

Tenant Users Liability Insurance Program (TULIP)



Maine Municipal Association
Risk Management Services

MMA Proudly offers this special events program through our broker HUB International New England



Tenant User Liability Insurance Program (Why The Need?)

Requests to use municipal property and facilities by the public have become a common occurrence. While it is comforting knowing that the municipality is covered through MMA, independent entities that use your municipal facilities are not. This opens the possibility of the municipality 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 municipality. A "Tenant User" is any outside party using town or school facilities. The policy applies to bodily injury or property damage arising out of the use of municipal premises by Tenant Users. Premium costs are traditionally paid by the Tenant Users or by the department inviting the Tenant User

into the facility. Premium costs are based on the nature of the event, the duration of the event, the number of participants, the level of risk of the event and any special requirements.

Coverage & Limits

Coverage limits of \$1 million are available for products/completed 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 in addition to the limit of liability for any coverage.)

How It Works

- The Municipality is registered to use the TULIP program account through HUB International New England at no cost.
- When a Tenant User wants to use the facility, the facility management directs the Tenant User to www.onebeaconentertainment.com and provides a seven-digit ID code that identifies the facility.
- 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 facility's TULIP program, they simply enter their credit card information and coverage is bound. A Certificate of Insurance is automatically sent to the facility, the Tenant User and the broker.

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

For More Information Contact:



Judy Doore
Maine Municipal Association

Phone:
(800) 590-5583

Email:
jdoore@memun.org



Susan Kludjian
HUB International
New England

Phone:
(978) 661-6662

Entertainment Brokers
Web site:

www.onebeaconentertainment.com

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