Who can benefit from using the TULIP program?

- Does your college or university permit outside parties to use your facilities?
- Do you require them to carry insurance?
- Have you received complaints that they couldn’t get insurance?

The URMIA TULIP program offers a cost-effective, easy way for your campus facility users to get the insurance they need.

What is TULIP?
TULIP stands for Tenant-User Liability Insurance Policy. It provides insurance to third parties who are using your college or university facilities. It is event-specific and can also cover vendors, performers, and exhibitors, as needed.

How does the program work?
In order for an institution’s facility users to access the program, the institution must first be an URMIA member and have subscribed to the program. Once the institution subscribes, it is given a pass code for its tenant-users.

The tenant-user accesses the TULIP website (urmia.bene-marc.com) using the institution’s unique pass code and provides the necessary information about the event that is being held. 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 office and events planning office.

What coverages and limits are available?
- The basic policy provides general liability coverage with a $1,000,000 limit. Host liquor liability is automatically included for service only.
- Additional limits up to $5,000,000 are available.
- Host liquor liability is available for alcohol sales.
- Excess accident medical is available in increments of $2,500, $5,000, and $10,000, with deductibles of $0 or $100.
- Property damage to the institution is an extra coverage, available in limits of $25,000, $50,000, or $100,000. The deductible is $250 per claim.
- Molestation coverage included ($50,000 limit)

For more details, visit our website at: www.urmia.org/tulip.
Click on Rate Schedules and Policies.
*You must be a member of URMIA to view this page.

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, soap box 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.

Our school already has access to a TULIP program.
Why should I use the URMIA program?
- No cost to the institution
- Less work for institution administrators
- Automatic event documentation sent to both risk management and events planning offices
- Extra limits, property, and accident medical coverages available
- Molestation coverage included ($50,000 limit)

What other resources are available?
Our website offers extensive information on events planning and risk management, including an overview on contracts for events, sample events contracts, and sample vendor contracts. Ideas on planning events and issues to consider are outlined there as well.

Do you have a program that covers camps?
URMIA also offers the Camps Program to its members. It is very similar to the TULIP program, but it handles summer camps, both day and residential, as well as weekend “clinics” and other sports programs during the year.

It is designed to meet our members’ needs, particularly for our faculty or staff who are running private camps on school property.

This is also an “automated” product, permitting online applications and payment for low and medium risk programs.

Learn more about the Camps Program at: www.urmia.org/summercamps.