



VRSA

Virginia Risk Sharing Association



Special Events: Special Liabilities

Requests to use local government property and facilities by the public have become a common occurrence. Individuals and organizations that use your facilities are not covered under your local government's insurance program. This opens the possibility of the local government becoming drawn into unnecessary claims.

Through Alliant Insurance Services and its partner, APEX Insurance Agency, LLC, the Virginia Risk Sharing Association (VRSA) is pleased to offer the **Tenant User Liability Insurance Program (TULIP)** to assist members with insuring special events on member property.

TULIP

TULIP is a low-cost insurance policy that protects both the "Tenant User" and the local government. A Tenant User is any outside party using local government facilities. The policy applies to bodily injury or property damage arising out of the use of the local governments premises by Tenant Users. Premium costs are traditionally paid by the Tenant User. Premium costs are based on: the nature of the event; the number of event days; the number of participants; the level of risk; and any special requirements.

Coverage and Limits

Coverage limits of \$1 million are available for products/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 or property damage to which this insurance applies.

Coverage Includes:

- Premises operations;
- Products/completed operations;
- Contractual liability;
- Broad form property damage;
- Personal injury liability;
- Third-party personal property;
- Limits are outside cost of defense - therefore, cost of defense is an addition to the limit of liability for any coverage;
- The local government is an "additional insured" for each covered event; and
- Liquor liability - optional.



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