

### **Special Events Insurance**

Chapman University requires liability insurance for vendors, performers, and exhibitors (parties) who participate in special events on campus, and from individuals or groups that use our space under the terms of a *Facilities Use Agreement* issued through the Conference Services Office.

There are two general categories of these parties:

- I. **Internal Events:** These are generally events being sponsored by the University, often by a Recognized Student Organization. In connection with these events the University is inviting to campus speakers/performers under written contract. The terms and conditions of that contract require they provide evidence of liability insurance.
- II. **External Events:** These are generally individuals or organizations that rent space on campus, through a Facilities Use Agreement, issued through our Conference Services Office, and these are not Chapman University events.

<u>For Category I Internal Events</u>, if the contracting party does <u>not</u> have a General Liability policy, the best mechanism for them to provide the coverage required by the University may be a Short-term liability insurance policy that provides them first party liability protection while at the same time providing Additional Insured status to the University. The best approach for these contracts, if the contracting party does not have liability insurance, is to direct them to a facility that will allow them to easily and inexpensively purchase the required coverage. As one example, see page 2 below for information on American Specialty Insurance & Risk Services, Inc. via their FastCov web portal.

For Category II External Events, if the contracting party does not have a General Liability policy, the best mechanism for them to provide the coverage required by the University may be a Short-term liability insurance policy. The TULIP Liability Insurance Program is specifically designed for that purpose. That policy will allow them to provide the required liability protection to the University. They can also extend the coverage to insure themselves for liability associated with their negligence. To do this, they will need to purchase coverage based on the nature of their operations. The charge will vary from about \$45.00 for Exhibitors, to \$65.00-\$75.00 for Concessionaires and \$150.00 for attractions, such as performers.

Example: Conference Services has booked a wedding event. The bride & groom would purchase TULIP to cover their use of our facilities for their wedding/reception. They will select wedding/wedding reception to classify their event. If they hire a DJ who does not have their own insurance, they would then need to cover that vendor under their coverage for the event. To do that, they would add coverage for the DJ under the "attractions" part of the vendor coverage.

#### <u>For Category I Internal Events – Where to Go and How to Apply for Coverage:</u>

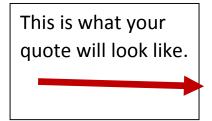
One easy to use facility is American Specialty Insurance & Risk Services, Inc. via their FastCov web portal.

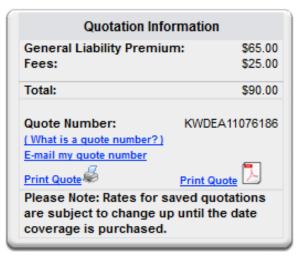
The Short-Term Special Events program they offer provides primary event General Liability coverage for short-term non-sports events. Coverage for 5 additional set-up days (if coverage is purchased far enough in advance) and 5 additional tear down days is automatically provided. Host Liquor coverage is available. Quotes on the cost of coverage as well as the complete application process is online at <a href="http://www.fastcov.com/shorttermspecialevent.html">http://www.fastcov.com/shorttermspecialevent.html</a>

When purchasing this policy, typically it is purchased by the vendor, in their name as the insured party. If it is purchased by the University on behalf of the vendor, it is important that the named insured is identified as the vendor.

Additional insured certificates can be requested after the purchase of insurance for no additional cost. If you request additional insured certificates at a later date, your confirmation number will be needed.

You should request Additional Insured language as follows: Additional Insured: Chapman University as Certificate Holder is named an Additional Insured with respect to liability caused by the negligence of the Named Insured as per Form GXA L428-Additional Insured-Certificateholder, but only with respect to the identified event.







# Certificate Information Additional insured certificates can be requested after the purchase of insurance for no additional cost. If you request additional insured certificates at a later date, your confirmation number will be needed.

## This is what your Application will look like.

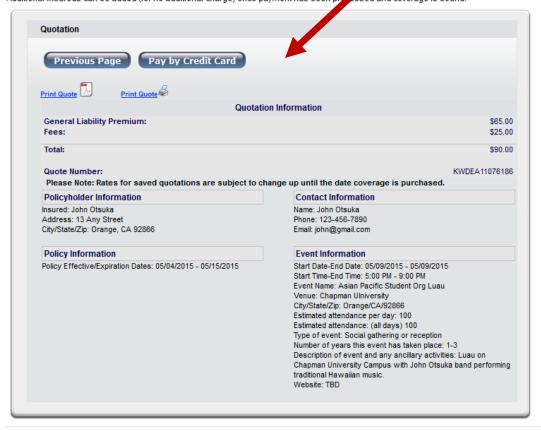
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Policyholder Name: (What is				
Policyholder Address:	13 Any Street			
Policyholder City/State/Zip:	Orange		/ CA /92866	
Contact Name:	John Otsuka			
E-mail Address:	john@gmail.d			
Phone Number:	123-456-789	0		
Event Start Date*: 05/09/201	5 Event End D	ate: 05/09/2015 🛗		
Event Start Time: 5:00 PM	Event End T	ime: 9:00 PM		
will add as many set up day In addition, 5 days will autor Event Name: Asian Pacific S	matically be added t			
	nan Ulniversity			
Event City/State/Zip: Orange		/ CALIFORNIA	<b>▼</b> /92866	
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#### This is what your Payment Page will look like,

FASTCOV.com Think Speed. Think Convenience. Think F

#### Confirmation

Please confirm your information below and select your payment method. If you need to make a change, please click the previous page button Additional Insureds can be added (for no additional charge) once payment has been pro ssed and coverage is bound.



#### For Category II External Events – Where to Go and How to Apply for Coverage:



#### **TULIP Liability Insurance Program**

## This document provides basic underwriting and pricing information on the TULIP insurance program.

TULIP stands for Tenant-User Liability Insurance Policy. It provides insurance to third parties who are using university facilities. It is event-specific and can cover vendors, performers, and exhibitors, as needed. It is not designed for vendors or performers who are contracted by the University to provide services.

The TULIP program offers a cost-effective, easy way for campus facility users to get the insurance they need. The transaction is concluded with payment by credit card by the tenant-user. Upon completion of the transaction, copies of the application and certificate coverage are e-mailed to the tenant-user and the institution's risk management and scheduling offices.

#### What kinds of events does the program cover?

**Class I events** are low-risk and include weddings, receptions, classical music recitals or dance shows, art shows, meetings, and socials.

**Class II events** are considered slightly higher risk and include political rallies, several outdoor events, soapbox derbies, and union meetings.

**Class III events** are the highest category of events that can be automatically covered without underwriter oversight and include some sports events, small parades, and theatrical stage performances.

Class IV events must be referred to the underwriter.

#### **How it Works:**

- Log in to website <a href="https://tulip.ajgrms.com">https://tulip.ajgrms.com</a>. The purchaser will use the following Location ID/User Code: 3916, then click on <a href="Begin New Quote">Begin New Quote</a>.
- The system will take you through the process, where you can obtain a quote, purchase coverage and pay for your coverage by credit card.
- Select the state of California, then select Chapman University from the dropdown list, then hit Next.
- Select the date of the event. You can separately (on that same screen) add additional dates. Then enter average daily attendance, then click Next
- Select the Event Type that most closely matches your event, then click Next.
- Respond to the next 3 questions, then click Next
- You will then see the coverage and cost, and can then purchase the coverage

- · Upon completion of transaction, you will receive via email, a Binder/Certificate evidencing coverage
- The Facility/Venue Office will also receive a Certificate as part of your facility use application process

#### For URMIA TULIP Program Assistance and/or Questions Contact:

If you have not already, please view our <u>Frequently Asked Questions</u> for further information about the TULIP.

If you still need assistance with the TULIP, you may contact us using the information below, or you may send us a message using our Contact Us form.

#### **Anita Bruner**

Arthur J. Gallagher Risk Management Services, Inc. 6399 S. Fiddlers Green Circle, Suite 200 Greenwood Village, CO 80111 800.333.3231 ext 2574 Anita\_Bruner@ajg.com

Or

#### **Tracy Paladino**

tracy\_paladino@ajg.com 800.333.3231 ext 2614

#### **Office Hours**

Monday - Friday 8:30 AM to 5:00 PM Mountain Time Closed Saturday & Sunday