Use of the TULIP

TULIP stands for Tenant User Liability Insurance Policy, also known as “Events Coverage”. It protects both the Facility User and the Facility Owner against claims by third parties who may be injured as a result of participating in the event.

The primary users of the coverage are third party users such as contractors, performers, and suppliers who do not carry their own liability insurance and want or need to do business with Rensselaer. The contractor/performer/supplier is the “Tenant” for purposes of the TULIP and is the “Insured” under the policy. **The premium for the coverage is paid by the Insured.** Rensselaer will be named as an additional insured.

One important element of this insurance is that it is for events that take place **on campus only.** It will not provide coverage for off campus events that are sometimes held in downtown Troy.

Events such as parties, weddings, receptions, musical events are examples of when the TULIP is used.

This program is not for contractors who will provide general services to the Institute.

The Institute has established a relationship with [Bene-Marc, Inc.,](http://www.bmispeciaevents.com) the producer of this coverage. With a completed application and a premium payment, Bene-Marc will issue a policy to the third party and a Certificate of Insurance to Rensselaer.

Questions regarding TULIP may be sent to [Risk Management](mailto:riskmanagement@rpi.edu).