

It's TULIP Season!

By Tanya Crites

In addition to being the season of lovely spring flowers in bloom, it is also the season for frequent use of WCIA members' facilities, premises and parks by wedding receptions, coming-of-age parties, special events and a myriad of other extravaganzas. For members who own or operate facilities that are used by outside individuals or organizations, it is important that the risks involved with that use are transferred to the user. This can be accomplished by having a Facility Use Agreement between the member and the user that describes the user's responsibilities and the requirements for insurance and indemnification. For a special event, a Special Event Permit should transfer the risk to the event organizer.

When requiring a user to provide insurance coverage for the use of a member's facility, one option for acquiring that coverage could be the **Tenant User Liability Insurance Program (TULIP)** which is offered to users of WCIA member facilities, parks or other premises.

TULIP

The TULIP program provides general liability insurance to users of member facilities and names the member as an additional insured. For an additional premium, the user can also purchase liquor liability coverage. The premium charged for coverage starts at \$75 and may increase depending on the type of event, number of days and number of participants. While most uses are covered, TULIP does exclude certain higher risk uses, such as haunted houses, aircraft events, some athletic events, inflatable rides and fireworks.

To allow users to participate in the TULIP program, the member must register its facilities through WCIA for assignment of Vendor ID Codes (each facility will be given its own code). Once a facility is in the system, users can obtain a quote or purchase insurance through www.onebeaconentertainment.com. A list of the covered and excluded uses can also be found on One Beacon Entertainment's website. The link and additional instructions are available on the WCIA website, www.wciapool.org under *Insurance Programs, One Day Insurance: TULIP*. When TULIP insurance is purchased, the member will receive a copy of the certificate of insurance from One Beacon Entertainment.

Please contact your WCIA Risk Management Representative for more information.