

TULIP (Tenant User Liability Insurance Policy)

(Coverage through Towns insurance carrier VLCT (Vermont League of Cities and Towns))

PACIF strongly recommends that whenever a municipal location or facility is rented for a special event, the renter (or "tenant user") be required to show that they have **liability coverage that will protect the municipality from a third-party lawsuit if a damaging incident occurs at the event**. Many renters can obtain this coverage through their existing insurance (with a rider, if necessary), and only need to give the municipality proof of this coverage. For the situations where no other liability insurance is available, PACIF makes it easy for renters to purchase a **Tenant User Liability Insurance Policy (TULIP)** in an online process that automatically forwards proof of the coverage to the municipality.

When an individual or group reserves the date to rent a municipal facility, you can state their need to provide liability insurance for the event. For their convenience, in case purchasing TULIP coverage turns out to be necessary, please give the renter the following instructions:

1. Go to tulip.onebeaconentertainment.com/e/tulip/apply.aspx.
2. For the Venue Name, type Vermont League of Cities and Towns into the "Search for your Venue" box, then select the municipality's location.
3. Follow the site's remaining instructions. When the renter has paid for the coverage, the municipality will automatically receive the proof it requires.