

## **SPECIAL EVENTS COVERAGE**

As a member of University Risk Management & Insurance Association,(URMIA) ISU's Department of Risk Management has access to TULIP, (Tenants and Users Liability Insurance Policy), also known as "Event Coverage." It is used by institutions who permit "third parties" to use their facilities for specific events. It protects both ISU and the Facility User against claims by third parties who may be injured or lose property as a result of participating in an event.

Events may range from very low risk events such as classroom seminars, receptions or weddings, to higher risk events including camps, sports events or rock concerts.

The Basic Coverage includes:

### Limits of Liability:

Aggregate	None	
Products-Completed Operations	\$1,000,000	
Personal and Advertising Injury	\$1,000,000	
Each Occurrence	excluded	Optional coverage available*
Fire Damage (any one fire)	\$50,000	
Medical Payment	excluded	Optional coverage available*
Liquor Liability	\$1,000,000	
Athletic or Sports Participants	excluded	Optional coverage available*
Abuse or Molestation	\$50,000	

\* may be required by Institution

How does it work? Contact the Office of Risk Management for information on how External Users (third parties with no relation to the institution, and no institutional financial support) and Internal Users (programs or events sponsored by ISU) can apply for coverage. Rates are based on the level of risk.

Brochures are available by request from the Department of Risk Management.