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A California Public Agency

August 15, 2020

TO: **ASCIP Members**

FROM: Reshan Cooray, Sr. Director of Property & Casualty Programs

RE: 2020-21 Tenant User Liability Insurance Program (TULIP)

We are pleased to present the renewed 2020-2021 Tenant User Liability Insurance Program (TULIP), effective July 1, 2020.

School administrators frequently receive requests for the use of school facilities by outside persons or groups. Public schools are not required to extend their own liability insurance to the tenant user. If the tenant user elects to remain uninsured, it is at the user's own risk. If a loss occurs, the personal assets of the organization or event sponsor may be in jeopardy for payment of injury or damages. To alleviate these concerns, schools have made available the TULIP to protect both the public schools and the event sponsor against claims by guests and attendees who may be injured as a result of an event.

The TULIP program is designed to cover persons or groups who use your schools for non-school sponsored events and do not have insurance. The TULIP is an affordable insurance policy that can be purchased by those who use your premises. The policy is written in the name of ASCIP and names the member and tenant user as Named Insured. The premium is paid for by the Tenant User, not the school district.

The TULIP policy limits are as follows:

General Liability Coverage

General Aggregate Limit (other than Products-Completed Ops)	None
Products-Completed Operations Aggregate Limit	\$1,000,000
Personal and Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Fire Damage Limit	\$50,000
Medical Payment Limit	Excluded

Third-Party Property Damage Insurance Program

Loss Limit: Aggregate per Event / Occurrence	\$1,000,000
Deductible	\$1,000

Attached, please find additional TULIP information and instructions for your District and Tenant User. Please contact Jackee Munoz, ASCIP's Insurance Operations Manager, for general questions and assistance. Jackee can be reached at (562) 404-8029 or via email at Munoz@ascip.org.

ASCIP values our partnership with our member Districts and look forward to another year.



ASCIP Tenant User Liability Program
Tenant Users Liability Insurance Policy (TULIP)
Master General Liability Policy for Facilities covering Special Events

The TULIP is an open reporting General Liability Policy written in the name of the District and users of the district facilities.

The Master Policy is delivered to your District, which is automatically added as Additional Insured at no cost.

The TULIP Program offers the following **Advantages**:

- The ability for the District to manage its liability risk. The District will have prior knowledge of the coverage terms and conditions without depending on the user.
- TULIP is a promotional tool for the Districts to attract users by having insurance readily available.
- The user (tenant) is relieved of the responsibility of obtaining insurance acceptable to the District.
- The cost is low to the tenant user, eliminating high minimum premium requirements.

This is NOT a Public Entity Insurance Program and will not replace or participate with the general insurance program of any Public Entity, District or other Facility Owner/Operator. The District must still carry their own coverage.

ASCIP Tenant User Liability Program Tenant Users Liability Insurance Policy (TULIP)

How Does It Work?

- ✓ This is a web-based program.
- ✓ The District is issued a **Facility ID with your renewal letter**. The District should only give the Facility ID to the Tenant User as part of the special event application process.
- ✓ Costs are based upon the risk of the activity, days of the activity, the number of participants, and if there are any special requirements including liquor liability, participant coverage, etc. *Note, the only form of payment is by credit card.* The Tenant User who needs insurance should be directed to the TULIP Website: www.onebeaconentertainment.com (website instructions on the last page)
- ✓ The Tenant User will need to sign on, complete an application form, and pay by credit card for coverage.
- ✓ Upon completion of the transaction, the Tenant User will receive via e-mail a copy of the application and a binder of coverage (certificate of coverage).
- ✓ The District and Gallagher will receive a copy of the Certificate of Insurance.
- ✓ The District is responsible for checking the application against the facilities use to verify that the correct information was provided. OneBeacon does not provide applications to the district.
- ✓ For all events, the District will be named as Additional Insured.
- ✓ Low-risk events/activities will be automatically underwritten, and Tenant User should be able to complete the transaction in one web session if they pay by credit card.
- ✓ High-Risk activities (those not listed in the drop-down boxes) must have a long-form application completed. The web-based program will notify the Tenant User if the event/activity must be referred to an underwriter for completion.
 - These events will be individually underwritten. The Gallagher representative will assist the Tenant User through the application process. The client must allow at least 10 days from the date of completion of the application is received for a quote. If the online or hard copy application is not complete, there may be additional delays.

For questions, please contact:

Chad Kaiser, Area Assistant Vice President
Chad_Kaiser@ajg.com

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Covered Events and Hazard Class
Effective Date: July 1, 2020 to July 1, 2021

EVENT DESCRIPTION				HAZARD CLASS
Anniversary Parties	Camera Shows	Electronics Conventions	Recitals	1
Antique Shows	Card Shows	Face Painters	Reunions Indoors	
Art Festivals And Shows	Caricature Sketching	Fashion Shows	RV Shows	
Auctions	Carolers	Flower And Garden Shows	Scouting Jamborees – No	
Auto Shows-Auto Static Only	Cartoonist	Fund Raising Dinner	Overnight Camping	
Award Presentations	Casino Nights	Funeral Service	Séances	
Baby Shower	Chamber Of Commerce	Graduations	Seminars	
Ballet Or Other Classical Dance	Events	Harvest Festivals - No Farm	Social Receptions – Indoors	
Shows	Charity Benefits, Dances,	Implements Or	Speaking Engagements	
Balloon Artists	Auctions, Or Sales	Equipment	Store Openings	
Banquets	Choirs - Indoor Church	Holiday Events & Parties / Gift	Story Teller	
Baptism	Services Or Meetings	Exchanges	Symphony Concerts	
Bar Mitzvahs/Bat Mitzvahs	Civic Club Meetings	Home Shows	Teleconferences	
Bazaars	Classic Dance Shows	Jazz And Jam Concerts –	Telethons	
Beauty Pageants	Computer Shows	Indoors Jewelry	Trade Shows – Indoors	
Belly Dancer	Concerts - Celtic Music	Maker	Vacation Shows	
Birthday Parties	Concerts - Chamber Music	Job Fairs Indoors	Ventriloquist	
Boat Shows (Dry Dock Only)	Concerts - Classical Music -	Ladies Club Events	Voter Registration	
Body Building Contests	Indoors	Lectures	Weddings And Wedding	
Book Signing	Concerts - Holiday Music	Luncheons	Receptions	
Bridal Showers	Concerts - Instrumental	Meetings - Indoors	Yodeler	
Business Meetings And Shows	Consumer Shows	Mime		
Business Parties	Conventions – Indoors	Mobile Home Shows		
	Craft Shows	Pageants		
	Dance Competitions	Poet		
	Dance Recital	Poetry Reading		
	Debutant Balls	Professional And Amateur		
	Debuts	Association		
	Drill Team Exhibitions	Meetings		
	Educational Exhibitions	Puppeteer		

EVENT DESCRIPTION		HAZARD CLASS
Bingo Games Card Games - Blackjack Card Games - Poker Carnivals – School Events with No Mechanical Rides Chess Tournament Choirs - Outdoor Christmas Tree Lighting Clowns - No Motorized Vehicles Comedians Concerts – 50's, 60's, 70's or 80's Music Concerts - Blues Music Concerts - Classical Music – Outdoors Concerts – Country Music Concerts - Folk Music Concerts - Funk Music Concerts - Motown Concerts Soul Music Dog, Cat, Bird & Other Domestic Animal Shows/Events Easter Egg Hunt Festival and Cultural Events – Indoors Fishing Events Golf Events - Non-Professional Impersonator - Celebrity or Holiday Character	Impressionist Jazz And Jam Concerts – Outdoors Job Fairs Outdoors Jugglers (No Pyro) Magician Mariachi Band Math Tournament Meetings – Outdoors Menorah Lighting Picnics - No Use of Pools Or Lakes Reunions Outdoors School Band Competitions Or Events Soap Box Derbies Social Receptions - Outdoors Trade Shows – Outdoors Union Meetings Video Game Contests	2

EVENT DESCRIPTION		HAZARD CLASS
Aerobics and Jazzercise Classes or Events Amateur Rodeo and Roping Events Baseball - Amateur Basketball - Amateur Bicycling - Off-road Only (No racing) Block Parties/Street Closures/Street Fairs-Under 5,000 Spectators Bowling Tournaments Boxing, Wrestling, Hockey and Football Games - Amateur Casino and Lounge Shows Cheerleading Events/Competitions (no Pyramids) Comedy Shows Company or Corporate Retreats Concerts - Pop Cover Bands Country & Western Events – No Rodeos or Rides Country Festivals and Fairs – No Rides Festival and Cultural Events – Outdoors Film Screenings Film Showings Golf Tournament - Daytime Grad Night Gymnastic Competitions - Spectators Only Halloween - Costume Contests Hay Rides Ice Skating Shows Junior Athletic Games Karate Meets Lacrosse	Laser Tag (Indoors) Livestock Shows Magic Show Marathons (Walking & Running) less than 500 attendees Mobile Homes/RV Shows – Professionally Managed Movie Release Party New Year's Party (Private/By Invite Only) Old Timer Events Parades – Under 5,000 Spectators Play Readings Plays Pool and/or Billiards Tournaments Proms Soccer Softball - Amateur Sporting Events – Indoors – Non-Professional Talent Show (No Rap, Hip Hop, Heavy Metal Shows) Tap Dancing Tennis Tournament Theatrical Stage Performances Volleyball - Amateur Wagon / Hayrides Walking / Hiking Tour Wine Tasting	3



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ASCIP Tenant User Liability Program Tenant Users Liability Insurance Policy (TULIP)

Excluded Events and Activities
Effective Date: July 1, 2020 to July 1, 2021

EXCLUDED EVENTS

All-Hazards in Connection with Designated Events or Premises

Location And Description Of Excluded Events Or Premises: Aircraft Events, Animal Acts and Shows, Bicycle Rallies, Races and Events, Block Parties/Street Closures/Street Fairs-over 5,000 in attendance, Boat Shows, Bounce Houses, Bungee Jumping, Carnivals With Amusement Devices, Circuses, Concerts - Not Otherwise Classified, Concerts with Rap, Hip Hop, Heavy Metal, Ska Punk or similar types of music, Cycle Events, Evangelistic Meetings with Faith Healing or Similar Activities, Events with Armed Private Security, Events with Known Attendance Prior to the Event Greater than 5,000 People, Events with prior losses, Exotic Animal Shows and Events, Film Production, Fireworks, Fraternity Events, Go Kart Races, Gun and Knife Shows, Halloween - Haunted Houses, Hang gliding/Sky Diving, Heads of State Events, Hot Air Balloon Rides/Events, Hypnotist, Inflatable's, Instructional Classes - Drivers Education, Flying or Health, Laser Tag - Outdoors, Luge, Marathons / Walkathons over 500 Attendees, Mechanical Amusement Devices Including Mechanical Bulls, Mosh Pits, Motorized Sporting Events, New Year's Party (Open to public/not by invite only), Nightclub Shows, Overnight Camping and Retreats, Paint Ball, Parachuting, Parasailing, Political Rallies, Professional Sports, Promoters, Pyrotechnics, Raves, Reality TV Shows, Record Signing's in stores, Renaissance Fairs/Festivals, Rodeo and Roping Events - Professional, Roller Coasters/Sky Coasters, Rummage Sales - Other than for Charities, Saddle Animals, Sidewalk Sales, Skate Boarding, Ski Events, Sky Diving, Slam Dancing, Sorority Events, Swap Meets/Flea Markets, Swimming and Pool Facilities, Temporary Grandstands, Tobogganing, Tractor Pulls, Trampolines, Triathlons, Wall Climbing, War Games/Re-enactments, Water Events, Water Slides, any event with a known attendance prior to the event greater than 5,000 people.

EXCLUDED ACTIVITIES

All Activities Involving Or In Any Way Related To Any:

Hot Air Balloon; Aircraft; Circus; Tractor Pull; Rodeo; Roping Event; Mechanical Amusement Device (i.e., carnival ride or mechanical bull); Inflatable (including inflatables containing a person), Climbing Wall; Overnight Camping; Laser Tag; Sky Diving; Designated Mosh Pit; Stage Diving; or Crowd Surfing, but only if you have organized, contracted for, endorsed, encouraged or sanctioned such activity.

If athletic events are held, a separate Accident/Medical policy can be purchased to cover the participants. The TULIP would provide spectator coverage.



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Rate Schedule
Effective Date: July 1, 2020 to July 1, 2021

CHART A: RATING BASIS* (1 TO 4 DAYS)				
Total Attendance (Spectators / Participants)	Class I	Class II	Class III	Additional Premium for Liquor Liability
A. 1 – 100	\$ 75.00	\$ 100.00	\$ 150.00	\$ 75.00
B. 101 – 500	\$ 100.00	\$ 135.00	\$ 200.00	\$ 185.00
C. 501 – 1500	\$ 150.00	\$ 185.00	\$ 310.00	\$ 260.00
D. 1501 – 3000	\$ 200.00	\$ 315.00	\$ 425.00	\$ 375.00
E. 3001 – 5000	\$ 300.00	\$ 425.00	\$ 625.00	\$ 490.00
F. 5001 + (rate per person)	Refer to Company	Refer to Company	Refer to Company	Refer to Company

Add 10% to the premium for each Additional Insured (other than the Program Sponsor), up to a maximum of \$1,000.

CHART B: RATING BASIS* (5 OR MORE DAYS)				
Total Attendance (Spectators / Participants)	Class I	Class II	Class III	Additional Premium for Liquor Liability
A. 1 – 100	\$ 95.00	\$ 170.00	\$ 300.00	\$ 110.00
B. 101 – 500	\$ 140.00	\$ 215.00	\$ 360.00	\$ 275.00
C. 501 – 1500	\$ 235.00	\$ 355.00	\$ 455.00	\$ 435.00
D. 1501 – 3000	\$ 335.00	\$ 460.00	\$ 575.00	\$ 600.00
E. 3001 – 5000	\$ 450.00	\$ 625.00	\$ 785.00	\$ 750.00
F. 5001 + (rate per person)	Refer to Company	Refer to Company	Refer to Company	Refer to Company

Add 10% to the premium for each Additional Insured (other than the Program Sponsor), up to a maximum of \$1,000.

***Please Note: There will be a 3% Additional Fee for TRIA (Terrorism Coverage)**

VENDORS LIABILITY RATING BASIS (IN ADDITION TO ABOVE PREMIUMS)		
<i>Exhibitors</i>	<i>No Sales</i>	<i>\$45 per day / per exhibitor up to a maximum of \$300</i>
<i>Concessionaires</i>	<i>Non-Food Sales</i>	<i>\$65 per day / per exhibitor up to a maximum of \$425</i>
<i>Concessionaires</i>	<i>Food Sales</i>	<i>\$75 per day / per exhibitor up to a maximum of \$475</i>
<i>Attractions</i>	<i>Performers</i>	<i>\$150 per day / per exhibitor up to a maximum of \$950</i>

Products Liability Coverage is excluded on all Vendors, Concessionaires, and Exhibitors of non-food sales and demonstrations.

For questions, please contact:

Chad Kaiser
Arthur J. Gallagher Insurance Brokers, Inc.
Phone: 949-349-9804

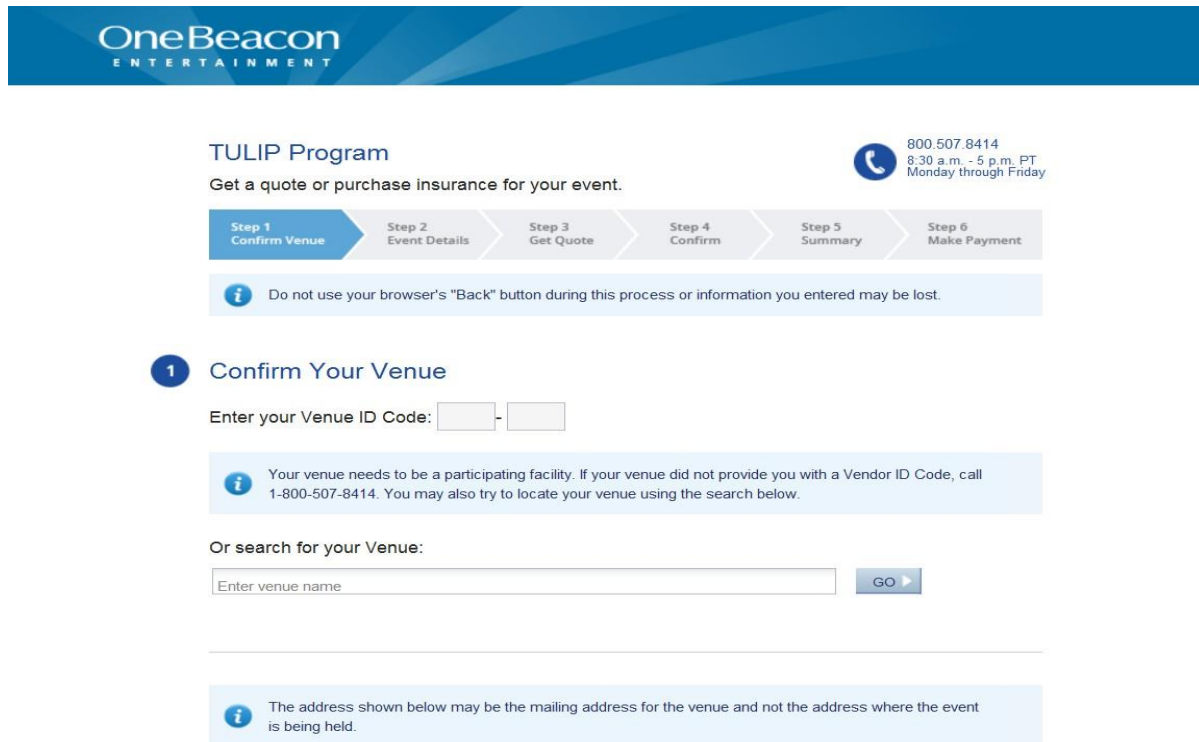
Website Instruction

To access the TULIP program, please visit www.onebeaconentertainment.com

Under Planning an Event? – Event Insurance Click on “Get a free quote”

Step 1 asks you to select your facility (the location your event will be taking place)

1. Enter the actual facility code (provided by facility coordinator)
2. If you do not know the code, there is a search option available
 - a. In the search bar, you must first type “Alliance of Schools” and hit “GO”
 - b. A second drop-down list box will appear
 1. Choose the location of your event from the list
 - a. Locations are listed in alphabetical by District



The screenshot shows the OneBeacon Entertainment TULIP Program interface. At the top is the OneBeacon ENTERTAINMENT logo. Below it, the text "TULIP Program" is followed by "Get a quote or purchase insurance for your event." and a phone icon with the number 800.507.8414 and hours 8:30 a.m. - 5 p.m. PT, Monday through Friday. A progress bar shows six steps: Step 1 Confirm Venue (active), Step 2 Event Details, Step 3 Get Quote, Step 4 Confirm, Step 5 Summary, and Step 6 Make Payment. A blue box with an information icon states: "Do not use your browser's 'Back' button during this process or information you entered may be lost." Below this, the heading "1 Confirm Your Venue" is shown. The form asks to "Enter your Venue ID Code:" with two input boxes. A blue box with an information icon provides instructions: "Your venue needs to be a participating facility. If your venue did not provide you with a Vendor ID Code, call 1-800-507-8414. You may also try to locate your venue using the search below." Below this, it says "Or search for your Venue:" followed by a text input field labeled "Enter venue name" and a "GO" button. At the bottom, a blue box with an information icon states: "The address shown below may be the mailing address for the venue and not the address where the event is being held."

Once you have made a selection, please verify you have the correct location before proceeding to the next step.

When you have selected the correct location, you are ready to follow the steps to obtain your quote and purchase coverage if desired. If you do not have the correct location, you can go back to the drop-down list to select again.

If you have questions or are having trouble accessing the website, please call our office at 800-955-8700 and dial option 0. Alternatively, you may contact OneBeacon Entertainment TULIP help desk at 800-507-8414, Monday through Friday between 8:30 A.M. and 5:00 P.M. Pacific Time.

Thank you for your interest in the Gallagher Tenant User Liability Program for the Alliance of Schools for Cooperative Insurance Programs.