Is TULIP not at the party?

By Tiffany Woods

Many WCIA members offer the Tenant Users Liability Insurance Policy (TULIP) to the users of their various venues and facilities. The TULIP program is an easy and inexpensive way for users to meet the insurance requirements for using your venue. When TULIP is purchased, the WCIA member is named as an additional insured thereby transferring the risk of the event to the TULIP insurance policy.

WCIA has found that sometimes users do not provide accurate information when purchasing the insurance. In extreme cases this could void the TULIP coverage for the user and the WCIA member. Therefore, members should review the certificate binder information whenever TULIP coverage has been purchased.

When a user purchases insurance online they are emailed a certificate binder. The member is copied on the email. Members should check the certificate binder for the correct event activity, attendance count and whether or not liquor liability is needed.

The TULIP program offers coverage for various types of event activities ranging from Aerobics to Yodelers. If an event is not listed on the eligible activity list it does not qualify for insurance. If a user does not see their event on the eligible activity list they can check the list of ineligible events. If their event is not on either list they may call OneBeacon to see how to classify their event.

WCIA staff has come across events classified as "Marathons (Walking & Running)" but the event was actually a triathlon, which is an excluded event. Another event was categorized as a "Parade" but the actual event was a motorcycle rally, which is also not covered. During a review of the binder, it is extremely important that members verify that the event is classified correctly. A misclassification of the event or misrepresentation of the number of people attending could leave the member exposed to liability.

WCIA will be emailing the individuals at your entity who receive copies of the certificate binders with more details on what to review including all excluded events. Users can always access the TULIP program at onebeaconentertainment.com or use the link on our website wciapool.org.

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