

TULIP Coverage – A Guide for Users

Tenants Users Coverage

New Hampshire Local Government Center Property-Liability Trust (PLT), which provides property and liability coverage to Town of Enfield, has made arrangements with Entertainment Brokers International (EBI) to provide reasonably priced, general liability insurance for special events through EBI's *Tenant Users Liability Insurance Policy* (TULIP) program to individuals or clubs who need coverage for private events.

The TULIP Program provides low cost General Liability insurance for Tenant Users of a venue or facility. It is used by municipalities and/or schools throughout the country that permit Tenant Users to use their facilities for private events. It protects both the Tenant User and the facility itself against claims by "third parties" who may be injured or have property damage, as a result of the activities of the Tenant User. The use of EBI's TULIP program is voluntary and you are not obligated to use EBI. You can also go to local insurance brokers or to whomever you wish. If you do go to EBI you will find its rates reasonable and your involvement minimal.

Coverage is obtainable for single-day events like weddings (with or without alcohol), parties, reunions, concerts or charity benefits. The cost of coverage for such events is as low as \$95 per day. If you are looking to hold monthly meetings at a site, you can arrange coverage for rates as low as \$200 for an entire year. Some events cannot be covered, including circuses, carnivals, mechanical amusement devices, motorized sporting event, pyrotechnical uses and rap/heavy metal concerts. Others may require EBI's underwriting consent.

Online Quotes Available

Interested parties can obtain an insurance quote for your special event by first notifying Town of Enfield and getting permission for the date and the use of the property, then logging onto EBI's secure Web site at www.ebi-ins.com/tulip, entering 0005-238. You will need to type in 0005 (all zeroes, not the letter "o") in the first box and then put the last three digits in the second box. If the type of event is already on EBI's approved underwriting list, a three-step transaction can be completed within 10 minutes to have the coverage bound. The EBI system will also notify you if the event must be referred for further rating or acceptance. In that case you may have to provide additional information that is not easily communicated by the online form. EBI will communicate via email to you as to the final disposition of your request.

If approved online, you can immediately purchase coverage with a valid credit card. A certificate will then be sent to you and to Town of Enfield to show evidence of insurance. Please be advised that only a credit card transaction for the full amount can be used for payment of the premium. No other payment options are available.