

Tenant User Liability Insurance Program (TULIP)

Local governments frequently have facilities designed to be utilized by the public and third parties. This can create liability exposure for the local government for the actions of a third party. The Tenant User Liability Insurance Program (TULIP) is a General Liability Policy written in the name of the tenants and / or users of the local government facility or venue while naming the local government as additional insured. Third Party Property Damage is also provided and Host Liquor Liability can be endorsed onto the policy.

This program is provided through the National League of Cities (NLC) and HUB International New England via Entertainment Brokers International.

Pool members that sign up for TULIP are provided with a one page flyer to provide to third party facility users directing them how to purchase a policy. This program has no cost to the local government and is in place to help ensure that third party facility users have an avenue to obtain liability coverage. To sign up for the program, contact your member services representative.

Common events that are covered through TULIP include:

- Festivals,
- Wedding receptions,
- Holiday events and parties,
- Banquets,
- Reunions,
- Nonprofessional sporting events

Not all events will qualify for a TULIP policy and may require additional underwriting consideration. Examples of events that are not covered through TULIP are animal acts and shows, knife shows, pyrotechnics, rodeos, and sky diving.

To learn more about TULIP or get a quote for an event, visit <https://tulip.onebeaconentertainment.com/e/tulip/apply.aspx>.