

2015 Venue Coverage

University facilities are used frequently for individuals and outside organization's events in addition to use for official University business activities. When third parties want to rent/use university owned space, for a wedding and reception, for instance, they follow the campus protocol for reserving space and must also provide proof of insurance for the event. This evidence or Certificate of Insurance can come from their personal agent but what happens if they do not have General Liability coverage?

They can contact an agent or broker of their choice or obtain a coverage quote, for university owned space only, from the University Risk Management Insurance Association (URMIA) Tenant User Liability Insurance Program (TULIP). The University subscribes to the URMIA program so that third party users of our facilities can access competitive cost coverage.



First, what is a TULIP? Tenant Users Liability Insurance Policy, or TULIP, is an easy to use, fast method of insuring most types of events and activities taking place at various facilities and venues throughout the University. They provide low cost general liability insurance to "third party" users for events. It protects both the user and the facility against claims by guests who may be injured as a result of attending an event or damage to university property.

Getting a quote is simple! Third party users go to the [URMIA TULIP website](#) and select "Get a Quote" option. Use either the institution provided code or use the location name search to find the institution (Curators of the University of Missouri). The links will guide you through the process to get a quote and/or purchase coverage via credit card. Upon completion of the transaction a certificate/binder of coverage will be sent to them via e-mail. The email usually arrives within a few minutes of purchase.

Coverage purchased via the URMIA TULIP program is fully refundable if the insured event did not occur, and notification was given to the carrier prior to the effective date of coverage. Please be advised that coverage begins at 12:01 a.m. on said effective date. Coverage cannot be cancelled or any of the premium refunded once the coverage becomes effective.

The TULIP program does not extend to locations not owned by the institution. This is a convenience option for those using university property to get coverage to protect us against damage. You can check with the municipality or other property owners for a separate TULIP program or you will need to investigate a stand-alone special events policy (that is not official University business) that can encompass multiple locations and insureds.

If you have an individual or group that wants to use university space, please pass along this important information. For more information, please contact Risk & Insurance Management at 573-882-8100 or via email: risk@umsystem.edu.

More information about all UM Risk & Insurance Management programs and services are available online at www.umsystem.edu/rim.