

VCSSEA - TULIP

Tenant User Liability Insurance Program



Policy Information

- Insurer: Evanston Insurance Company
- AM Best Rating: A Excellent
- Insured: Individual or group leasing school facility
- Additional Insured: School district, ESD, community college, charter school or other lessor
- Deductible: \$0 for third party property damage
- Policy Form: ISO Occurrence Commercial General Liability Form (CG 0001) including Premises/ Products & Completed Operations, Personal/ Advertising Injury, Contractual Liability, Host Liquor

Note: Liquor Liability coverage can be included with an additional premium.

www.tolmanandwiker.com

CDI LICENSE: 0E52073

TW TOLMAN & WIKER

INSURANCE SERVICES, LLC
INNOVATIVE RISK ADVICE SINCE 1923™

The *Tenant User Liability Insurance Program* allows community groups and others to buy low-cost special event insurance when using school facilities.

Many of the activities typically allowed on school grounds are covered by the TULIP program. Find out if your event is covered by following the instructions. Any event not listed in the eligible activity list does not qualify for the Tulip program.

If there is any doubt about event eligibility, tenant users or Schools may contact Jackee Munoz at (805) 585-6110 or jmunoz-goode@tolmanandwiker.com.

Tenant Instructions

STEP 1: GO TO www.alliantinsurance.com/SpecialEvents

- Complete your User Name and Password
- Click on Coverage Request Tab
- Select Tenant Request
- Enter information for name of person/entity holding the event
- Enter named insured information
- Enter Joint Sponsors (if applicable)

STEP 2: EVENT DETAILS

- Provide event title, location, etc.
- Enter limits and coverage requested
- Provide information about your event: date(s), event name and number of attendees (click "add event")
- Enter Hazard schedule, based on options provided

STEP 3: QUOTE & PAYMENT

- Click Calculate Premium
- Select Event Holder Pays Now
- Enter credit card information

STEP 4: FINAL

- A certificate of insurance will be e-mailed to you, the district/charter representative and Tolman & Wiker Insurance Services, LLC

COVERAGE	LIMIT	DEDUCTIBLE
General aggregate (Per Event)	\$2,000,000	\$0
Products/Completed op	\$1,000,000	\$0
Each occurrence	\$1,000,000	\$0
Personal/Advertising injury	\$1,000,000	\$0
Fire damage	\$100,000	\$0
Medical payments	\$5,000	
Property Damage	\$50,000/\$100,000 Options	



**VCSSFA
TENANT USER LIABILITY INSURANCE PROGRAM T.U.L.I.P.
1/1/2019-2020**

WHAT IS TULIP?

District and Charter School facilities are often used by outside persons or groups. Unfortunately, liability issues make it difficult for school to allow use of their facilities for non-school sponsored events. To alleviate these concerns, school risk managers will manage the risk of loss by transferring the risk for those activities to the tenant-user. Often times, the facility users do not have adequate insurance limits and are unable to find cost effective coverage.

The TULIP program allows community groups and others to buy low-cost general liability insurance. This cost effective, user-friendly online insurance program helps alleviate some of the liability concerns and transfers the risk to the appropriate parties. The TULIP protects both the user and the facility against claims by guests who may be injured as a result of attended an event.

Alliant's Special Event Program continues to be written by Evanston Insurance Company and offers premises liability insurance coverage for a broad range of events, including Tenant/User Events (use of public entity facilities), Instructor/Recreation Classes, and Nominee (Public Entity Sponsored) Events. Evanston Insurance Company carries an A Excellent AM Best's Guide rating.

The VCSSFA has selected the Alliant TULIP Event Insurance Program. This program is not for everyone, and it is important that you understand the advantages and disadvantages of its use. We believe it is the best option available for a certain non-sponsored activities that take place on school property. There are other insurance programs available that Tolman & Wiker has access to should the activity fall outside of the TULIP underwriting guidelines.

SUMMARY OF INSURANCE

POLICY TERM: January 1, 2018 to January 1, 2019

CARRIER: Evanston Insurance Company

A.M. BEST RATING: A (Excellent); Financial Size Category XV (\$2 Billion or greater) as July 1, 2016

LIMITS:

\$ 2,000,000	General Aggregate
\$ 1,000,000	Products/Completed Operations Aggregate (Food Products Only)
\$ 1,000,000	Personal and Advertising Injury
\$ 1,000,000	Each Occurrence
\$ 100,000	Fire Damage
\$ 5,000	Medical Expense

All aggregates apply separately to each event

COVERAGE: Combined Single Limit of Liability for Bodily Injury and Property Damage Per Occurrence and Aggregate as shown above. Coverage includes:

- Lessees, Instructors or Event Holder as Named Insured
- "Primary & Non Contributory" wording as respects the Public Entity
- Volunteer Employee's as Insured's
- Entity or Venue Owner as Additional Insured
- Premises and Products/Completed Operations Liability
- Personal and Advertising Injury
- Fire Damage and Medical Payments

- OPTIONAL COVERAGE:** (Subject to additional Premiums/Conditions)
- Liquor Liability (With prior approval and payment of additional premium)
 - Athletic Participants included with underwriter's approval and signed waiver
 - Vendors, Exhibitors and Concessionaires (Included with payment of additional premium)
 - Increase limits to:
 - \$1,000,000 per occurrence /\$3,000,000 general aggregate, or
 - \$2,000,000 per occurrence /\$2,000,000 general aggregate
 - Property Damage
 - \$50,000 with no Deductible Premium \$50.00
 - \$100,000 with no Deductible Premium \$100.00
 - \$300,000 with no Deductible Premium of \$250.00

Exclusions: See Policy.

THIS SUMMARY IS FOR INFORMATION PURPOSES ONLY AND DOES NOT AMEND, EXTEND OR ALTER THE POLICY IN ANY WAY. PLEASE REFER TO THE POLICY FORM FOR COMPLETE COVERAGE AND EXCLUSION INFORMATION.