

# ASCIP TULIP Program

School administrators frequently receive requests for the use of school facilities by outside persons or groups. While it is a commonly held view that taxpayers have a right to use public buildings, school administrators must deal with the fact that a school can be held liable for injuries to outside parties or that a facility may be damaged.

To alleviate these concerns, schools have the right to require evidence of insurance (naming the school as an additional insured) from the Tenant User. In the event of an accident, the Tenant-User's insurance will apply. This protects schools from financial loss and increased insurance rates.

Because some persons/groups do not have insurance, the T.U.L.I.P. program was developed as an affordable insurance policy that can be purchased by those who use or lease your premises. The policy is written in the name of ASCIP and automatically names the district and Tenant User as Named Insured.

The premium is paid for by the Tenant User, not the school. **The purpose of the policy is to protect your school by transferring the liability to the other party.**

Requiring the Tenant User to provide insurance coverage safeguards your loss experience and protects the funds that you pay into ASCIP. This program is intended for those who use your schools for events (e.g., basketball tournaments, alumni events, baseball leagues, charity benefits, carnivals, swap meets, concerts, aerobic classes, etc).

The T.U.L.I.P. policy limits are as follows:

<b>General Aggregate Limit (other than Products-Completed Operations)</b>	<b>None</b>
<b>Products-Completed Operations Aggregate Limit</b>	<b>\$1,000,000</b>
<b>Personal and Advertising Injury Limit</b>	<b>\$1,000,000</b>
<b>Each Occurrence Limit</b>	<b>\$1,000,000</b>
<b>Fire Damage Limit</b>	<b>\$50,000</b>
<b>Medical Payment Limit</b>	<b>Excluded</b>
<b>Third Party Property Limit</b>	<b>\$25,000</b>
<b>Third Party Property Deductible</b>	<b>\$250</b>