



M E M O R A N D U M

TO: GENERAL DISTRIBUTION
FROM: RISK MANAGEMENT & INSURANCE
SUBJECT: TENANT USER'S LIABILITY INSURANCE POLICY – TULIP

Auburn University requires general liability insurance for approved Facility Users that are holding events on University property. This requirement can be satisfied by providing a certificate of insurance showing evidence of proper general liability insurance that meet minimum University requirements.

What is TULIP?

In order to make it more convenient for Facility Users to obtain general liability insurance on their own, the University is now enrolled in the URMIA (University Risk Management Insurance Association) Tenant User's Liability Insurance Policy (TULIP) designed for Facility Users who need to purchase general liability insurance. You have the option of obtaining a quote from this plan, or securing a policy independently. The TULIP program is administered by Bene-Marc, Inc.

TULIP was designed to provide low cost general liability insurance to Facility Users through an on-line purchasing process. The TULIP coverage protects both the Facility User and the University against claims brought by third parties, with no relation to the University, who may suffer bodily injury or property damage as a result of participating in an event on University property.

To view a copy of the TULIP policy visit: <https://www.urmia.org/tulip/docs/TenantUserPolicy.pdf>

What will it cost?

Premium costs will be paid by the Facility User. Premium costs will vary based on the nature of the event, the duration of the event, the number of participants, the level of risk of the event, and any special requirements. A price will be quoted once the online application has been completed.

Information about TULIP and rates are available by visiting:

<https://www.urmia.org/tulip/docs/2009%20URMIA%20Tenant%20User%20Rates.pdf>

How do I purchase TULIP coverage?

The individual or group requesting to hold an event on University property must first contact the proper department responsible for the building or grounds where the event will be held and obtain permission to hold the event at that location.

To start the process of purchasing TULIP coverage please visit <http://urmia.bene-marc.com/>

Every user that wants to access the website will need to first register their email address and create a password prior to logging into the system. Once registered, you will need to provide Auburn's passcode

to complete an application to purchase a policy and pay with a credit card. Upon completion of the transaction, you will receive via e-mail a copy of the application and a certificate of insurance. The Auburn University Department of Risk Management & Insurance will also receive a copy of the application and a certificate of insurance. Once you receive this information you have coverage for the event.

AUBURN UNIVERSITY PASSCODE: 31531848

Low risk events will be automatically underwritten, and Facility Users should be able to complete their transaction in one web session if they pay by credit card. If they do not pay by credit card or bill to an account, their application will be held until payment is received. You may be contacted by a representative from Bene-Marc, Inc. if you do not immediately pay.

High Risk (“Flagged”) activities have a similar application process, however, if you select this type of activity you will not be allowed to pay at the end of your session. These events are individually underwritten and required additional inquiry by Bene-Marc, Inc. You will receive a call from a representative from Bene-Marc, Inc. within 5 days to request additional information about your event. If Bene-Marc, Inc. agrees to extend coverage you will be given a quote and a credit card form will be sent to you via email to complete and pay for the coverage.

Refund of Premium Policy

Cancellations of events due to inclement weather must be reported to the insurer within 24-hours after the scheduled beginning of the event. Cancellations for any reason other than inclement weather must be given to Bene-Marc, Inc. in writing one full business day (24-hours) before the date of the event to be eligible for a refund of the insurance policy premium.

What events are not covered by TULIP?

Balloon Events, Aircraft Events, Circuses, Overnight Camping, Tractor Pulls, Rodeo and Roping Events, Motorized Events, Mechanical Amusement Devices (including mechanical bulls), Inflatables, Climbing Walls, Laser Tag, Sky Diving, Paint Ball, Pyrotechnics.

Troubleshooting

For questions regarding TULIP or problems with its website, please contact Marie Wiginton at (800) 247-1734, ext. 310 or by email at mwiginton@bene-marc.com.