



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, 2011

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: Employers Fire Insurance Co.

Effective Date: October 1, 2011

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 2011 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. LOCATION/FACILITY: _____ ROOM/PAVILION: _____

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

(Please complete entire Application. Use NA where Not Applicable)

ATTENDEES: _____

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

EVENT TYPE: _____

LIQUOR LIABILITY: ___ Yes ___ No *(Available at Intracoastal Park Clubhouse Only)*

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	\$ 75.00	\$100.00	\$150.00	\$ 75.00
B. 101	- 500	\$100.00	\$135.00	\$200.00	\$185.00
C. 501	- 1500	\$150.00	\$185.00	\$310.00	\$260.00
D. 1501	- 3000	\$200.00	\$315.00	\$425.00	\$375.00
E. 3001	- 5000	\$300.00	\$425.00	\$625.00	\$490.00
F. 5001	+ (rate per person)	Refer to Company	Refer to Company	Refer to Company	Refer to Company

B. (5 Or More Days)

Total Attendance (Spectators/Participants)		Class 1	Class 2	Class 3	Additional Premium for Liquor Liability
G. 1	- 100	\$ 95.00	\$170.00	\$300.00	\$110.00
H. 101	- 500	\$140.00	\$215.00	\$360.00	\$275.00
I. 501	- 1500	\$235.00	\$355.00	\$455.00	\$435.00
J. 1501	- 3000	\$335.00	\$460.00	\$575.00	\$600.00
K. 3001	- 5000	\$450.00	\$625.00	\$785.00	\$750.00
L. 5001	+ (rate per person)	Refer to Company	Refer to Company	Refer to Company	Refer to Company

Vendors Liability Rate Schedule

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

Exhibitors	No Sales	\$45 per day/per exhibitor up to a maximum of \$300 per day
Concessionaires	Non Food Sales	\$65 per day/per concessionaire up to a maximum of \$425 per day
Concessionaires	Food Sales	\$75 per day/per concessionaire up to a maximum of \$475 per day
Attractions	Performers	\$150 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.

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

ADDITIONAL DEFINITIONS: A "Declared Event" is an event declared on a Limitation of Coverage to Declared Event(s) Endorsement or a Reporting Form.

CITY OF BOYNTON BEACH

TENANT USERS LIABILITY INSURANCE PROGRAM

OCTOBER 1, 2011 – OCTOBER 1, 2012

(Continued)

EVENT DISCRPTION: HAZARD CLASS I

Anniversary Parties	Electronic Conventions
Antique Shows	Face Painters
Art Festivals and Shows	Fashion Shows
Auctions	Flower and Garden Shows
Auto Shows – Auto Static Only	Fund Raising Dinner
Award Presentations	Funeral Service
Baby Shower	Graduations
Ballet or Other Classical Dance Shows	Harvest Festivals – No Farm Implements or Equipment
Balloon Artists	Holiday Events and Parties/ Gift Exchanges
Banquets	Home Shows
Baptism	Jazz and Jam Concerts – Indoors
Bar Mitzvahs/Bat Mitzvahs	Jewelry Maker
Bazaars	Job Fairs Indoors
Beauty Pageants	Ladies Club Events
Belly Dancer	Lectures
Birthday Parties	Luncheons
Boat Shows (Dry Dock Only)	Meetings – Indoors
Body Building Contests	Mime
Book Signing	Mobile Home Shows
Bridal Showers	Pageants
Business Meetings and Shows	Poet
Business Parties	Poet Reading
Camera Shows	Professional and Amateur Association Meetings
Card Shows	Puppeteer
Caricature Sketching	Quinceanera
Carolers	Recitals
Cartoonist	Reunions Indoors
Casino Nights	RV Shows
Chamber of Commerce Events	Scouting Jamborees – No Overnight Camping
Charity Benefits, Dances, Auctions or Sales	Seances
Choirs- Indoor	Seminars
Church Service or Meetings	Social Receptions – Indoors
Civic Club Meetings	Speaking Engagements
Classic Dance Shows	Store Openings
Computer Shows	Story Teller
Concerts – Celtic Music	Symphony Concerts

CITY OF BOYNTON BEACH

TENANT USERS LIABILITY INSURANCE PROGRAM OCTOBER 1, 2011 – OCTOBER 1, 2012 (Continued)

EVENT DISCRIPTION: HAZARD CLASS I (Continued)

Concerts – Chamber Music	Teleconferences
Concerts – Classical Music – Indoors	Telethons
Concerts – Holiday Music	Trade Shows – Indoors
Concerts – Instrumental	Vacation Shows
Consumer Shows	Ventriloquist
Conventions – Indoors	Voter Registration
Craft Shows	Weddings and Wedding Receptions
Dance Competitions	Yodeler
Dance Recital	
Debutant Balls	
Debuts	
Drill Team Exhibitions	
Educational Exhibitions	

EVENT DISCRIPTION: HAZARD CLASS II

Bingo Games	Fishing Events
Card Games - Blackjack	Golf Events – Non Professional
Card Games – Poker	Impersonator – Celebrity or Holiday Character
Carnivals – School Events with No Mechanical Rides	Impressionist
Chess Tournament	Jazz and Jam Concerts – Outdoors
Choirs – Outdoor	Job Fairs Outdoors
Christmas Tree Lighting	Jugglers (No Pyro)
Clowns – No Motorized Vehicles	Magician
Comedians	Mariachi Band
Concerts – 50's, 60's, 70's and 80's Music	Math Tournament
Concerts – Blues Music	Meetings – Outdoors
Concerts – Classical Music – Outdoors	Menorah Lightning
Concerts – Country Music	Picnics – No Pools or Lakes
Concerts – Folk Music	Reunions Outdoors
Concerts – Funk Music	School Band Competitions or Events
Concerts – Motown	Soap Box Derbies
Concerts Soul Music	Social Receptions – Outdoors
Dog, Cat, Bird and Other Domestic Animal Shows/ Events	Trade Shows – Outdoors
Easter Egg Hunt	Union Meetings
Festival and Cultural Events - Indoors	Video Game Contests

CITY OF BOYNTON BEACH

TENANT USERS LIABILITY INSURANCE PROGRAM OCTOBER 1, 2011 – OCTOBER 1, 2012 (Continued)

EVENT DISCRPTION: HAZARD CLASS III

Aerobics and Jazzercise Classes or Events	Magic Show
Amateur Rodeo and Roping Events	Marathons (Walking and Running) Attendees 500 and Under
Baseball – Amateur	Mobile Homes/RV Shows – Professionally Managed
Basketball – Amateur	Movie Release Party
Bicycling – No Racing/Off Road	New Years Party (Private/By Invite Only)
Block Parties/Street Closures/Street Fairs – Under 5,000 Spectators	Old Timer Events
Bowling Tournaments	Parades – Under 5,000 Spectators
Boxing, Wrestling, Hockey and Football Games – Amateur	Play Readings
Casino and Lounge Shows	Plays
Cheerleading Events/Competitions (no Pyramids)	Pool and/or Billiards Tournaments
Comedy Shows	Proms
Company or Corporate Retreats	Rugby
Concerts – Pop Cover Bands	Soccer
Cornfield Mazes	Softball – Amateur
Country and Western Events – No Rodeos or Rides	Sporting Events – Indoors – Non Professional
Country Festivals and fairs – No Riders	Talent Show (No Rap, Hip-Hop, Heavy Metal Shows)
Festival and Cultural Events – Outdoors	Tap Dancing
Film Screenings	Tennis Tournament
Film Showings	Theatrical Stage Performances
Golf Tournament – Daytime	Volleyball – Amateur
Grad Night	Wagon/Hayrides
Gymnastic Competitions – Spectators Only	Walking/Hiking Tour
Halloween – Costume Contests	Wine Tasting
Livestock Shows	

IDENTIFIED EXCLUSIONS

Aircraft, Auto And Watercraft Exclusion Amendment – ECG 04 586 12 05

Absolute Asbestos Exclusion – ECG 21 510 12 99

Absolute Lead Exclusion – ECG 21 512 12 99

Exclusion - All Hazards In Connection with Designated Events or Premises – ECG 21 622 12 05

Location And Description Of Excluded Events Or Premises:

Aircraft Events, Animal Acts and Shows, Bicycle Rallies, Races and Events, Block Parties/Street Closures/Street Fairs-over 5,000 in attendance, Boat Shows, Bounce Houses, Bungee Jumping, Carnivals With Amusement Devices, Circuses, Concerts - Not Otherwise Classified, Concerts with Rap, Hip Hop, Heavy Metal, Ska Punk or similar types of music, Cycle Events, Evangelistic Meetings with Faith Healing or Similar Activities, Events with Armed Private Security, Events with Known Attendance Prior to the Event Greater than 5,000 People, Events with prior losses, Exotic Animal Shows and Events, Film Production, Fireworks, Fraternity Events, Go Kart Races, Gun and Knife Shows, Halloween - Haunted Houses, Hang gliding/Sky Diving, Heads of State Events, Hot Air Balloon Rides/Events, Hypnotist, Inflatable's, Instructional Classes - Drivers Education, Flying or Health, Laser Tag - Outdoors, Luge, Marathons / Walkathons over 500 Attendees, Mechanical Amusement Devices Including Mechanical Bulls, Mosh Pits , Motorized Sporting Events, New Years Party (Open to public/not by invite only), Nightclub Shows, Overnight Camping and Retreats, Paint Ball, Parachuting, Parasailing, Political Rallies, Professional Sports, Promoters, Pyrotechnics, Raves, Reality TV Shows, Record Signing's in stores, Renaissance Fairs/Festivals, Rodeo and Roping Events - Professional, Roller Coasters/Sky Coasters, Rummage Sales - Other than for Charities, Saddle Animals, Sidewalk Sales, Skate Boarding, Ski Events, Sky Diving, Siam Dancing, Sorority Events, Swap Meets/Flea Markets, Swimming and Pool Facilities, Temporary Grandstands, Tobogganing, Tractor Pulls, Trampolines, Triathlons, Wall Climbing, War Games/Re-enactments, Water Events, Water Slides, any event with a known attendance prior to the event greater than 5,000 people.

Any event not otherwise scheduled in TULIP Hazard Class I Events, or TULIP Hazard Class II Events or TULIP Hazard Class III Events.

Exclusion - Designated Activities – ECG 21 623 12 05

Description of Designated Activities:

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

Exclusion - Personal and Advertising Injury Liability - Entertainment Industry – ECG 21 626 12 05

Exclusion - Fireworks – ECG 21 627 12 05

Exclusion - Throwing, Kicking or Projecting of Objects or Persons – ECG 21 629 12 05

Exclusion - Non-Performing Animals – ECG 21 635 12 05

Exclusion - Comparative Advertising (Designated Operations) – ECG 21 640 12 05

Exclusion - Damage To Premises Rented To You For Seven Or Fewer Consecutive Days – ECG 21 645 12 05

Exclusion – Athletic or Sports Participants – CG 21 01 11 85

Description of Operations: Any Athletic Events

Exclusion – Coverage C Medical Payments – CG 21 35 10 01

Abuse or Molestation Exclusion – CG 21 46 07 98

Employment Related Practices Exclusion – CG 21 47 07 98

Total Pollution Exclusion Endorsement – CG 21 49 09 99

CITY OF BOYNTON BEACH

CARRIER RATINGS AND ADMITTED STATUS

Proposed Carriers	A.M. Best's Rating	Admitted/Non-Admitted
Employers Fire Insurance Company	A XI	Admitted

If the above indicates coverage is placed with a non-admitted carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations which apply to an admitted carrier nor do they participate in any insurance guarantee fund applicable in that state.

The above A.M. Best Rating was verified on the date the proposal document was created.

Guide to Best Ratings

Rating Levels and Categories

Level	Category	Level	Category	Level	Category
A++, A+	Superior	B, B-	Fair	D	Poor
A, A-	Excellent	C++, C+	Marginal	E	Under Regulatory Supervision
B++, B+	Good	C, C-	Weak	F	In Liquidation
				S	Suspended

Financial Size Categories

(In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)

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

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.

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View the A.M. Best Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

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CITY OF BOYNTON BEACH

GUIDE TO BEST'S FINANCIAL STRENGTH RATINGS – INSURER

A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. The rating is based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.

Financial Strength Ratings – Insurer

	Rating	Descriptor	Definition
Secure	A++, A+	Superior	Assigned to companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
	A, A-	Excellent	Assigned to companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
	B++, B+	Good	Assigned to companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
Vulnerable	B, B-	Fair	Assigned to companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C++, C+	Marginal	Assigned to companies that have, in our opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C, C-	Weak	Assigned to companies that have, in our opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
	D	Poor	Assigned to companies that have, in our opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.
	E	Under Regulatory Supervision	Assigned to companies (and possibly their subsidiaries/affiliates) placed under a significant form of regulatory supervision, control or restraint - including cease and desist orders, conservatorship or rehabilitation, but not liquidation - that prevents conduct of normal, ongoing insurance operations.
	F	In Liquidation	Assigned to companies placed in liquidation by a court of law or by a forced liquidation.
	S	Suspended	Assigned to rated companies when sudden and significant events affect their balance sheet strength or operating performance and rating implications cannot be evaluated due to a lack of timely or adequate information.

Rating Outlooks

Assigned to an interactive Financial Strength Rating to indicate its potential direction over an intermediate term, generally defined as 12 to 36 months.

Positive	Indicates possible rating upgrade due to favorable financial/market trends relative to the current rating level.
Negative	Indicates possible rating downgrade due to unfavorable financial/market trends relative to the current rating level.
Stable	Indicates low likelihood of a rating change due to stable financial/market trends.

Rating Modifiers

Modifier	Descriptor	Definition
u	Under Review	Indicates the rating may change in the near term, typically within six months. Generally is event driven, with positive, negative or developing implications.
pd	Public Data	Indicates rating assigned to insurer that chose not to participate in A.M. Best's interactive rating process.
s	Syndicate	Indicates rating assigned to a Lloyd's syndicate.

Affiliation Codes

Indicates rating is based on a type of affiliation with other insurers. g Group p Pooled r Reinsured

Not Rated Categories

Assigned to companies reported on by A.M. Best, but not assigned a Best's Rating.

NR-1: Insufficient Data.	NR-2: Insufficient Size and/or Operating Experience.	NR-3: Rating Procedure Inapplicable.
NR-4: Company Request.	NR-5: Not Formally Followed.	

Rating Disclosure

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. The ratings are not assigned to specific insurance policies or contracts and do not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. A Best's Financial Strength Rating is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. In arriving at a rating decision, A.M. Best relies on third-party audited financial data and/or other information provided to it. While this information is believed to be reliable, A.M. Best does not independently verify the accuracy or reliability of the information. For additional details, see A.M. Best's *Terms of Use* at www.ambest.com.

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