

## INSTRUCTIONS FOR GENERAL LIABILITY INSURANCE FOR FACILITY RENTALS

Any renter of a Town of Hildebran facility/property is required to provide proof of general liability insurance. A renter is described as any resident, citizen, non-profit, business, organization, etc. The Town of Hildebran MUST be listed as an additional insured and proof MUST be provided to the Town at least one (1) week prior to the scheduled event.

### ACCEPTABLE PROOF OF GENERAL LIABILITY COVERAGE

- a) For a one-day event by an individual for personal use (does not include non-profits, businesses, organizations or any event that a fee is charged to the participants or to the public). Examples of events include non-sport related parties, baby showers, reunions, weddings, dances, etc.
  - i. Homeowner's Policy of the name of the renter. **It is the responsibility of the renter to ensure that the homeowner's policy has the appropriate rental coverage, sometimes referred to as "personal liability clause," with a minimum coverage of \$300,000.** The Town of Hildebran will not be held responsible if the renter fails to certify the coverage with his/her insurance carrier. The homeowner's name of insured (must match the name of the renter), carrier, policy number, and policy effective dates are required to be given to the Town at least one (1) week prior to the start of the rental.  
OR
  - ii. Certificated of Insurance (COI) with general liability coverage either via TULIP, GatherGuard, or any other insurance agency. The COI must list the Town as an additional insured. This coverage must be obtained if the renter does not have a homeowner's policy.
- b) For an event that is more than one day, multiple events, an event held by a non-profit, business or organization, or any event that is for non-personal use (fees charged to the participants or to the public). Examples of these types of events include theater groups, pageants, church events, organization events, cruise-ins, etc.
  - i. Certificate of Insurance with general liability coverage via the renter's insurance carrier naming the Town as an additional insured. See below for coverage requirements.
- c) For all sporting events, regardless of type of renter or the number of days of the event, to include basketball, volleyball, indoor soccer, kickball, dodgeball, etc. Examples of these types of events includes practices, camps, games, formal sporting events, basketball birthday parties, etc. Certificate of insurance with general liability coverage via TULIP, GatherGuard or any other insurance agency for one-day events, or the renter's insurance carrier for multiple days/events, naming the Town as an additional insured.
  - i. **TULIP and GatherGuard do NOT cover personal injury and therefore the Town highly recommends that the renter also purchase a student accident policy via the renter's insurance carrier to insure personal injuries.**

### GENERAL LIABILITY COVERAGE AMOUNT REQUIREMENTS (Needed for insurance other than via TULIP)

#### **Limits**

Each Occurrence: \$1,000,000 - \$2,000,000

Damage to Rented Premises (Each Occurrence): \$50,000

Personal & Adv Injury: \$1,000,000

Products-Comp/OP AGG: \$1,000,000

General Aggregate: None

#### **Additional Insured**

The Town of Hildebran must be listed as an additional insured and the following must be listed under the certificate holder: Town of Hildebran, 109 S. Center St., Hildebran, NC 28637

#### **Description of Operations**

The renter must list the Town facility & parking lots being rented, the purpose of the event and the date and timeframe of the event. Addresses of the facility and parking lot must be included.

# TULIP (Tenant User Liability Insurance Program) Instructions

Protect yourself from claims for non-sports related injuries  
or property damage during your event.

TULIP ensures you are protected from liability for non-sports related injuries and damage that may occur at your event or activity. Without TULIP, you may be personally responsible for paying claims for bodily injury or property damage during your event or activity. Your homeowner's may cover some situations, but it may be limited and not all claims will be covered.

You can buy insurance through TULIP, a town-sponsored program, or you can purchase a policy through another private insurance carrier.

More information about TULIP coverage: [www.onebeaconentertainment.com](http://www.onebeaconentertainment.com) or (978) 661-6662.

## Directions to purchase general liability coverage via TULIP:

1. Visit: [www.onebeaconentertainment.com](http://www.onebeaconentertainment.com)
2. Scroll down to "Planning an Event" and click on "Get a Free Quote."
3. Enter the Venue Code: 0501-955 and hit the TAB key. This will automatically fill in the Town's address.
4. Click on "Next" at the bottom of the page.
5. Select the type of event you are having by clicking on the drop down arrow box. (Basketball birthday parties in the gym require you to choose a basketball option.)
6. Answer the next 5 "yes" or "no" questions.
7. Select the date of your event using the calendar provided.
8. Type in your event name. Example: birthday party, baby shower, etc.
9. Alcohol is prohibited at the Town facilities. Leave the liquor liability insurance as "no."
10. Type in the number of expected attendees in the "Average Daily Attendance" box. Hit the TAB key.
11. Answer the next 4 questions.
12. Click on "Get Quote" at the bottom of the page.
13. The cost to insure your party will be at the top in red under "Premium Quote and Contact Information."
14. Enter the renter's information under "Enter the Tenant user information" and "Enter a contact for the insurance policy" and then click on "Next" at the bottom of the page.
15. Review your information for accuracy, Click on the 2 boxes under "Agree and Accept" and then click on "Complete."
16. You will then get a summary of your coverage and premium. The coverage amounts are defaulted to the requirements set by the Town and shall not be changed in any way. Click on "purchase coverage" at the bottom of the page.
17. Enter your payment information as requested. A credit card is required. Click on "Continue to Payment Page" and follow any instructions to complete the purchase.
18. Once the insurance has been paid in full, a copy of the Certificate of Insurance will be automatically emailed to the Town. You do not need to take any action. Staff will review the certificate for accuracy to ensure it meets the Town's general liability policy. If there are no issues, the Town will issue the key to the renter as instructed by staff. If there are any deficiencies in the policy, staff will contact the renter to inform him/her of the issue and all corrections are made directly with TULIP. **The key will not be issued to the facility until the certificate of insurance meets the Town's general liability insurance policy.**