URMIA – TULIP Program
Tenant User Liability Insurance Policy

The TULIP Program is designed to provide low cost general liability insurance to third party users of Skidmore College facilities. It protects both the Facility User and the College against claims by third parties who may be injured or lose property as a result of participating in an event. Events may range from very low risk events such as classroom seminars, receptions or weddings to higher risk events including camps and sports events.

Rates are based on the following limits for each event:

General Aggregate Limit	None
Products & Completed Operations Aggregate Limit	$1,000,000
Each Occurrence Limit	$1,000,000
Personal & Advertising Injury Limit	$1,000,000
Fire Damage Limit	$50,000 any one fire
Medical Payments Limit	Excluded
Abuse or Molestation	Excluded
Liquor Liability Aggregate Limit	$1,000,000 - Optional
Each Common Cause Limit	$1,000,000

Coverage provided by **Clarendon National Insurance Company**

Terrorism Risk Insurance Act of 2002 (“the TRIA”) Disclosure
Coverage is offered for loss caused by certified acts of terrorism as defined in the TRIA. **3% of the gross General Liability premium will be charged for TRIA and will be in addition to the rate indicated below.** The TRIA premium does not include any charge for the portion of terrorism loss paid by the United States government. Under the TRIA, the United States government pays 90% of covered terrorism losses exceeding the insurer’s deductible as defined by the TIAA.

RATING SCHEDULE:
Note: in determining rates, the Facility User should include any days required for setting up/tearing down of the event.
Rates include an Administration Fee

CLASS ONE (I) -low hazard risks (includes indoor business meetings, Luncheons, Lectures, etc.)

Class Two (2) -medium hazard risks (includes outdoor gatherings, concerts, etc.)

Class Three (3) –moderate hazard risks (athletic events, parades, Proms, etc.)

Class Four (4) -risks considered High Hazard must be referred to underwriter (includes Balloon Events, Animal Acts & Shows, events with daily attendance over 5,000, Marathons, Pyrotechnics, Swimming, Swimming Pool Facilities, etc.). As these High Risk events are individually underwritten. Applications must be filed by fax (contact information on last page), and required at least 10 days from the date your complete application being received for a quote to be provided.

URMIA – TULIP Program
Tenant User Liability Insurance Policy

RATES:

Daily Rates (1-4) per Class

Class 1			
Daily Attendance	COST	TRIA 3.00%	Total
1-100	$ 85.00	$ 2.25	$ 87.25
101-500	$ 110.00	$ 3.00	$ 113.00
501-1500	$ 165.00	$ 4.50	$ 169.50
1501-3000	$ 215.00	$ 6.00	$ 221.00
3001-5000	$ 320.00	$ 9.00	$ 329.00

Class 2			
Daily Attendance	COST	TRIA 3.00%	Total
1-100	$ 110.00	$ 3.00	$ 113.00
101-500	$ 150.00	$ 4.05	$ 154.05
501-1500	$ 205.00	$ 5.55	$ 210.55
1501-3000	$ 335.00	$ 9.45	$ 344.45
3001-5000	$ 455.00	$ 12.75	$ 467.75

Class 3			
Daily Attendance	COST	TRIA 3.00%	Total
1-100	$ 165.00	$ 4.50	$ 169.50
101-500	$ 220.00	$ 6.00	$ 226.00
501-1500	$ 330.00	$ 9.30	$ 339.30
1501-3000	$ 465.00	$ 13.05	$ 478.05
3001-5000	$ 665.00	$ 18.75	$ 683.75

Flat Rate (5 or more days) per

Class 1			
Overall Attendance	COST	TRIA 3.00%	Total
1-100	$ 105.00	$ 2.85	$ 107.85
101-500	$ 155.00	$ 4.20	$ 159.20
501-1500	$ 260.00	$ 7.05	$ 267.05
1501-3000	$ 360.00	$ 10.05	$ 370.05
3001-5000	$ 480.00	$ 13.50	$ 493.50

Class 2			
Overall Attendance	COST	TRIA 3.00%	Total
1-100	$ 190.00	$ 5.10	$ 195.10
101-500	$ 240.00	$ 6.45	$ 246.45
501-1500	$ 380.00	$ 10.65	$ 390.65
1501-3000	$ 490.00	$ 13.80	$ 503.80
3001-5000	$ 665.00	$ 18.75	$ 683.75

Class 3			
Overall Attendance	COST	TRIA 3.00%	Total
1-100	$ 320.00	$ 9.00	$ 329.00
101-500	$ 385.00	$ 10.80	$ 395.80
501-1500	$ 485.00	$ 13.65	$ 498.65
1501-3000	$ 620.00	$ 17.40	$ 637.40
3001-5000	$ 840.00	$ 23.55	$ 863.55

Plus: Add Rate for $100,000 Third Party Property Damage

CLASSES 1, 2 & 3 - DAILY RATES (1-4 DAYS)			
Daily Attendance	COST	TRIA 3.00%	Total
1 - 5000	$ 135.00	$ 1.25	$ 136.25

CLASS I RATES (5 OR MORE DAYS)			
Daily Attendance	COST	TRIA 3.00%	Total
1-100	$ 135.00	$ 1.25	$ 136.25
101-500	$ 135.00	$ 1.25	$ 136.25
501-1500	$ 135.00	$ 1.25	$ 136.25
1501-3000	$ 145.00	$ 1.35	$ 146.35
3001-5000	$ 155.00	$ 1.45	$ 156.45

CLASS 2 - RATES (5 OR MORE DAYS)			
Daily Attendance	COST	TRIA 3.00%	Total
1-100	$ 135.00	$ 1.25	$ 136.25
101-500	$ 150.00	$ 1.40	$ 151.40
501-1500	$ 160.00	$ 1.50	$ 161.50
1501-3000	$ 180.00	$ 1.70	$ 181.70
3001-5000	$ 210.00	$ 1.95	$ 211.95

CLASS 3 - RATES (5 OR MORE DAYS)			
Daily Attendance	COST	TRIA 3.00%	Total
1-100	$ 160.00	$ 1.50	$ 161.50
101-500	$ 180.00	$ 1.70	$ 181.70
501-1500	$ 190.00	$ 1.80	$ 191.80
1501-3000	$ 200.00	$ 1.90	$ 201.90
3001-5000	$ 220.00	$ 2.05	$ 222.05

Plus: $10,000 Excess Accident - $0 Deductible

ALL CLASSES - DAILY RATES	
Daily Attendance	COST
1-100	$ 19.00
101-500	$ 47.00
501-1500	$ 64.00
1501-3000	$ 128.00
3001-5000	$ 213.00

Also available:

• **<u>EXCESS LIABILITY</u>** • OPTIONAL SEPARATE POLICY
Available for risks bound into TULIP. Limits of liability increased subject to the following rates regardless of what limits are increased. Coverage provided by Clarendon National Insurance Company
Note: rates and minimums cannot be pro-rated.

Rate & Minimum Premium Table

PROCESS TO SECURE COVERAGE:

Facility Users (third parties with no relation to the institution, and no institutional financial support) who need insurance should be directed to the Web site http://urmia.bene-marc.com. The third party will need to contact Sharon Mastbrook, complete an application form and pay by credit card for their coverage.

Marie Wiginton
Bene-Marc, Inc.
6301 Southwest Blvd. Suite 101
Fort Worth, TX 76132
(800) 247-1734, ext. 308
mwiginton@bene-marc.com

Contact Marie if you are having difficulties with the website or have questions about high risk activities or other program details.

Upon completion of the transaction, the College's designated office (Special Programs, Campus Life or Athletics) will receive a copy of the application and a certificate of insurance. The designated campus office is responsible for checking the application against the agreement for facilities usage to verify that the correct information was provided.

Refund Policy:
Refunds for cancellations other than rain only if notification is given to Bene-Marc, Inc. in writing one full business day (24 hours) before the date of the insured event. Rain cancellations must be reported to Bene-Marc within 24 hours..

To Purchase TULIP Insurance

The web address is: http://urmia.bene-marc.com

First time users MUST first REGISTER. Register

After registration, you will be returned to the login/welcome screen. At this screen you will key in your registered EMAIL ADDRESS and PASSWORD. You must check the "Agree to Terms of Use" box to continue.

Login to Existing Account:

E-mail Address:

Password:

Forgot your password? Check this to have it emailed to you.

Check this box to agree to these Terms of Use.. Login

To purchase TULIP insurance you must set up an account using your email address and password

The next screen has a field to enter the PASS CODE. This is not your password. Please enter: 30251866, which identifies Skidmore College as the facilities to be used.

1 Pick an Institution

Please enter the passcode you received from the Institution.

I want to purchase Tenant User Insurance.

I want to purchase Sports Camps/Sports Clinics Insurance.

Sports Camps/Sports Clinics are instructional non-competitive events. If you are holding a competitive sports event, please check Tenant User Insurance.

2 Select Type of Event

Please give us an overview of the event you wish to cover using the choices below.

Institution: **Skidmore College**

Select Type of Event:* Type of Event

* You must select a Type of Event that accurately describes your event. If you do not see your event listed, please contact Bene-Marc directly

Select Number of Participants:** Number of Participants

** For a 1-4 day event, indicate the MAXIMUM number of Participants on any given day.

For a 5+ day event, indicate the TOTAL Number of Participants for all days.

Example 1: 1-4 Day Event	**Example 2: 5+ Day Event**
Day 1 Participants: 50 Day 2 Participants: 100 Day 3 Participants: 150	Day 1 Participants: 50 Day 2 Participants: 100 Day 3 Participants: 150 Day 4 Participants: 100 Day 5 Participants: 125
MAXIMUM Number of Participants: 150	TOTAL Number of Participants: 525

To Purchase TULIP Insurance

Choose Each Date of Event:
(Include all setup and teardown days)

Note:
If your event occurs after September 30, 2007, you cannot purchase coverage at this time. If you need assistance with an event after this date, please contact Bene-Marc directly.

③ Apply for Insurance

1. Name of covered event:

2. Has the event been held in the past?:

- Yes
- New Event

If yes, how many years?:

3. Have there ever been any losses, claims, or incidents, insured or uninsured, at past events?:

- Yes
- No

4. Have you ever been denied insurance for this event by another insurer?:

- Yes
- No

5. Campus Name:

6. Location of covered event as listed on your contract with Skidmore College:

7. Name of person authorizing use of space at Skidmore College:

8. Email address of person authorizing use of space at Skidmore College:

9. Description of Event:

10. Will your event involve any of the following activities?:

- *Hang Gliding*
- *Parasailing*
- *Parachuting*
- *Tobogganing*
- *Luge*
- *Bungee Jumping*
- *Hot Air Balloon Rides*
- *Mosh Pits*
- *Slam Dancing*
- *Skycoaster*
- *Skateboarding*
- *Trampolines*
- *Mechanical Bulls*
- *Saddle Animals*

Yes

No

11. Estimated MAXIMUM number of Participants on any given day:

12. Estimated total gross revenue from this event, in dollars:

Note: This field only accepts numbers. Letters and other characters ($,.) will be rejected.

13. Is the event indoors, outdoors or both?:

Indoor

Outdoor

Both

14. Will alcohol/beer/wine be SOLD at your event?

No

Yes

If your event will be providing Host Liquor, you should answer "No."

15. Are you planning on selling or giving away anything OTHER THAN the following?:

- *Clothing Apparel*
- *Records, Tapes, CDs*
- *Posters and Photos*
- *Badges, Buttons or Stickers*
- *Food and Beverages*

Yes

No

4 Add Options

General Liability Options

Product	Quantity	Premium
Yes, the event is selling alcohol/beer/wine.		
Yes, an independent contractor is selling alcohol/beer/wine.		

Additional Insureds (Institution is automatically an Additional Insured at no cost to you) Will be Referred for Underwriting.

To Purchase TULIP Insurance

Exhibitor - No Sales*	☐	Will be Referred for Underwriting.
Vendor/Concessionaire - Non-Food Sales	☐	Will be Referred for Underwriting.
Vendor/Concessionaire - Food Sales*	☐	Will be Referred for Underwriting.
Performers*	☐	Will be Referred for Underwriting.

Excess Liability Option

☐ **Excess Liability** Options will be available on following screen.

Third Party Property Damage Option

Third Party Property Damage

Skidmore College requires a minimum of $100,000:

◉ Loss Limit: $100,000 Aggregate per Event/Occurrence

Deductible: $250 Per Claim

Excess Accident Medical Option

Excess Accident Medical – 52 week benefit period $1,000 AD&D

Skidmore College requires a minimum of $10,000:

◉ $10,000 Excess Accident Medical with $100 Deductible

○ $10,000 Excess Accident Medical with $0 Deductible

Continue

Once you press Continue – you will receive the following message:

Thank you for your submission. Your application is PENDING and has been submitted for review. An Account Executive will contact you within one business day.

All of your information has been saved. If your application is approved by the Account Executive, you will be notified and allowed to complete your order.