



## TENANT USERS LIABILITY INSURANCE PROGRAM (TULIP)

The City of Fort Worth maintains a Commercial General Liability insurance policy, which is available to “third party” users of various venues and facilities, such as those renting City facilities for special events. It protects both the tenant user and the City against claims by “third parties” who may be injured, or sustain damage to property as a result of participating in the event, or just attending it.

Events may range from very low risk activities, such as seminars, receptions and block parties, to higher risk events like sports events and concerts. The premium is based upon the risk associated with the event or activity, the number of days needed, the number of participants/attendees and if there are any special requirements, including alcohol liability, food service, bounce houses, etc.

A Commercial General Liability insurance policy provides coverage for Bodily Injury and Property Damage resulting from use of the City-Owned premises, as well as Products/Completed Operations. Personal/Advertising Injury, which includes libel, slander and invasion of privacy, is also covered. The policy provides supplemental payments for attorney fees, court costs and other expenses associated with a claim, or the defense of a lawsuit. The limits of coverage under the TULIP policy are as follows:

- Premises/Operations \$1,000,000 per Occurrence
- Products/Completed Operations \$1,000,000 per Occurrence
- Personal and Advertising Injury \$1,000,000 per Occurrence
- Damage to Premises Rented to You \$ 50,000 Any one Premises

### Here is how the TULIP program works:

- If an individual or organization wishes to obtain a quote for coverage through the TULIP program, they may go directly to <http://www.ebi-ins.com/tulip>
- Enter the following seven digit ID, which identifies the City of Fort Worth  
**0018000**
- Answer a few basic questions to obtain an on-line quote.
- Coverage may be purchased by entering credit card information.
- Once purchase is complete, a Certificate of Insurance is issued to the City and the tenant user.

In the event a Tenant User does not have a Visa or MasterCard (Debit or Credit), Hub International Rigg will accept a Cashiers Check or Money Order. **Payment must be received at least 2 days prior to the event.**

If there are any questions regarding the TULIP program, users may contact  
Juli Willmott (817)820-8220, [Julianna.willmott@hubinternational.com](mailto:Julianna.willmott@hubinternational.com) or  
Karen Harden (817)820-8150, [Karen.harden@hubinternational.com](mailto:Karen.harden@hubinternational.com)



Event premium is determined by the type of event and its exposure to risk, the number of attendees/participants, and the length of the event. Additional premium may be charged for Exhibitors, Concessions, Attractions and Liquor liability.

Following are examples of events eligible for coverage under the TULIP policy:

#### **CLASS 1**

Anniversary or Birthday Parties  
Art Festivals and Shows  
Bazaars  
Business Parties  
Carolers  
Casino Parties  
Charity Benefits

Church Services or Meetings  
Drill Team Exhibitions  
Flower and Garden Shows  
Holiday Events and Parties  
Quinceanera  
Scouting Jamborees - no overnight  
Weddings and Wedding Receptions

#### **CLASS 2**

Carnivals – no Mechanical Rides  
Christmas Tree Lighting  
Concerts – Outdoors (no Pop or Rock)  
Easter Egg Hunt

Jazz and Jam Concerts  
Picnics – no Pools or Lakes  
Reunions  
Social Receptions

#### **CLASS 3**

Bicycling – no Racing or Off-road  
Block Parties / Street Closures and Fairs  
Concerts – Outdoors (Pop or Rock)  
Country Festivals and Fairs – no Rides  
Country & Western Events – no Rodeos or Rides  
Festivals and Cultural Events - Outdoors

Marathons – Under 500 Attendance  
New Years Party – Private Invitation  
Parades – Under 5,000 Spectators  
Wagon / Hayrides

*This brief explanation of the TULIP policy is not intended to describe in detail all aspects of the policy. Any rates noted are for illustrative purposes only. The insurance carrier has the sole responsibility of determining the appropriate premium charge for a specific event.*