



PRODUCT HIGHLIGHTS

TULIP

Benefits of this Program

Philadelphia Insurance Companies 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 - \$1,000,000 occurrence/\$2,000,000 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 Auto Liability may be included if contractually required by facility or venue

Umbrella/Excess Liability

- Limits up to \$15,000,000 available

Bell Endorsement

- Includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Counseling Fee, Temporary Meeting Space Reimbursement, Image Restoration and Counseling, Donation Assurance, Business Travel and \$50,000 limits each for Kidnap Expense and Key Individual Replacement Expenses

Crisis Management Enhancement Endorsement

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

For more information about our products and services please visit us at www.phly.com

800.873.4552

This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions refer to the insurance policy. Coverage may not be available in all states. Issuance of coverage is subject to underwriting by the Philadelphia Insurance Companies.

Loss Control Services

- Product specific web-based loss control solutions through www.losscontrol.com
- Free On-line interactive Defensive Driver Training course and examination
- Regular E-Flyer communications on current Loss Control 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 PHLTY 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

- Coverages are underwritten by Philadelphia Insurance Companies, rated A+ (Superior) by A.M. Best. Forbes Magazine has recognized the Companies as one of the Platinum 400 list of America's Best Big Companies. Named as a Ward's Top 50 property and casualty insurance company

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



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