

## Villanova University Conference Services

### EVENT INSURANCE

#### University Risk Management and Insurance Association TULIP Program

A Tenants and Users Liability Insurance Policy (TULIP), also known as Events Coverage, is designed to provide low cost general liability insurance to third party users of an institution's facilities. It protects both the Facility User and the Institution against claims by third parties who may be injured or experience property damage or loss as a result of participating in an event or meeting. In the past, it was not feasible for the University to offer this type of coverage to facility users due to the deposit premiums required. Due to interest expressed by many members, the University Risk Management & Insurance Association, of which Villanova is a member, has put together their own TULIP Program through Bene-Marc Insurance.

The URMIA TULIP is a web-based program. Institutions who wish to participate must first subscribe to the program, which Villanova University has already done, therefore, Villanova's requirements and required information are already in the web program. Tenant users who need insurance for their event can be directed to the TULIP website, which is <http://urmia.bene-marc.com>. Basically, they will need to register, log in, complete an application form regarding the event, and pay by credit card for the insurance coverage. Once the coverage is placed, a certificate of insurance evidencing the group's insurance will automatically be sent to the Villanova University Risk Management Office.

The cost of the coverage varies based upon the risk of the activity, the number of days, number of participants, and if there are any special requirements, including liquor liability. The premiums are very reasonable. The rating schedule notes to add 10% of premium for each additional insured. It should be noted that the University is automatically listed as additional insured on the policy at no extra charge. The 10% of premium charge would be to add other entities as additional insureds, other than the University.

Please note all first time users must first register. After registration, they will be returned to the login/welcome screen. At this screen, they will key in their email address and password. This is not the Passcode provided by the institution; this is their own password they have selected. They then must check the "Agree to Terms of Use" box to continue. The next screen requests the Passcode the Tenant User received from the Institution. This is the code that allows them to access Villanova's insurance requirements and relevant information. The passcode for Villanova's tenant users is: 30991086

There is a Tutorial on the website that helps to explain the process in more detail. Tenant users as well as Villanova employees are welcome to visit the online tutorial at <http://urmia.bene-marc.com/tutorial/> .

Again, the website tenant users can access to purchase insurance is:  
\_http://urmia.bene-marc.com\_ <<http://urmia.bene-marc.com/>>

If, after using the website or the tutorial on the website, there are additional risk management – related questions, a University client/tenant user can obtain further information at **610-519-6603, Villanova University Risk Management Office.**