



Tenant User Liability Insurance Policies (TULIP)

Every time a venue or facility is rented out, there is an exposure for liability incidents. Tokio Marine HCC's Tenant User Liability Insurance Policy (TULIP) is designed for venues and facility owners that rent out their space for events. These policies are a simple solution to ensure the venue or facility is protected, while also providing an easy and efficient solution for the event organizer to obtain the coverage that is being required of them.

About Specialty Group

Specialty Group, a member of Tokio Marine HCC, is the leading provider of specialized insurance products for the sports and entertainment industries. We provide an unmatched portfolio of products including, but not limited to, event cancellation, high limit disability, kidnap and ransom, weather, travel and event liability. We cover major sports and entertainment events, professional athletes and entertainers and other unique assets.

Summary of Coverage

The Tenant User Liability Insurance Policy (TULIP) provides a simple solution for venues, municipalities and/or facility owners to set up annual policies covering third-party liability for their lessees holding events. The coverage provides the proper insurance for the lessee based on the venue or facility's requirements and therefore holds the venue / facility harmless should an incident occur that is caused by the event organizer's negligence. Slip and fall incidents, property damage and liquor related incidents are just a few of the potential risks associated with holding events. To limit the exposures, it is necessary for the venue or facility owner to make sure the tenant /lessees have their own insurance for their events. The fully automated, online system provides the venue / facility the ability to allow their tenants / lessees to visit their portal and obtain the required coverage for that particular event. The portal is also a risk management tool, so if the tenant /lessee already has the required coverage, they have the ability to upload proof of coverage online.



Standard Limits of Insurance

General Aggregate Limit (Other Than
Products-Completed Operations)

\$2,000,000

Products-Completed Operations

Aggregate Limit \$1,000,000

Personal and Advertising Injury Limit

\$1,000,000

Each Occurrence Limit \$1,000,000

Damage to Rented Premises \$300,000

Highlights

- Fully automated online portal
- Customizable web link tailored for venue's website
- Covers third-party bodily injury or property damage
- Easy, efficient risk management tool
- Eliminates need for separate special event policy

Target Insureds

- Banquets
- Birthday parties
- Baby Showers
- Weddings
- Conferences / conventions / meetings

Specialty Group can streamline this entire process through our online VenueLiability system.

TotalEvent® Insurance Online

Event insurance can be purchased online through the TotalEvent system for select classes of business that fall outside of the TULIP program eligibility. The TotalEvent system allows you to complete an application online, receive a quote, make payment, and bind and print the policy. Visit our [TotalEvent](#) portal to find out more today.

Contact us

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