Tenant Users Liability Insurance Program

Why Do We Need It?

Requests to use municipal property and facilities by the public have become commonplace. While the general public is covered by the Town of Bristol's General Liability Insurance during regular park operations and during town-sponsored events, independent entities that use our facilities are not. This opens up the possibility that the town may become drawn into unnecessary claims: It also means that the entity sponsoring the event could also be open to claims by third parties.

The solution is the *Tenant Users Liability Insurance Program* (**TULIP**). This is a low-cost insurance policy that protects both the 'tenant user' and the town. A 'Tenant User'' is any outside party using town 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 and any special requirements.

Coverage and Limits

Coverage limits of $1 million are available for products and 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 and 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 Town is registered to use the TULIP program account through HUB International New England.

When a Tenant User wants to use the facility, the facility management (in this case, the Town of Bristol Parks and Recreation Commission) directs the Tenant *User* to www.ebi-ins.comltulip and provides Bristol's code that identifies the facility. The code is 0419-053.

The Tenant User enters the ID code and answers a few basic questions in a three step process that provides an on-line quote.

If the Tenant User decides to purchase coverage through the Town's TULIP program, they simply enter their credit card information and coverage is bound. A Certificate of Insurance is automatically sent to the Town and the Tenant User.

www.bristolmaine.org