

bmaly@catholicaoc.org

MEMORANDUM

TO: Pastors, Administrators, Principals, and Business Managers

FROM: Bill Maly

RE: 2023 "Special Events" Insurance Program – Internet Based System

The "Special Events Insurance Program" also known as Tenant User Liability Insurance Program (TULIP) is only available online. TULIP provides insurance coverage when a parish or school allows an event to be held on parish/school property, but the event is not parish/school sponsored. The most common example is a wedding reception held at a parish hall which serves alcohol. If an individual or outside organization holds an event on parish/school property, they have one of two choices, either (1) provide a certificate of insurance naming the parish/school as additional insured for at least \$1,000,000.00 or (2) purchase the TULIP coverage. TULIP is underwritten by K&K Insurance and is handled through our broker at Arthur J. Gallagher Risk Management Services.

Key points when applying for coverage online:

- Internet based system date and time stamps all requests for coverage
- Simply answer questions and check the appropriate boxes
- System immediately processes transactions, provides approval for event and the certificate of insurance
- Premiums vary according to activity, but on average the cost is approximately \$125.00
- System accepts credit card payments and electronic checks
- Parishioner or Parish may complete the application

<u>Please Note</u>: TULIP Coverage Liquor Liability is **NOT** available on the web-based system. A paper application is available at https://resources.catholicaoc.org/offices/finance/risk-management/insurance-coverages#SpecialEvents and must be submitted via email to Brianna Riske; Brianna Riske@ajg.com. Upon review and approval, an invoice will be directly sent to the applicant. There are three instances in which a special liquor insurance policy is required: (1) If liquor is being sold, (2) When there is an admission price to the event which includes liquor, or (3) If liquor is served as part of a fund-raising event.

- Questions about Special Events Coverage contact: Brianna Riske, Arthur J. Gallagher Risk Management Services (630) 647-3035 Email: <u>Brianna Riske@ajg.com</u>
- Need assistance while completing the online application? Call (800) 553-8368; help desk for K&K Insurance.

K & K Insurance TULIP website:

http://www.kandkinsurance.com/sites/Tulip/pages/DioceseEligibility.aspx