

Tenants and Users Liability Insurance Policy (TULIP)

What is the TULIP?

The TULIP is a Tenants' and Users' Liability Insurance Policy, also known as "Events Coverage". It is used by institutions that permit "third parties" to use their facilities for specific events. It protects both the **Facility User** and the Institution 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.

What Morgan State University requires:

The Morgan State University requires all organizations/users who host events or programs on campus for a non-Morgan State University event be insured for liability. Users must provide evidence of such coverage (certificate of insurance) to the University Events Office 72 hours two prior to the event. This requirement can be satisfied by purchasing a general liability policy or by providing a certificate of insurance.

If you need to purchase general liability insurance:

Morgan State University is enrolled in the URMIA (University Risk Management and Insurance Association) TULIP Program.

TULIP was designed to provide low cost general liability insurance to users of University facilities through an on-line purchasing process. As such, coverage may not be available for all event types. Use of this program is not a guarantee for insurance.

To access the URMIA TULIP Program to apply for a policy [click here](#).

- Every user (including those at the University) that wants to access the site will need to register their email address and create a password prior to logging into the system.
- Once registered, you will need to provide the Morgan State University pass code (**32463012**) to complete an application to purchase a policy and pay with a credit card.

If you are providing your own general liability insurance your policy must meet the following requirements:

- I. **Rating**
 - a. The insurance companies providing coverage must be of an acceptable financial rating as determined by Morgan State University.
 - b. Exceptions may be made however MSU retains the right to require the A- rating.
 - c. Unrated companies will not be accepted.
- II. **Additionally Insured**

- a. Morgan State University, including its current & former trustees, officers, directors, employees, volunteer workers, agents, and assigned must be named as additional insured's.
 - b. Morgan State University must be shown on the certificate as an additional insured for liability coverage.
 - i. This statement must be included on the certificate of insurance.
- III. Occurrence Coverage**
- a. The certificates "occurrence" section should be marked.
 - i. If there is no box marked "occurrence," we require the notation "occurrence form" in the Special Conditions box.
- IV. Policy Limits**
- a. \$2,000,000 in the Aggregate
 - b. \$1,000,000 combined single limit per occurrence for bodily injury including death, personal injury and property damage.
- V. Policy Adjustments**
- a. The policy shall provide for thirty (30) days notice to Morgan State University in the event of any modification, cancellation, or termination.
- VI. Term**
- a. Insurance policy term must be for the duration/term of contract or specific to event date(s)
 - b. The certificates shall provide 30 days notice of cancellation or material change of coverage to the certificate holders.
- VII. Other Terms & Conditions**
- a. Certificates without limits, insurance company, or coverage indicated are not acceptable.

The certificate of insurance should be sent two weeks prior to the event to:

Morgan State University

University Events Office

1700 East Cold Spring Lane

Baltimore, MD 21251