



# PRODUCT HIGHLIGHTS

## TENANT USERS LIABILITY INSURANCE PROTECTION (TULIP)

### Benefits of this Program

Philadelphia Insurance Companies' (PHLY) Tenant Users Liability Insurance Protection (TULIP) is insurance uniquely designed to provide short term liability insurance coverage for tenants of facilities or venues for events which cannot be covered under their current insurance or for which they have no other coverage. By purchasing the coverage under a policy written for all tenant users of a specific facility or venue, the tenant user not only meets the contractual obligations required by the venue, but obtains coverage that is more competitive than purchasing a single special event policy. A simple one page questionnaire is all that is needed to apply. Typical facilities or venues needing TULIP coverage include stadiums, arenas, convention centers, religious institutions, performing arts centers, and schools.

### Key Benefits

#### General Liability

- Limits - \$1M occurrence/\$2M aggregate or as required by the facility or venue
- Host Liquor Liability coverage included
- Primary Liquor Liability may be offered
- Facility/venue owner included as an additional insured
- Coverage for exhibitors available
- Schedule of tenant users reported monthly, quarterly, or semi-annually depending on frequency of rentals
- Hired and non-owned Automobile Liability may be included if contractually required by facility or venue

#### Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement

#### Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

### Risk Management Services

- Product specific web-based Risk Management Services solutions through PHLY.com/RMS
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk Management Services issues and Large Loss Lessons Learned
- Strategic partnership with best-in-class vendor for discounted background & motor vehicle record (MVR) checks

### Documents Required for Proposal

- Completed, signed, and dated PHLY Tenant Users Liability Facility application
- Currently valued insurance company loss runs for the current policy period plus 4 prior years
- Current financial statement for the facility if applicable
- Schedule of anticipated events for the next 12 months
- Copies of contracts with tenant users
- Brochures, website information, and advertising materials

### Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

### Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by A.M. Best; Nationally recognized as a member of Ward's Top 50; Forbes Magazine has recognized PHLY as one of the 400 Best Big Companies in America

### Payment Terms

- Payments for events must be made prior to the start of the event, premiums for events are fully earned as of the date of the event

*For more information about our products and services, please visit us at [PHLY.com](http://PHLY.com)*

800.873.4552 | **PHLY.com**

*The PHLY Difference*

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