



Tenants' and Users' Liability Insurance Policy Event Insurance for use of NIRMA County/Member Property & Facilities

What Is TULIP?

Tenants' and Users' Liability Insurance Policy, sometimes called Special Event Insurance, is used by NIRMA members who permit third parties (aka tenant users) to use/rent their facilities for specific events.

How to Use the TULIP Program

1. Visit <https://venueliability.com/NIRMAmembers> and select "I need coverage for my event." Then complete your event details, get a quote and submit payment online.
2. Event Coverage will be confirmed upon completion. You will receive by email a Certificate of Insurance (COI). This COI serves as a binder confirming your event coverage. The county/member where your event occurs will also receive a copy of the certificate.

Why Use TULIP?

- Protects the facility, the renter and the NIRMA member against claims by event participants/spectators who may be injured during an event.
- Helps renters meet contractual obligations required by the venue. Policy limits apply per event for each renter and the NIRMA member (including their affiliate members) is listed a certificate holder on the issued coverage. Policy limits apply for the insured event(s).
- Competitively priced coverage.
- Events can range from very low-risk events, such as art shows, film shoots, receptions or weddings, to higher-risk events, including festivals and fairs, sports events, or concerts.
IMPORTANT: Any activity not specifically listed in the "Event Type" drop down menu on Step 3 of the online application is not eligible for processing through the website. Contact the Program Administrator for additional underwriting review assistance.
- Costs are based on the risk of the activity, the number of days of the activity, the number of attendees/participants, and if there are any special requirements because of participating in an event.

Hazards and Activities Covered

Premiums are calculated by hazard class. Liquor coverage may be purchased separately if allowed by the NIRMA member. Examples of events for each hazard class are listed below.

HAZARD CLASS I (LOW)	HAZARD CLASS II (MEDIUM)	HAZARD CLASS III (MODERATE)	HAZARD CLASS IV (SUBMIT TO COMPANY FOR APPROVAL)
- Antique Shows	- Bingo Games	- Automotive Tradeshows (Static Vehicles)	- Boat/Car Shows
- Art Festivals	- Farmers Market/Flea Market	- Livestock Shows (Up to 500 attendees)	- Parades with Floats
- Auctions	- Pageants – With no overnight exposure	- Street Fairs (Under 3,000 attendees)	- Political Rally
- Travel Tradeshows	- Theatrical Productions		- Poker Runs
- Weddings			- Boxing/MMA Events
- Wedding Receptions			



Tenant User Liability Policy

Insurance Provider:

Product Provided by TMHCC Specialty Group

Named Insured:	Tenant User / Event Holder
Certificate Holder & Additional Insured:	The NIRMA Member/County
Policy Form:	ISO Occurrence Commercial General Liability Form (GG 0001) including Commercial Property, Commercial General Liability, Commercial Auto (optional), Liquor Liability (optional), TRIA, Damage to Premises Rented.

Limits:

\$2,000,000	General Aggregate Limit (Other Than Products-Completed Operations)
\$1,000,000	Products-Completed Operations Aggregate Limit
\$1,000,000	Personal and Advertising Injury Limit
\$1,000,000	Each Occurrence Limit
\$300,000	Damage to Premises Rented to You Limit

Deductibles:

None – GL
None – Property Damage

About NIRMA

The Nebraska Intergovernmental Risk Management Association (NIRMA) is a not-for-profit, member-owned and operated risk management and self-insurance pool designed by and expressly for Nebraska counties.

Created in 1988 under the Intergovernmental Risk Management Act (Neb. Rev. Stat. 44-4301 to 44-4339) and the Interlocal Cooperation Act (Neb. Rev. Stat. 13-801), NIRMA is subject to all applicable rules and regulations of the Nebraska Department of Insurance.

Need Assistance or Have Questions? Contact the Program Administrator.

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AMBA

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Nebraska Intergovernmental Risk Management Association (NIRMA)