

T.U.L.I.P. (Tenants and Users Liability Insurance Policy) Event Insurance Coverage and Alternate Provider Info – As of 1-12

URMIA is the University Risk Management & Insurance Association. It is basically a group of higher education risk managers who share ideas with one another via a website and listserv. A group of risk manager URMIA members approached some insurers a few years ago looking for an insurer that would be willing to provide coverage for events on campuses run by outside groups, after many risk managers mentioned liability concerns as an obstacle for having outside events/camps on campus given some groups were uninsured. This is how the TULIP insurance policy arrangement through Gallagher Insurance came to be <https://tulip.ajgrms.com/>.

As always, it is the responsibility of the guest group to secure the insurance coverage required by Villanova, and you can purchase the insurance via the insurer of your choice. In the past, we were simply able to advise uninsured groups of the option of the insurance policy that was in place for all URMIA members' facility users to secure coverage. Please note some of our guest organizations do not purchase Gallagher insurance coverage if they have historically used a different insurer which they choose to continue to use. Below is a list of other insurers, in addition to Gallagher, that may be able to assist you.

Bene-Marc Inc. (800) 247-1734 <http://urmia.bene-marc.com>

Kramer-Warner Associates: 610-359-1422

Markel Insurance Company: 800-431-1270 www.markelinsurance.com

Sports Insurance: www.sportsinsurance.com

Martin Kueny Insurance Solutions: 215-918-1002

Bollinger: 800-526-1379

K&K Insurance Group: 877-355-0315 <http://www.kandkinsurance.com/Pages/Home.aspx>

Bob Leid Agency (800) 747-9573 or website: www.CampTeam.com

Philadelphia Insurance Companies <http://www.phly.com/products/tulip.aspx>.

We strongly recommend supplying any insurer with the insurance requirements section of the Villanova license agreement (see *italics* below). Otherwise, they have no way of knowing what limits and coverages are required by Villanova, and you could purchase a policy that is not sufficient. Simply ask the insurance agent to write a policy meeting the requirements in our agreement, and send the certificate of insurance “naming Villanova University as additional insured” to Villanova University Conference Services when you receive it or the insurer can send it to Villanova University Conference Services directly.

1. The following insurance requirements shall apply to Licensee, its contractors, consultants and agents.

2. A Certificate of Insurance must be received by the Villanova University Office of Conference Services by «Insurance_Cert_Date». Please note the certificate must **include Villanova University as an “additional insured”** under the Commercial General Liability, Automobile Liability and Umbrella policies, which must provide the minimum limits set forth below and written by a company acceptable to Licensor. The certificate should also indicate whether the General Liability policy is written on a “claims made” or “occurrence” basis. If the insurance is canceled or materially changed for any reason, Licensee must notify Licensor immediately, and Licensor reserves the right to terminate this Agreement in that event.

3. Insurance requirements are:

a. Workers Compensation: Statutory amount

b. Commercial General Liability: \$ 1 million each accident; \$2 million aggregate: including physical/sexual abuse/molestation and harassment coverage if any of Licensee’s attendees are Minors (under age 18), other than Minors accompanied by a family member age 21 or over.

c. Automobile Liability (if applicable): \$1 million each accident

d. Property coverage for owned or leased equipment

4. The Commercial General Liability policy must cover Licensee's liability for claims that arise from activities sponsored by Licensee but conducted on premises not owned by Licensee. In addition, the Commercial General Liability policy must provide coverage for claims of physical/sexual abuse/molestation and harassment, with no exclusions or sub limits on such coverage, if any of Licensee's attendees are Minors (under age 18), other than Minors accompanied by a family member age 21 or over.

5. Licensee agrees that the insurance shall be primary coverage, and the insurers waive subrogation rights against Licensor for any injuries or damages.

Ron Diment
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Villanova University
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