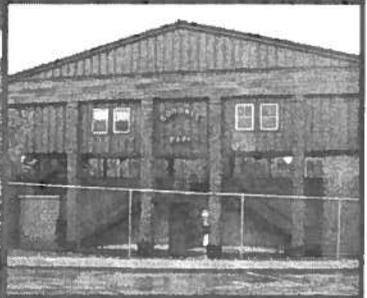
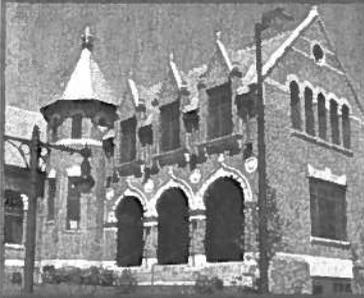


# Tenant Users Liability Insurance Program (TULIP)



Maine Municipal Association  
Risk Management Services

**MMA Proudly offers this special events  
program through our broker  
HUB International New England**



## Tenant User Liability Insurance Program (Why The Need?)

**Requests** to use municipal property and facilities by the public have become a common occurrence. While it is comforting knowing that the municipality is covered through MMA, independent entities that use your municipal facilities are not. This opens the possibility of the municipality 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 municipality. A "Tenant User" is any outside party using town or school facilities. The policy applies to bodily injury or property damage arising out of the use of municipal premises by Tenant Users. Premium costs are traditionally paid by the Tenant Users or by the department inviting the Tenant User

into the facility. Premium costs are 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.

### Coverage & Limits

Coverage limits of \$1 million are available for products/completed 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
- Limits are outside cost of defense  
(Therefore, cost of defense is in addition to the limit of liability for any coverage.)

## How It Works

- The Municipality is registered to use the TULIP program account through HUB International New England at no cost.
- When a Tenant User wants to use the facility, the facility management directs the Tenant User to [www.ebi-ins.com/tulip](http://www.ebi-ins.com/tulip) and provides a seven-digit ID code that identifies the facility.
- 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 facility's TULIP program, they simply enter their credit card information and coverage is bound. A Certificate of Insurance is automatically sent to the facility, the Tenant User and the broker.

Your Tenant User now has access to generate a quote and bind General Liability insurance via the TULIP online system!

## For More Information Contact:



**Judy Doore**  
Maine Municipal  
Association

**Phone:**  
(800) 590-5583

**Email:**  
[jdoore@memun.org](mailto:jdoore@memun.org)



**Theresa Lee**  
HUB International  
New England

**Phone:**  
(800) 370-0642

**Entertainment Brokers  
Web site:**  
[www.ebi-ins.com/tulip](http://www.ebi-ins.com/tulip)

**This brochure explains the general purposes of the coverage described, but in no way changes or affects any such coverage as actually issued on the policy for any insured.**



# Tenant User Liability Program How-To Guide

Your community has enrolled in a program which allows you the "User" of a municipal facility to secure cost effective liability insurance that provides protections for you as well as your Municipality. Tenant User Liability Program (TULIP) is a General Liability Policy written in the name of the tenants and the users of the public facility or venue.

The **Town of Gouldsboro** is a registered user of the TULIP program through *HUB International New England* and *Entertainment Brokers International*. Their assigned unique Entity ID-Code is **0419-CG8**.

## How it works:

1. Go to the [www.ebi-ins.com/tulip](http://www.ebi-ins.com/tulip)
2. Enter the Entity ID-Code listed above.
3. Select the Type of "Event" or "Activity" from the drop down window.
4. Answer questions
  - Have you held this event before?  Yes  No
  - If yes, were there any losses or claims?  Yes  No
  - Will there be armed private security at this event or activity? (Off duty police not included)  Yes  No
5. Select the Event date or dates on the calendar. If the event takes place on numerous dates such as monthly meetings, select the anticipated date of each meeting on the calendar for that year.
6. At this point you are able to receive a quick quote by selecting the:

Get your premium now with **Quick Quote**   
Click Here

7. If you would now like to proceed and purchase the coverage, please complete the requested *Contact & Credit Card Information*, and coverage is bound.
8. A Certificate of Insurance is issued in your Name or Organizations Name with a Certificate automatically sent to your Municipality.

If you experience technical difficulties or have questions about the eligibility or classification of your event, please contact *Entertainment Brokers International* at 1-800-507-8414 (8:30AM - 5:00PM PST)



HUB International New England, LLC



**Maine Municipal  
Association**  
Risk Management Services