/user receives a quote and simply pays for the coverage by credit card or electronic check. The member entity is notified by e-mail that the policy has been purchased and is automatically added as an additional insured. This type of coverage is not readily available in the commercial market and where coverage is available it is usually subject to costly minimum premiums.

The JIF and MEL will not be involved in administering this program. The JIF member entity must register for the program through Arthur J. Gallagher's Denver office. There is no cost to the member entity. An Arthur J. Gallagher Representative will assist the member entity in setting up its TULIP Program. Once the Member entity has registered and the Program is set up, the Member entity will be issued a **Venue ID** along with a TULIP Brochure. The TULIP Brochure can be given to anyone who needs insurance coverage to meet your insurance requirements. The balance of the program parameters including the cost, are outlined in the attached overview.

The **Arthur J. Gallagher Representatives** to contact for subscription to the program are:

- Tracy Paladino at Tracy_Paladino@ajg.com
- Anita Bruner at Anita_Bruner@ajg.com

Arthur J. Gallagher Risk Management Services, Inc.

Gallagher Public Entity and Scholastic Division

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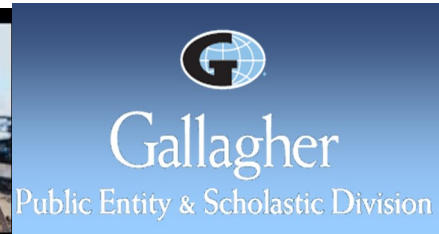
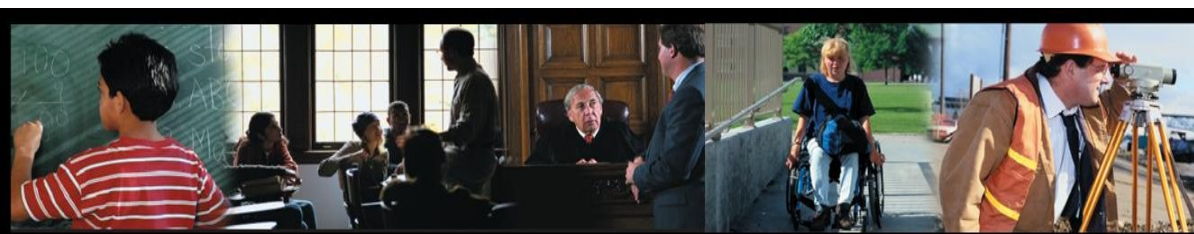
The attached overview of the program and applicable application can also be found on the MEL website at www.njmeh.org. Just click on 'Coverage' and you will find the TULIP program documents at the bottom of the screen.

Member entities of four MEL member JIFs are already utilizing this program successfully. They are members of the Atlantic, Trico, Burlco and PMM JIFs. This program was also sanctioned by the MEL.

If you have any questions concerning this bulletin, please contact your Risk Management Consultant, your JIF Executive Director or the Underwriting Manager.

CC: Risk Management Consultants
Fund Professionals
Fund Executive Directors

This bulletin is for information purposes only. It is not intended to be all-inclusive, but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.



Gallagher Public Entity & Scholastic Division

National Tenant User Liability Program

Tenant Users Liability Insurance Policy (TULIP)

Master General Liability Policy for Facilities/Venues Covering Special Events

The TULIP is an open reporting General Liability Policy written in the name of the tenants and users of your public facilities or venue. Venue can include public parks or other outside venues.

The Master Policy is delivered to you, and your Municipality is automatically added as an Additional Insured at no cost.

The TULIP Program offers the following **Advantages**:

- The ability for the Municipality to manage their liability risk. The Municipality will have prior knowledge of the coverage terms and conditions without depending on the user.
- TULIP is a promotional tool for the venue to attract users by having insurance readily available.
- The user (tenant) is relieved of the responsibility of obtaining insurance acceptable to the municipality.
- The cost is low to the User, eliminating high minimum premium requirements.

This is NOT a JIF program and will not replace or participate with the JIF Coverage. It has been designed to make it easy for outside organizations or persons who use your facilities to obtain insurance coverage, obtain a certificate of insurance, name you as an Additional Insured, and meet your insurance requirements.



Tenant Users Liability Insurance Policy (TULIP) How Does it Work?

- This is a web-based program.
- The JIF Member Municipality must subscribe to the program through Gallagher's Denver Office. This is free of charge.
- The Key Gallagher Representative will assist the Municipality in setting up its TULIP Program.
- Once the Member Municipality has subscribed and the Program is set up, the Municipality's Main Contact will be issued a **Program Name and Passcode along with a TULIP Brochure. The TULIP Brochure can be given to anyone who needs insurance coverage to meet your insurance requirements.**
 - Your Municipality should only give the Program Name and Passcode to the Tenant User as part of your special event application process.
- Costs are based upon the risk of the activity, days of the activity, the number of participants, and if there are any special requirements including liquor liability, participant coverage, etc. *Note, the only form of payment is by credit card.* The Tenant User (third parties with no relation to the municipality) who needs insurance will be directed to the TULIP Website by your staff.
- The Tenant User will need to log in, complete an application form and pay by credit card for coverage. *The Facility/Venue can use its credit card, if desired, to assist its Tenant User in obtaining coverage if the Tenant User does not have a credit card.*
- Upon completion of the transaction, the Tenant User will receive via e-mail a copy of the application and a binder of coverage (certificate of coverage).
- The Municipality and Gallagher will receive via e-mail a copy of the application (describes the event) and a Certificate of Insurance.
- **The Municipality is responsible for checking the application against the facilities use to verify that the correct information was provided. If the is not the case, you should immediately contact one of the Key Gallagher Representatives listed at the bottom of these instructions.**
- For all events, the Municipality will be named as an Additional Insured.
- Low risk events/activities will be automatically underwritten, and Tenant User should be able to complete the transaction in one web session, if they pay by credit card.
- **High Risk activities** (those not listed in the drop down boxes on the web-site) must have a long-form application completed. The web-based program will notify the Tenant User if this is the case.
 - These High Risk activities/events will be individually underwritten. The Key Gallagher Representative will assist the Tenant User through the application process if needed. The Municipality must allow at least 10 days from the date of completion the application is received for a quote. If the online or hard copy application is not complete, there may be additional delays.



Gallagher

Public Entity & Scholastic Division

Tenant Users Liability Insurance Policy (TULIP)

TULIP General Liability Rating Schedule

All Rates are based on the following limits each event:

General Aggregate Limit	None
Products & Completed Operations Aggregate Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Personal & Advertising Injury Limit	\$1,000,000
Fire Damage Limit	\$50,000 any one fire
Medical Payments Limit	Excluded
Liquor Liability Aggregate Limit	\$1,000,000
Each Common Cause Limit	\$1,000,000

For questions, please contact one of the A. J. Gallagher Representatives listed below:

Tracy Paladino

Tracy_Paladino@ajg.com

or

Anita Bruner

Anita_Bruner@ajg.com

Arthur J. Gallagher Risk Management Services, Inc.

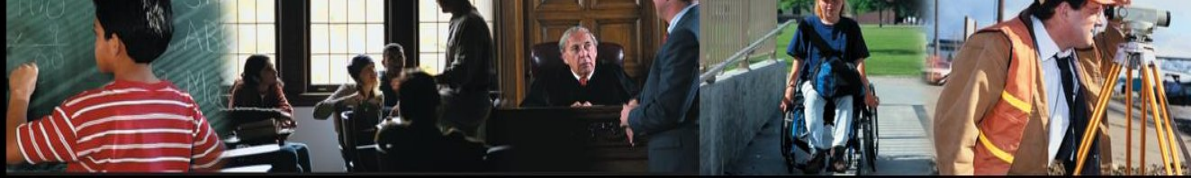
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Tenant Users Liability Insurance Policy (TULIP)

List of Hazards by Class Codes

TULIP Class One

These risks are considered Low Hazard:

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|--|--|
| Anniversary Parties | Fishing Events |
| Antique Shows | Flower Shows |
| Art Festivals | Garden Shows |
| Art Shows | Graduations |
| Auctions | Harvest Festivals - No farm implements or equipment. |
| Auto Shows | Home Shows |
| Award Presentations | Jam and Jazz Concerts - Indoors |
| Ballets or other Classical Dance Shows | Job Fair - Indoors |
| Banquets | Ladies Club Events |
| Bazaars | Lectures |
| Beauty Pageants | Luncheons |
| Body Building Contests | Meetings - Indoors |
| Business Meetings | Pageants |
| Business Shows | Professional and Amateur Association Meetings |
| Birthday Parties | Reunions - Indoors |
| Charity Benefits, Auctions, or Sales | Séances |
| Church Services or Meetings | Scouting Jamborees - no overnight camping |
| Civic Club Meetings | Seminars |
| Classical Music Concerts - Indoors | Social Receptions |
| Consumer Shows | Speaking Engagements |
| Conventions in Buildings | Symphony Concerts |
| Craft Shows | Teleconferences |
| Debuts | Telethons |
| Debutante Balls | Trade Shows - Indoors |
| Drill Team Exhibitions | Vacation Shows |
| Educational Exhibitions | Voter Registration |
| Electronics Conventions | Wedding Receptions |
| Fashion Shows | |

TULIP Class Two

These risks are considered Medium Hazard:

- | | |
|--|------------------------------------|
| Bingo Games | Political Rallies |
| Classical Music Concerts - Outdoors | Reunions - Outdoors |
| Festivals and Cultural Events - Indoors | School Band Competitions or Events |
| Jam and Jazz Concerts - Outdoors | Soap Box Derbies |
| Job Fairs - Outdoors | Social Gathering - Outdoor |
| Meetings - Outdoors | Trade Shows - Outdoors |
| Old Timer Events | Union Meetings |
| Picnics held at grounds without pools or lakes | |



Tenant Users Liability Insurance Policy (TULIP)

List of Hazards by Class Codes

TULIP Class Three

These risks are considered Moderate Hazard:

- | | |
|---|---|
| Aerobics and Jazzercise Classes or Events | Junior Athletic Games |
| Baseball | Karate Meets |
| Basketball | Livestock Shows |
| Bicycle Rallies (Not Including Races) | Nightclub Shows |
| Casino and Lounge Shows | Parades - Under 500 Spectators |
| Country Western Events - No rodeos or rides | Proms |
| County Festivals and Fairs - No rides | Softball Events |
| Festivals and Cultural Events - Outdoors | Sporting Events in Buildings - Non-professional |
| Film Showings | Theatrical Stage Performances |
| Heads of State Events | Volleyball Events |
| Ice Skating Shows | |

TULIP Class Four

These risks are considered High Hazard, **must be referred to the Underwriter**

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|---|------------------------------------|
| Aircraft and Balloon Events | Mechanical Amusement Devices |
| Animal Acts and Shows | Mobile Home Shows |
| Any event with daily attendance over 5,000 | Motorized Sporting Events |
| Any risk with Prior Losses | Overnight Camping |
| Anything not otherwise classified in the guide | Professional Sporting Activities |
| Armed private security used at an event | Promoters |
| Block Parties/Street Closures/Street Fairs | Pyrotechnics |
| Boat Shows | Rap and/or Heavy Metal |
| Boxing, Wrestling, Hockey and Football Games | Rodeos and Roping Events |
| Carnivals | Rummage Sales |
| Circus and Carnivals - Non Domesticated Animals | RV Shows |
| Concerts - Not Otherwise Classified | Sidewalk Sales |
| Evangelistic Meetings | Ski Events |
| Exhibitions | Swap Meets |
| Film Production | Swimming, Swimming Pool Facilities |
| Gun and Knife Shows | Water Activities or Events |
| Gymnastic Competitions | Tractor Trailer Pulls |
| Instructional Classes | |

Marathon (Walking, Running, etc.)

Tenant User Liability Program

Tenant Users Liability Insurance Policy (TULIP) Application

Name of JIF:	
Name of Applicant (Municipality):	
Mailing Address:	
City, State, Zip:	
Main Contact:	
Main Contact Phone Number:	
Main Contact Fax Number:	
Main Contact e-mail address:	
Alternate E-mail Address (if any):	

Schedule of Facilities/Venues:	<ul style="list-style-type: none">• Provide name and address of facilities, parks, or open recreation areas owned by the municipality where events may be held. <i>(Use sheet on following page)</i>
Facility/Venue <u>E-mail</u> address:	<ul style="list-style-type: none">• Provide contact e-mail address for each facility/venue for certificates of insurance if different from "Main Contact" listed above.

Comments or Special Instructions:	
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Once this form and Schedule of Facilities/Venues is received, the application process begins. It will take approximately 7 to 10 working days to set up the TULIP Program.

Confirmation of Program Activation Code and further instructions will be provided to the "Main Contact" by a Gallagher Representative from our Denver office.

PLEASE ADVISE "MAIN CONTACT" TO EXPECT RECEIPT OF PROGRAM ACTIVATION CODE AND FURTHER INSTRUCTIONS AS THIS IS THE ONLY NOTIFICATION YOU WILL RECEIVE.

Thank you for your interest in the Gallagher PESD National Tenant User Liability Program.

