

CIRMA

Tenant User Liability Insurance Program

How-To Guide

The **City of Torrington and Torrington Board of Education** has enrolled in a program which allows you, the “user” of a municipal facility, school, or other local government property, to secure cost effective liability insurance that provides protection for you as well as the governmental entity. The Tenant User Liability Insurance Program (TULIP) is a General Liability Policy written in the name of the tenants and/or users of the local government facility or venue.

CIRMA is a registered user of the TULIP program through your pool, the National League of Cities (NLC), and HUB International New England via One Beacon Entertainment.

How it works:

1. Log on to www.onebeaconentertainment.com
2. Go to *Planning an Event?* and click **Get a Free Quote**
3. Enter the Venue ID Code for the **City of Torrington and Torrington Board of Education**: 0501-174
4. Click Next and Select the Type of “Event” or “Activity” from the drop down window, e.g. wedding or festival. *Please see pull down for list of ineligible activities.*
5. Answer all questions that follow such as:
 - a. Have you held this event before?
 - b. If yes, were there any losses or claims?
 - c. Will there be armed private security at this event or activity? (Off duty police not included)
 - d. Will you require Liquor Liability? *
 - e. Number of attendees

*If there are any charges or fees collected by the host/organizer, or any participating vendor, and alcohol is provided or sold, then we recommend purchasing Liquor Liability Coverage in addition to the General Liability to avoid any potential exclusions applying to the event. If the host/organizer is providing alcohol, but no fees or charges are involved (such as a private party or reception) then the Host Liquor Liability included in the basic coverage will apply, subject to the terms and conditions of the policy.
6. There are additional questions if there are going to be concessionaires or exhibitors at the event.
7. Select the Event date or dates on the calendar by clicking on the day of event (if multiple regularly scheduled dates, select all of these).
8. Click Get Quote.
9. If you would now like to proceed and purchase the coverage, please complete the requested *Contact & Credit Card Information*, and coverage is automatically bound.
10. A Certificate of Insurance is issued and sent via email, in your Name or Organization’s Name, with a Certificate automatically sent via email to your local government.

If you experience technical difficulties or have questions about the eligibility or classification of your event, please contact *One Beacon Entertainment* at 1-800-507-8414 (8:30AM – 5:00PM PST).