

Tenants' and Users' Liability Insurance Policy (TULIP)

The URMIA TULIP (Tenants' and Users' Liability Insurance Policy) is designed to provide low-cost general liability insurance to third party users of facilities. It is web-based for most transactions. Liability coverage is administered by Arthur J. Gallagher Risk Management Services, not the University of South Carolina.

If you are an External user of University facilities (third parties with no relation to the institution and no institutional financial support) and wish to purchase insurance through the URMIA TULIP please go to <https://tulip.ajgrms.com/>. You will need to select "Quick Quote," and complete an application form, and pay by credit card for the coverage.

Upon completion of the transaction, you will receive via e-mail a copy of your application and a binder of coverage. The University's risk management office will also receive a copy of the application describing the event and a certificate of insurance.

You must verify the coverage you purchase meets your specific agreement for facilities use:

- 1) The University of South Carolina Lancaster should be named as an additional insured for all events.
- 2) Liquor Liability coverage is required for any event where alcohol will be served.
- 3) If vendors are attending your event, you must verify that they have proper insurance coverage naming the University of South Carolina Lancaster as an additional insured, or you must purchase coverage for the vendors when prompted to do so.

*Contact the Arthur J. Gallagher **TULIP managers** directly if you are having difficulties with the website or have questions about high-risk activities or other program details:*

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Disclaimer: The listing of insurance agencies in this document is offered solely as information to University of South Carolina (USC) students, faculty, and staff and facility users. USC cannot guarantee the completeness or accuracy of such information. Inclusion of any agency in this document does not constitute, and shall not be construed or reported as (1) an endorsement or approval by USC of the agency, or its business practices, or (2) a warranty or representation by USC as to the quality, safety or other features of such agency and/or its owners or employees. USC expressly disclaims any and all responsibility for any problems that may arise with regard to such agencies with regard to disputes between agencies users. All prospective users must exercise their own due diligence and good judgment when evaluating a prospective agency and/or insurance products.