

## TULIP Liability Insurance Program



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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.**

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 <https://tulip.ajgrms.com>. The purchaser will use the following Location ID/User Code: 3916, then click on [Begin New Quote](#).
- ☐ 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 Assistance and/or Questions Contact:

#### Tracy Paladino

Phone: 303.889.2614

Toll Free: 800.333.3231

Fax: 303.773.9776

Email: [tracy\\_paladino@ajg.com](mailto:tracy_paladino@ajg.com)

Arthur J. Gallagher Risk Management Services  
6399 S. Fiddler's Green Circle, Suite 200  
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## Hazards & Activities Covered

Premium is determined based on each Hazard Class. Liquor coverage may be purchased separately if allowed by the Institution.

Examples of events for each hazard class are:

### HAZARD CLASS I

Auctions, Art Festivals, Award Presentation, Banquets, Business Meetings, Church Services and Meetings, Civic Clubs & Group Meetings, Craft Shows, Graduation, Harvest Festivals, Lectures, Meetings (indoor), Telethons, Voter Registration, Weddings and Receptions

### HAZARD CLASS II

Bingo, Chess Tournaments, Carnivals-School Events with no Mechanical Rides, Choirs-Outdoors, Concerts (specific types), Festival and Cultural Events-Indoors, Jazz and Jam Concerts-Outdoors, Job Fairs-Outdoor, Meetings-Outdoor, Trade Shows-Outdoors

### HAZARD CLASS III

Aerobics and Jazzercise Classes, Cheerleading Events/Competition (no Pyramids), Festival and Cultural Events-Outdoors, Film Showings and Screenings, Livestock Shows, Plays, Proms, Theatrical Stage Performances, Volleyball-Amateur

## Ineligible Hazards & Activities

Examples of ineligible hazards and activities are:

- Animal Acts and Shows
- Balloon Rides
- Base Jumping
- Bounce Houses (Inflatables)
- Boxing, Wrestling, Hockey, Contact Karate or Martial Arts Events
- Circuses
- Carnival Rides
- Concerts Not Classified under Hazard Class II and III
- Film Production
- Fireworks
- Fraternity Events
- Gun and Knife Shows
- Halloween Haunted Houses
- Heads of State Events
- Instructional Classes-Divers Educations, Flying or Health Related
- Mechanical Amusement Rides or Services
- Motorized Sporting Events
- Political Rallies
- Power Boat Racing
- Pyrotechnics and Explosives
- Rodeo and/or Roping Events (includes practice)
- Renaissance Fairs/Festivals
- Slam Dancing
- Sorority Events
- Swap Meets/Flea Markets

## Tenant User Liability Policy

### Insurance Company & Best Rating:

Employers Fire Insurance Co. A XI

### Named Insured: Tenant User / Event Holder

**Additional Insured:** The Institution, Lessors, Managers of Premises

**Policy Form:** ISO Occurrence Commercial General Liability Form (GG 0001) including Premises/Products & Completed Operations, Personal & Advertising Injury, Contractual Liability, Host Liquor, Broad Form Property Damage. Liquor Liability is included when a separate premium has been charged  
ISO Occurrence Inland Marine Third Party Property Damage Form (IM 252) including Personal Property Floater

### Limits:

None	General Aggregate
\$1,000,000	Products/Completed Operations Aggregate
\$1,000,000	Each Occurrence
\$1,000,000	Personal Injury / Advertising Injury
\$ 50,000	Fire Damage Limit (excludes events less than 7 days)
Excluded	Medical Payment Expense
\$1,000,000	Liquor Liability Aggregate
\$1,000,000	Each Common Cause
\$1,000,000	Third Party Property Damage

**Deductibles:** None - GL

\$1,000 - Property Damage

**Location ID/Invitation Code: 3916**

**How it Works:**

- Facility/Venue Office will provide a location ID and/or invitation code (see above)
- Log in to website <https://tulip.aijrms.com> and click on "Get A Quote"
- The system will take you through the process, purchase coverage and pay for your event by credit card
- 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

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**The Institution** is unable to provide pricing or premiums for this coverage. The website by clicking on "Get a Quote" will take you through the process and provides pricing prior to purchasing coverage.



**Special Event Insurance  
for  
Use of Your Facilities by  
Guest Groups, Organizations,  
Entities & Community Members  
(Web-Based Programs)**

*This program would be used  
for outside entities to  
purchase insurance coverage.*