



RISK MANAGEMENT INFORMATION  
**TENANT USER LIABILITY INSURANCE PROGRAM**  
**RATES AND ELIGIBLE EVENTS**

Minnesota cities often allow individuals and groups to use or rent municipal-owned facilities. Sometimes, though, the city and event organizer may be sued if someone is injured at the event. Regardless of the merit, these claims can be time consuming and costly.

To help cities avoid these situations, the League of Minnesota Cities Insurance Trust offers a program called the Tenant Use Liability Program (TULIP). The program helps individuals and groups - called tenant users - protect themselves and their guests at events held at city-owned facilities. Cities that are members of the League of Minnesota Cities LMC are automatically eligible to offer TULIP to tenant users, at no cost to the city.

TULIP provides private individuals and groups with access to low-cost liability coverage of as much as \$1 million for special events held at city facilities. After a tenant user purchases coverage, a copy of the certificate of insurance is emailed to the tenant user. A copy of the certificate also is sent to the city contact, naming the city as an additional insured.

The following information can be used by cities and tenant users as a quick reference guide to determine which events are eligible for coverage through TULIP and how much coverage costs for those particular events. In all cases, please see the TULIP website for final rates at <https://www.ebi-ins.com/tulip/> (select “National League of Cities” from the drop-down list, then city and state).

Please see the League’s website at [www.lmc.org](http://www.lmc.org) for more information about TULIP, how it works, the city’s role in offering the program, and other resources.

**Eligible Events**

**Class 1 Events**

• Anniversary Parties	• Electronics Conventions
• Antique Shows	• Fashion Shows
• Art Festivals and Shows	• Flower and Garden Shows
• Auctions	• Graduations
• Auto Shows-Auto Static Only	• Harvest Festivals – No Farm Implements or Equipment
• Award Presentations	• Home Shows
• Ballet or Other Classical Dance Shows	• Jazz and Jam Concerts – Indoors
• Banquets	• Job Fairs Indoors

• Bar Mitzvahs/Bat Mitzvahs	• Ladies Club Events
• Bazaars	• Lectures
• Beauty Pageants	• Luncheons
• Birthday Parties	• Meetings – Indoors
• Body Building Contests	• Pageants
• Book Signing	• Poetry Reading
• Business Meetings and Shows	• Professional and Amateur Association Meetings
• Charity Benefits, Dances, Auctions, or Sales	• Quinceanera
• Church Services or Meetings	• Recitals
• Civic Club Meetings	• Reunions Indoors
• Concerts – Celtic Music	• Scouting Jamborees – No Overnight Camping
• Concerts – Chamber Music	• Seances
• Concerts – Classical Music – Indoors	• Seminars
• Concerts – Holiday Music	• Social Receptions – Indoors
• Concerts – Instrumental	• Speaking Engagements
• Consumer Shows	• Symphony Concerts
• Conventions – Indoors	• Teleconferences
• Craft Shows	• Telethons
• Debutant Balls	• Trade Shows – Indoors
• Debuts	• Vacation Shows
• Drill Team Exhibitions	• Voter Registration
• Educational Exhibitions	• Weddings and Wedding Receptions

### Class 2 Events

• Bingo Games	• Jazz and Jam Concerts – Outdoors
• Concerts – 50's, 60's, 70's, 80's Music	• Job Fairs Outdoors
• Concerts – Blues Music	• Meetings – Outdoors
• Concerts – Classical Music – Outdoors	• Picnics – No Pools or Lakes
• Concerts – Country Music	• Reunions Outdoors
• Concerts – Folk Music	• School Band Competitions or Events
• Concerts – Funk Music	• School Carnivals – No Rides
• Concerts – Motown	• Soap Box Derbies
• Concerts – Soul Music	• Social Receptions – Outdoors
• Dog, Cat, Bird & Other Domestic Animal Shows/Events	• Trade Shows – Outdoors
• Festival and Cultural Events – Indoors	• Union Meetings
• Fishing Events	

### Class 3 Events

• Aerobics and Jazzercise Classes or Events	• Ice Skating Shows
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• Amateur Rodeo and Roping Events	• Junior Athletic Games
• Baseball – Amateur	• Karate Meets
• Basketball – Amateur	• Livestock Shows
• Block Parties/Street Closures/Street Fairs – Under 5,000 Spectators	• Mobile Homes/RV Shows – Professionally Managed
• Boxing, Wrestling, Hockey and Football Games – Amateur	• Old Timer Events
• Casino and Lounge Shows	• Parades – Under 5,000 Spectators
• Cheerleading Events/Competitions	• Proms
• Concerts – Pop Cover Bands	• Softball – Amateur
• Country & Western Events – No Rodeos or Rides	• Sporting Events – Indoors – Non-Professional
• Festival and Cultural Events – Outdoors	• Theatrical Stage Performances
• Film Showings	• Volleyball – Amateur
• Gymnastic Competitions – Spectators Only	

### Ineligible Events

• Aircraft Events	• Paint Ball
• Animal Acts and Shows	• Parachuting
• Bicycle Rallies, Races and Events	• Parasailing
• Block Parties/Street Closures/Street Fairs – over 5,000 in attendance	• Political Rallies
• Boat Shows	• Professional Sports
• Bungee Jumping	• Pyrotechnics
• Carnivals	• Raves
• Circuses	• Record Signing's in stores
• Concerts with Rap, Hip Hop, Heavy Metal, Ska Punk or similar types of music	• Renaissance Fairs/Festivals
• Evangelistic Meetings with Faith Healing or Similar Activities	• Rodeo and Roping Events – Professional
• Events with Armed Private Security	• Roller Coasters/Sky Coasters
• Events with Known Attendance Prior to the Event Great than 5,000 People	• Rummage Sales – Other than for Charities
• Events with prior losses	• Saddle Animals
• Exotic Animal Shows and Events	• Sidewalk Sales
• Film Production	• Skate Boarding
• Fireworks	• Ski Events
• Gun and Knife Shows	• Sky Diving
• Hand-gliding/Skydiving	• Slam Dancing
• Hot Air Balloon Rides/Events	• Swap Meets/Flea Markets
• Instructional Classes – Drives	• Swimming and Pool Facilities

Education, Flying or Health	
• Laser Tag	• Temporary Grandstands
• Luge	• Tobogganing
• Marathons/Walkathons	• Tractor Pulls
• Mechanical Amusement Devices Including Mechanical Bulls	• Trampolines
• Mosh Pits	• Wall Climbing
• Motorized Sporting Events	• War Games/Re-enactments
• Nightclub Shows	• Water Events
• Overnight Camping and Retreats	• Water Slides

## TULIP Rates

### Rates (1-4 Days)

Total Attendance (Spectators/Participants)	Class 1	Class 2	Class 3	Additional Premium For Liquor Liability
1 - 100	\$75.00	\$100.00	\$150.00	\$75.00
101 - 500	\$100.00	\$135.00	\$200.00	\$185.00
501 - 1500	\$150.00	\$185.00	\$310.00	\$260.00
1501 - 3000	\$200.00	\$315.00	\$425.00	\$375.00
3001 - 5000	\$300.00	\$425.00	\$625.00	\$490.00

### Rates (5 or More Days)

Total Attendance (Spectators/Participants)	Class 1	Class 2	Class 3	Additional Premium For Liquor Liability
1 - 100	\$95.00	\$170.00	\$300.00	\$110.00
101 - 500	\$140.00	\$215.00	\$360.00	\$275.00
501 - 1500	\$235.00	\$355.00	\$455.00	\$435.00
1501 - 3000	\$335.00	\$460.00	\$575.00	\$600.00
3001 - 5000	\$450.00	\$625.00	\$785.00	\$750.00

## 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

Laura Honeck 04/10