



TOWN OF WOODBURY

Selectmen's Office
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Woodbury, Connecticut 06798

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INSURANCE REQUIREMENTS FOR PROPERTY RENTALS

FOR BUSINESSES, CHURCH GROUPS, SOCIAL CLUBS, CIVIC ORGANIZATIONS:

Commercial General Liability (1988 ISO Occurrence Form or equivalent)

Limits: \$1,000,000 - Each Occurrence for Bodily Injury & Property Damage
\$1,000,000 - General Liability Aggregate Limit

OR

Special Event Liability policy

Limits: \$1,000,000 - Each Occurrence for Bodily Injury & Property Damage
\$1,000,000 - General Liability Aggregate Limit

FOR INDIVIDUALS FOR PARTIES, GATHERINGS:

Special Event Liability policy

Limits: \$1,000,000 - Each Occurrence for Bodily Injury & Property Damage
\$1,000,000 - General Liability Aggregate Limit

IF SERVING/PROVIDING ALCOHOL:

If liquor will be sold on premises, Renter must, in addition to CGL or Special Event Liability policy requirements listed above, also have Liquor Liability coverage in minimum amount of 1 million dollars.

Additional Requirement is a Liquor Liability must be listed on the policy.

Town of Woodbury must be listed as additional insured. Coverage is to be primary and non-contributory. Endorsement form must be attached to certificate of insurance. Sample language in an insurance policy indicating this endorsement may read: *'The Town of Woodbury is hereby named as an additional insured with respect to [activity being performed]. We will investigate, defend and indemnify the insured against all claims that arise and are alleged to arise from [activity being performed].'*

Please contact your insurance agent to request a Certificate of Insurance (COI.) If you do not have a General Liability policy, please ask your agent to obtain a Special Event Liability policy.

Insurance carriers providing the required insurance coverage must have an A.M. Best's financial rating of "A-VII" or better.

For more information contact:

Susan Landon
at
CIRMA
900 Chapel Street, 9th Floor
New Haven, CT 06510
Phone: 203-498-3031
Email: slandon@ccm-ct.org

TULIP Website:
www.onebeaconentertainment.com
and click on "Purchase or Quote"

Please Note: All coverages are subject to the terms and conditions of the policy. CIRMA endeavors to accurately describe the benefits of this coverage in its literature.

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The Tenant User Liability Insurance Program (TULIP), is sponsored by the National League of Cities (NLC) for the benefit of its member state municipal pools and their member cities, towns, counties, school districts, and other special districts.

A vertical banner for the TULIP PROGRAM. At the top, the text reads "TULIP PROGRAM" in large white letters, followed by "TENANT USER LIABILITY INSURANCE PROGRAM" in smaller white letters. Below the text is a photograph of an outdoor event with people walking under white tents. A woman in a colorful floral dress is prominent in the foreground. At the bottom of the banner, text reads: "CIRMA offers this special-events insurance program sponsored by the National League of Cities (NLC) through its partner HUB International, New England".

TULIP PROGRAM
TENANT USER LIABILITY
INSURANCE PROGRAM

CIRMA offers this special-events insurance program sponsored by the National League of Cities (NLC) through its partner HUB International, New England

Why TULIP?

REQUESTS to use local government (including cities, towns, counties, schools, and special districts) property and facilities by the public have become a common occurrence. Individuals and organizations that use your governmental facilities are not covered under your local government's insurance program. This opens the possibility of the local government becoming drawn into unnecessary claims.

THE SOLUTION to this dilemma is the Tenant Users Liability Insurance Program (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 government's 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 in addition to the limit of liability for any coverage.)
- The Local Government is an Additional Insured for Each Covered Event
- Liquor Liability — Optional

How It Works

- The local government is registered to use the TULIP program account through HUB International New England at no cost.
- When a Tenant User wants to use the local government's property, the facility management directs the Tenant User to the TULIP website at www.onebeaconentertainment.com and provides an ID code that identifies the local government.
- The Tenant User enters the ID code and answers a few basic questions in a three-step process that provides an online quote.
- If the Tenant User decides to purchase coverage through the local government's TULIP program, the user simply enters his/her credit card information and the coverage is bound. A Certificate of Insurance (COI) is automatically sent via email to the COI contact at the public entity, the Tenant User, and CIRMA.
- If the event falls outside of the program's scope, the user can call a toll-free number for a quote.