



Guidelines for Tenant and Users Liability Insurance Policy (TULIP)

Who does this apply to?

This information applies to all faculty, staff, and students at The University of Sciences ("University") involved with planning an event that requires a third party vendor or any other third party to use our facilities.

If a third party hosts or participates in any activity or event on the University's premises, the University requires that the third party carry liability insurance and sign the University's indemnification statement for the use of premises ([Use of Premises](#)). The University requires the third party to evidence such insurance by providing a certificate of insurance to the Risk Management Department. If the third party does not have the required insurance and is unable to obtain it at a reasonable cost, the University can offer a TULIP to the third party at a nominal cost to them or the department hosting the event.

What is TULIP?

The TULIP is a Tenants' and Users' Liability Insurance Policy, also known as "Events Coverage." It is used by institutions that permit third parties to use their facilities for specific events.

It protects both the third party and the University against claims by other parties who may be injured or suffer property damage or loss as a result of participating in an event.

Events may range from very low risk events such as seminars, receptions, or lectures to higher risk events including festivals and fairs, sports events, or rock concerts.

Who needs a TULIP?

All third parties that want to host an event at the University of the Sciences and do not have the general liability insurance required by the University of the Sciences.

What is the cost?

Premium costs are determined by the nature of the event, the anticipated number of participants, and the number of days. TULIPs are generally less expensive than the third party purchasing a standalone insurance policy.

How to apply for a TULIP?

1. Complete the Application for Coverage which is included as Attachment A.
2. Forward the completed application to Kelly Kingston at k.kingston@usp.edu or to Lisa Vanore at l.vanore@usp.edu.

3. If the application is approved and a policy is issued, a certificate of insurance will be provided to the third party listing the University as an additional insured.

What events require a TULIP?

Any event or activity being hosted by a 3rd party on the University's premises including:

Anniversary Parties	Fishing Events
Antique Shows	Flower Shows
Art Festivals	Garden Shows
Art Shows	Graduations
Auctions	Harvest Festivals - No farm implements or equipment.
Auto Shows	Home Shows
Award Presentations	Jam and Jazz Concerts - Indoors
Ballets or other Classical Dance Shows	Job Fair - Indoors
Banquets	Ladies Club Events
Bazaars	Lectures
Baseball	Luncheons
Basketball	Meetings - Indoors
Business Meetings	Pageants
Business Shows	Professional and Amateur Association Meetings
Birthday Parties	Reunions - Indoors
Charity Benefits, Auctions, or Sales	Séances
Church Services or Meetings	Scouting Jamborees - no overnight camping
Civic Club Meetings	Seminars
Comedy Shows	Social Receptions
Concerts	Speaking Engagements
Conventions in Buildings	Sporting Events in Buildings (Non Professional)
Craft Shows	Teleconferences
Debuts	Telethons
Debutante Balls	Trade Shows - Indoors
Drill Team Exhibitions	Vacation Shows
Educational Exhibitions	Voter Registration
Electronics Conventions	Wedding Reception
Fashion Shows	

What events are excluded for coverage under the TULIP?

Aircraft Events	Political Rallies
Bicycle Races, Rallies & Events	Paint Ball
Boat Shows	Pyrotechnics
Circuses	Rodeo and Roping Events
Events with Attendance over 5,000	Rummage Sales (other than for charities)
Events with Prior Losses	Skateboarding
Events with Fireworks	Swimming and Pool Facilities
Haunted Houses	Tractor Pulls
Laser Tag	Water Events
Mechanical Amusement Devices	Water Slides
Overnight Camping and Retreats	Any other Events that the Underwriter deems to high risk to cover
Marathons/Walkathons	

ATTACHMENT A

Application for Coverage

**TENANT USERS LIABILITY INSURANCE PROGRAM
APPLICATION FOR SPECIAL EVENT LIABILITY INSURANCE**

Program Sponsor: **University of the Sciences in Philadelphia**

600 South 43rd Street

Philadelphia, PA 19104

To be completed by USP Event Coordinator:

1. Name of Third Party Group/Organization: _____
2. Group/organization representative: _____
3. Address: _____
4. e-mail address: _____ phone: _____
5. Name of Event: _____
6. Location of Event: _____
7. Event Date(s) (*including start-up and tear-down dates*): _____
8. Type & Description of Event: _____
9. Will the event be held indoor or outdoors? _____ No. of participants per day _____
10. Has the event been held in the past? _____ If yes, how many years? _____
11. Have there ever been any losses, claims or incidents, insured or uninsured, at past events? _____
12. Have you ever been denied insurance for this event by another insurer? _____
13. If yes, please give brief explanation of each claim: _____
14. Will participants be charged admission? _____ Estimated total gross revenue _____
15. Will the event involve any of the following: *Mosh pit, slam dancing, trampolines, mechanical bull, skateboarding*? _____
16. Will you be selling or giving anything away **other than**: *buttons, clothing, cds, posters, photos, stickers, food & beverages*? _____
17. Will liquor be served? _____
18. If food is served, event must be approved by the Director of Business Services. _____

(initial approval)

19. Does anyone in the group or organization have a criminal record? _____

Completed by (USP Event Coordinator)

USP account number to be charged: 110 - _____ .

To be completed by USP Risk Manager:

Schedule Class (I, II, III or IV) _____ No of participants: _____ Total Special Event Premium: \$ _____

PLEASE NOTE

- NO COVERAGE IS PROVIDED BY THIS POLICY UNLESS AN APPLICATION HAS BEEN SUBMITTED AND A PREMIUM HAS BEEN PAID.
- NO COVERAGE IS PROVIDED FOR LIQUOR LIABILITY UNLESS THE SUBMITTED APPLICATION INCLUDES A PREMIUM PAYMENT FOR LIQUOR LIABILITY.
- NO COVERAGE IS PROVIDED BY THIS POLICY FOR PAID PROFESSIONAL ENTERTAINMENT OR TALENT UNLESS SPECIFICALLY ENDORSED HEREON.
- THIS INSURANCE DOES NOT APPLY TO "BODILY INJURY" OR "PERSONAL INJURY" OR DEATH OF ANY PERSON WHILE REHEARSING OR PRACTICING FOR, PARTICIPATING IN, OR TRAVELING TO AND FROM ANY CONTEST OR EXHIBITION OF AN ATHLETIC, DANCE OR SPORTS NATURE.

A Certificate will be issued naming your group as a "Named Insured" for the above event. The Program Sponsor, the "Additional Insured" will receive the Certificate, with a copy to you, the Tenant User.