



CITY OF BOYNTON BEACH
RISK MANAGEMENT DEPARTMENT

TULIP PROGRAM

Tenant User Liability Insurance Program

Serving the needs of individuals and organizations

in Boynton Beach

Revised October 1, 2007

City of Boynton Beach
Risk Management Department
100 E. Boynton Beach Boulevard
Boynton Beach, Florida 33435
(561) 742-6040 fax (561)742-6041



CITY OF BOYNTON BEACH RISK MANAGEMENT DEPARTMENT

TULIP - Tenant User Liability Insurance Program

Insurance Broker: Arthur J. Gallagher & Co. – Boca Raton
Insurance Company: Everest National Insurance Co.

Effective Date: October 1, 2007

Purpose: The City of Boynton Beach has developed this program to cover individuals/organizations using City facilities, which do not have the required insurance coverage.

Applicability: Proof of insurance is required under the following circumstances (1 - 4).

1. Anyone renting a City building.
2. All permitted (Special Event Permit) events on City property.
3. Pavilion reservation for more than 60 persons.
4. Wedding ceremonies on the beach with more than 60 persons.

NOTE: Individuals who are "reserving" the ball fields (Pence, Hester, Little League, Galaxy) for practice or for pick up games will not be required to obtain or to provide proof of insurance; however, they must complete and sign the Standard Hold Harmless Agreement.

Requirement: In situations 1 - 4, if the person/organization cannot provide a Certificate of Insurance documenting that they have their own insurance, they **must** purchase insurance through Risk Management's TULIP program.

Serving of Alcohol: The Intracoastal Park Clubhouse is the only City facility where serving of alcohol, by private individuals or organizations for special events, is permitted. Proof of Liquor Liability insurance is required by Certificate of Insurance or purchase under the TULIP program.

Procedure: Risk Management needs 30 days notice, to process the request for insurance through the TULIP program. Rates vary according to the number of persons involved in the event and the type of event. Please see the attached Rating Schedules. (NOTE: Organization meetings with no audio-visual equipment needs, or serving of refreshments do not require insurance.)

Insurance Application form must be submitted with Rental Agreement form to the Recreation & Parks Department. See attached Insurance Application form.

Individuals/Organizations are required to complete the Hold Harmless Agreements in addition to the Insurance Application form when renting City facilities.

Contact: If you have any questions please contact Risk Management at (561) 742-6040 for clarification.

Thank you,

CITY OF BOYNTON BEACH
Risk Management Department
RM/TULIP RM 2007 Info

**CITY OF BOYNTON BEACH
RISK MANAGEMENT DEPARTMENT**

**TULIP – Tenant Users Liability Insurance Program
APPLICATION FORM**

ORGANIZATION/INDIVIDUAL: _____

Type of organization (ex: team, non-profit, activity, religious, etc.) _____

CONTACT PERSON: _____

ADDRESS: _____
City Zip Code

PHONE: (before 5 p.m.) _____ (after 5 p.m.) _____

A. FACILITY: _____

B. REQUESTED DATE & TIME (please indicate a.m. or p.m.):
Date: _____ Hours: from _____ to _____

ATTENDEES: _____

RATING CLASS: ___ Class 1 ___ Class 2 ___ Class 3

EVENT TYPE: _____

LIQUOR LIABILITY: ___ Yes ___ No

VENDORS ___ Yes ___ No

___ Exhibitors (No Sales) ___ Concessionaires (Non Food Sales)

___ Concessionaires (Food Sales) ___ Attractions (Performers)

PREMIUM PAYMENTS:

\$ _____	General Liability
\$ _____	Additional Insured Fee
\$ _____	Liquor Liability
\$ _____	Vendor Liability
\$ _____	TOTAL

Please make checks payable to : City of Boynton Beach

Risk Management Department Use Only:

___ Event Schedule checked
___ Payment Schedule checked

___ Approved ___ Denied

Signature: _____ Date: _____

**RATING SCHEDULE
TULIP RATING**

A. Daily Rates (1-4 Days)

Daily Attendance (Spectators/Participants)	Class 1	Class 2	Class 3	Additional Premium for Liquor Liability
A. 1 - 100	\$100.00	\$125.00	\$175.00	\$100.00
B. 101 - 500	\$125.00	\$175.00	\$225.00	\$200.00
C. 501 - 1500	\$175.00	\$225.00	\$325.00	\$275.00
D. 1501 - 3000	\$225.00	\$325.00	\$425.00	\$375.00
E. 3001 - 5000	\$300.00	\$425.00	\$625.00	\$500.00

Add 10% to the premium for each Additional Insured (other than the program sponsor and venue), up to a maximum of \$1,000.

B. (5 Or More Days)

Total Attendance (Spectators/Participants)	Class 1	Class 2	Class 3	Additional Premium for Liquor Liability
F. 1 - 100	\$125.00	\$225.00	\$300.00	\$125.00
G. 101 - 500	\$175.00	\$275.00	\$375.00	\$275.00
H. 501 - 1500	\$250.00	\$375.00	\$475.00	\$450.00
I. 1501 - 3000	\$350.00	\$475.00	\$575.00	\$600.00
J. 3001 - 5000	\$450.00	\$650.00	\$775.00	\$750.00

Add 10% to the premium for each additional insured (other than the program sponsor and venue), up to a maximum of \$1,000.

Vendors Liability Rate Schedule

The following rates and premiums are to be applied in addition to the above premiums.

Exhibitors	No Sales	\$55 per day/per exhibitor up to a maximum of \$300 per day
Concessionaires	Non Food Sales	\$80 per day/per concessionaire up to a maximum of \$425 per day
Concessionaires	Food Sales	\$90 per day/per concessionaire up to a maximum of \$475 per day
Attractions	Performers	\$185 per day/per concessionaire up to a maximum of \$950 per day

Products liability coverage is excluded on all vendors, concessionaires and exhibitors of non-food sales and demonstrations.

TULIP HAZARD CLASS I EVENTS

This insurance applies to “bodily injury,” “property damage,” “personal injury,” and “advertising injury” arising out of “Declared Events” shown in the Schedule.

ADDITIONAL DEFINITIONS:

A “Declared Event” is an event declared on a Limitation of Coverage to Declared Event(s) Endorsement or a Reporting Form.

SCHEDULE

Anniversary Parties	Flower Shows
Antique Shows	Garden Shows
Art Festivals	Graduations
Art Shows	Harvest Festivals - No farm implements or equipment.
Auctions	Home Shows
Auto Shows	Jam and Jazz Concerts - Indoors
Award Presentations	Job Fair - Indoors
Ballets or other Classical Dance Shows	Ladies Club Events
Banquets	Lectures
Bazaars	Luncheons
Beauty Pageants	Meetings - Indoors
Body Building Contests	Pageants
Business Meetings	Professional and Amateur Association Meetings
Business Shows	Reunions - Indoors
Birthday Parties	Seances
Charity Benefits, Auctions, or Sales	Scouting Jamborees - no overnight camping
Church Services or Meetings	Seminars
Civic Club Meetings	Social Receptions
Classical Music Concerts - Indoors	Speaking Engagements
Consumer Shows	Symphony Concerts
Conventions in Buildings	Teleconferences
Craft Shows	Telethons
Debuts	Trade Shows - Indoors
Debutante Balls	Vacation Shows
Drill Team Exhibitions	Voter Registration
Educational Exhibitions	Wedding Receptions
Electronics Conventions	
Fashion Shows	
Fishing Events	

TULIP HAZARD CLASS II EVENTS

This insurance applies to “bodily injury,” “property damage,” “personal injury,” and “advertising injury” arising out of “Declared Events” shown in the Schedule.

ADDITIONAL DEFINITIONS:

A “Declared Event” is an event declared on a Limitation of Coverage to Declared Event(s) Endorsement or a Reporting Form.

SCHEDULE

Bingo Games
Classical Music Concerts - Outdoors
Festival and Cultural Events - Indoors
Jam and Jazz Concerts - Outdoors
Job Fairs - Outdoors
Meetings - Outdoors
Old Timer Events
Picnics held at grounds without pools or lakes
Political Rallies
Reunions - Outdoors
School Band Competitions or Events
Soap Box Derbies
Social Gatherings - Outdoor
Trade Shows - Outdoor
Union Meetings

TULIP HAZARD CLASS III EVENTS

This insurance applies to “bodily injury,” “property damage,” “personal injury,” and “advertising injury” arising out of “Declared Events” shown in the Schedule.

ADDITIONAL DEFINITIONS:

A “Declared Event” is an event declared on a Limitation of Coverage to Declared Event(s) Endorsement or a Reporting Form.

SCHEDULE

Aerobics and Jazzercise Classes or Events
Baseball
Basketball
Bicycle Rallies
Casino and Lounge Shows
Country Western Events - No rodeos or rides
County Festivals and Fairs - No rides
Festivals and Cultural Events - Outdoors
Film Showings
Heads of State Events
Ice Skating Shows
Junior Athletic Games
Karate Meets
Livestock Shows
Nightclub Shows
Parades - Under 500 Spectators
Proms
Softball Events
Sporting Events in Buildings - Non-professional
Theatrical Stage Performances
Volleyball Events

ALL HAZARDS IN CONNECTION WITH DESIGNATED EVENTS OR PREMISES EXCLUSIONS

This insurance does not apply to “bodily injury”, “property damage”, “personal injury”, or “advertising injury” arising out of any operations connected with the events or premises shown in the schedule, unless separately and specifically endorsed on a Limitation of Coverage to Declared Event(s) Endorsement.

SCHEDULE

Designated Operations or Premises:

Aircraft Events	Overnight Camping
Animal Acts and Shows	Professional Sports
Balloon Events	Promoters
Block Parties/Street Closures/Street Fairs	Pyrotechnics
Boat Shows	Rap or Heavy Metal Concerts
Boxing, Wrestling, Hockey & Football Games	Rummage Sales
Carnivals	Rodeo and Roping Events
Circuses	RV Shows
Concerts - Not Otherwise Classified	Sidewalk Sales
Evangelistic Meetings	Ski Events
Exhibitions	Swap Meets
Film Production	Swimming or Pool facilities
Fireworks	Tractor Pulls
Gun & Knife Shows	Water events
Gymnastic Competitions	Any event with a known attendance prior to the event greater than 5,000 people.
Instructional Classes	Any event not otherwise scheduled in TULIP Hazard Class I Events, or TULIP Hazard Class II Events, or TULIP Hazard Class III Events.
Marathons	
Mechanical Amusement Devices	
Mobile Home Shows	
Motorized Sporting Events	

INSURANCE COMPANY SELECTION

The Best's Guide is the guidebook the insurance industry uses to determine the financial stability of an insurance company. A copy of the Best's Guide report on the insurance companies quoted is available for your review.

While we strive to be certain that your insurance is placed with reputable, highly rated insurance companies, we have no way of guaranteeing the financial accuracy of the Best's Guide or the financial stability of any insurance company.

For these reasons, we recommend that you take into account the financial stability of all the insurance companies prior to making your selection as to who will write your insurance.

Company Proposed	Line of Coverage	2006 Best's Assigned Rating	Admitted Carrier	Surplus Lines Carrier
Everest National Insurance Co.	Tulip	A+ XV	X	

Alphabetical Listing

Numerical Listing

A+, A++	=	Superior		Ranges from 1 to 15
A, A-	=	Excellent		1 = Smallest Category
B+, B++	=	Very Good		15 = Largest Category
B, B-	=	Good		
C+, C++	=	Fair		
C	=	Marginal		

Admitted Carrier - Authorized licensed insurer doing business in Florida and protected by the Florida Insurance Guarantee Association, Inc. under F.S. 631.

Surplus Lines Carrier - An unauthorized insurer which has been made eligible by the Florida Department of Insurance to issue insurance coverage. Surplus Lines carriers are not protected by the Florida Insurance Guarantee Association, Inc. under F.S. 631.

A.M. BEST'S RATINGS

Best's Insurance Reports, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

Best's ratings are based on analysis, which give consideration to a number of factors of varying importance. While the analysis is believed to be reliable, we cannot guarantee the accuracy of the rating or the financial stability of the insurance company.

A copy of the Best's Insurance Report on the insurance companies is available for your review.

**Best's Rating
Classifications are:**

A++ to A+	Superior
A to A-	Excellent
B++ to B+	Very Good
B to B-	Fair
C++ to C+	Marginal
C to C-	Weak

**Best's Financial
Classifications are:**

I	\$0	to	\$1,000,000
II	\$1,000,000	to	\$2,000,000
III	\$2,000,000	to	\$5,000,000
IV	\$5,000,000	to	\$10,000,000
V	\$10,000,000	to	\$25,000,000
VI	\$25,000,000	to	\$50,000,000
VII	\$50,000,000	to	\$100,000,000
VIII	\$100,000,000	to	\$250,000,000
IX	\$250,000,000	to	\$500,000,000
X	\$500,000,000	to	\$750,000,000
XI	\$750,000,000	to	\$1,000,000,000
XII	\$1,000,000,000	to	\$1,250,000,000
XIII	\$1,250,000,000	to	\$1,500,000,000
XIV	\$1,500,000,000	to	\$2,000,000,000
XV	\$2,000,000,000	to	or more

Note:

At your option, you may wish to consult with other available rating services.

Arthur J. Gallagher & Co. uses A.M. Best & Co.'s rating services to evaluate the financial condition of insurers whose policies we propose to deliver. The rating of the carrier and the year of publication of that rating are indicated. Arthur J. Gallagher & Co. makes no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.