



# Poms & Associates

*Insurance Brokers, Inc.*

**DATE:** May 6, 2013  
**TO:** **NMPSIA MEMBERS**  
**FROM:** Poms & Associates Insurance Brokers, Inc.  
**RE:** Tenant User Liability Insurance Program (T.U.L.I.P.)

We are pleased to present the renewal for the 2013/2014 T.U.L.I.P. Program, effective April 1, 2013.

School administrators frequently receive requests for the use of school facilities by outside persons or groups. The public school is not required to extend its 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 made available the Tenant User Liability Insurance Program to protect both public schools and the event sponsor from financial loss.

Because some persons/groups do not have insurance, the T.U.L.I.P. program was developed as an affordable insurance policy that can be purchased by those who use or lease your premises. The policy is written in the name of NMPSIA and names the member and tenant user as Named Insured. The premium is paid for by the Tenant User, not the school.

This program is intended for those who use your schools for any non-school sponsored event (e.g., anniversary parties, antique shows, art festivals, auctions, baby shower, banquets, charity events, church services/meetings, **athletics\***, **dance\***, **sporting events\***, etc.).

The T.U.L.I.P. policy limits are as follows:

<b>General Aggregate Limit (other than Products-Completed Operations)</b>	<b>None</b>
<b>Products-Completed Operations Aggregate Limit</b>	<b>\$1,000,000</b>
<b>Personal and Advertising Injury Limit</b>	<b>\$1,000,000</b>
<b>Each Occurrence Limit</b>	<b>\$1,000,000</b>
<b>Fire Damage Limit</b>	<b>\$50,000</b>
<b>Medical Payment Limit</b>	<b>Excluded</b>
<b>Third Party Property Limit</b>	<b>\$1,000,000</b>
<b>Third Party Property Deductible</b>	<b>\$1,000</b>

- \* We typically recommend a Special Events policy rather than a TULIP policy for athletic, dance or sports events. The TULIP policy **does not cover bodily injury to any person while practicing for or participating in any sport or athletic contest or exhibition (athletic, dance, or sports nature.)**

The low pricing of the TULIP program precludes the carrier's ability to assume responsibility for substantial exposures such as athletic injuries. This is why we also offer Accident Medical coverage with the Special Events coverage. With only the TULIP coverage (and the participants exclusion), the District is retaining (self-insuring) the exposure with a high potential financial impact. This exposure is lessened by having the Accident Medical coverage.