

# URMIA TENANT USER PROGRAM

## • TULIP General Liability Rating Schedule •

Coverage provided by **Clarendon National Insurance Company**

All Rates are based on the following limits for each event::

General Aggregate Limit	None
Products & Completed Operations Aggregate Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Personal & Advertising Injury Limit	\$1,000,000
Fire Damage Limit	\$50,000 any one fire
Medical Payments Limit	Excluded
Abuse or Molestation	\$50,000 each Occurrence/ \$100,000 Aggregate, Deductible each Occurrence: \$250
Liquor Liability Aggregate Limit	\$1,000,000 - Optional
Each Common Cause Limit	\$1,000,000

### Terrorism Risk Insurance Act of 2002 ("the TRIA") Disclosure

Coverage is offered for loss caused by certified acts of terrorism as defined in the TRIA. **3% of the gross General Liability premium will be charged for TRIA and will be in addition to the rate indicated below.** The TRIA premium does not include any charge for the portion of terrorism loss paid by the United States government. Under the TRIA, the United States government pays 90% of covered terrorism losses exceeding the insurer's deductible as defined by the TRIA.

### TULIP Class One

These risks are considered Low Hazard

Anniversary Parties	Church Services or Meetings
Antique Shows	Civic Club Meetings
Art Festivals	Classical Music Concerts - Indoors
Art Shows	Consumer Shows
Auctions	Conventions in Buildings
Auto Shows	Craft Shows
Award Presentations	Debuts
Ballets or other Classical Dance Shows	Debutante Balls
Banquets	Drill Team Exhibitions
Bazaars	Educational Exhibitions
Beauty Pageants	Electronics Conventions
Body Building Contests	Fashion Shows
Business Meetings	Fishing Events
Business Shows	Flower Shows
Birthday Parties	
Charity Benefits, Auctions, or Sales	(Listing Continued on Following Page)

(TULIP Class One Events Continued)

Garden Shows  
 Graduations  
 Harvest Festivals - No farm implements or equipment.  
 Home Shows  
 Jam and Jazz Concerts - Indoors  
 Job Fair - Indoors  
 Ladies Club Events  
 Lectures  
 Luncheons  
 Meetings - Indoors  
 Pageants

Professional and Amateur Association Meetings  
 Reunions - Indoors  
 Séances  
 Scouting Jamborees - no overnight camping  
 Seminars  
 Social Receptions  
 Speaking Engagements  
 Symphony Concerts  
 Teleconferences  
 Telethons  
 Trade Shows - Indoors  
 Vacation Shows  
 Voter Registration  
 Wedding Reception

**Rate per Day: 1- 4 Days**

<b>DAILY Attendance</b>	<b>Class 1</b>	<b>Additional Premium for Liquor Liability</b>
<b>A.</b> 1-100	95.00	80.00
<b>B.</b> 101-500	135.00	195.00
<b>C.</b> 501-1500	165.00	375.00
<b>D.</b> 1501-3000	215.00	400.00
<b>E.</b> 3001-5000	320.00	525.00

If you are setting up the day before, and tearing down the day after your event, include those days.

Add 10% to the premium for each Additional Insured (other than the program sponsor and venue), up to a maximum of \$1,000.

**Flat Rate: 5 or More Days**

Example: A local civic club contracts with your institution for use of a room for their monthly meeting. They expect approximately 35 people to attend each monthly meeting for the next twelve months. Calculate the rate as 35 x 12 = 420 Total Event Attendance for a cost of \$190 for use of the room for 12 monthly meetings.

<b>TOTAL Event Attendance</b>	<b>Class 1</b>	<b>Additional Premium for Liquor Liability</b>
<b>A.</b> 1-100	\$125.00	115.00
<b>B.</b> 101-500	\$190.00	295.00
<b>C.</b> 501-1500	\$270.00	465.00
<b>D.</b> 1501-3000	\$360.00	640.00
<b>E.</b> 3001-5000	\$480.00	810.00

Add 10% to the premium for each Additional Insured (other than the program sponsor and venue), up to a maximum of \$1,000.

All rates include an Administration Fee.

## TULIP Class Two

These risks are considered Medium Hazard

Bingo Games  
 Classical Music Concerts - Outdoors  
 Festivals and Cultural Events - Indoors  
 Jam and Jazz Concerts - Outdoors  
 Job Fairs - Outdoors  
 Meetings - Outdoors  
 Old Timer Events  
 Picnics held at grounds without pools or lakes

Political Rallies  
 Reunions - Outdoors  
 School Band Competitions or Events  
 Soap Box Derbies  
 Social Gathering - Outdoor  
 Trade Shows - Outdoors  
 Union Meetings

### Rate per Day: 1 - 4 Days

Daily Attendance	Class 2	Additional Premium for Liquor Liability
<b>F.</b> 1-100	125.00	80.00
<b>G.</b> 101-500	170.00	195.00
<b>H.</b> 501-1500	240.00	375.00
<b>I.</b> 1501-3000	335.00	400.00
<b>J.</b> 3001-5000	455.00	525.00

If you are setting up the day before, and tearing down the day after your event, include those days.

Add 10% to the premium for each Additional Insured (other than the program sponsor and venue), up to a maximum of \$1,000.

### Flat Rate: 5 or More Days

Example: Sponsors of a Bingo Game contract with your institution for use of a room each Saturday evening from October 1 to March 31. They expect approximately 50 people to attend each week. Calculate the rate as  $50 \times 26 = 1,300$  Total Event Attendance for a cost of \$380 for use of the room for 26 weeks and they will sell beer. Total premium = \$845.

TOTAL Event Attendance	Class 2	Additional Premium for Liquor Liability
<b>F.</b> 1-100	\$225.00	115.00
<b>G.</b> 101-500	\$285.00	295.00
<b>H.</b> 501-1500	\$380.00	465.00
<b>I.</b> 1501-3000	\$490.00	640.00
<b>J.</b> 3001-5000	\$665.00	810.00

Add 10% to the premium for each Additional Insured (other than the program sponsor and venue), up to a maximum of \$1,000.

All rates include an Administration Fee.

## TULIP Class Three

These risks are considered Moderate Hazard

Aerobics and Jazzercise Classes or Events  
 Baseball  
 Basketball  
 Bicycle Rallies (Not Including Races)  
 Casino and Lounge Shows  
 Country Western Events - No rodeos or rides  
 County Festivals and Fairs - No rides  
 Festivals and Cultural Events - Outdoors  
 Film Showings  
 Heads of State Events  
 Ice Skating Shows

Junior Athletic Games  
 Karate Meets  
 Livestock Shows  
 Nightclub Shows  
 Parades - Under 500 Spectators  
 Proms  
 Softball Events  
 Sporting Events in Buildings - Non-professional  
 Theatrical Stage Performances  
 Volleyball Events

### Rate per Day: 1 - 4 Days

Daily Attendance	Class 3	Additional Premium for Liquor Liability
<b>K.</b> 1-100	165.00	80.00
<b>L.</b> 101-500	230.00	195.00
<b>M.</b> 501-1500	330.00	375.00
<b>N.</b> 1501-3000	465.00	400.00
<b>O.</b> 3001-5000	665.00	525.00

If you are setting up the day before, and tearing down the day after your event, include those days.

Add 10% to the premium for each Additional Insured (other than the program sponsor and venue), up to a maximum of \$1,000.

### Flat Rate: 5 or More Days

Example: An aerobics class contracts with your institution for use of a room for their twice-weekly sessions for twenty weeks. They expect approximately 25 people to attend each session. Calculate the rate as 25 x 40 = 1,000 Total Event Attendance for a cost of \$485 for use of the room for 2 weekly sessions for 20 weeks.

TOTAL Event Attendance	Class 3	Additional Premium for Liquor Liability
<b>K.</b> 1-100	\$320.00	115.00
<b>L.</b> 101-500	\$385.00	295.00
<b>M.</b> 501-1500	\$485.00	465.00
<b>N.</b> 1501-3000	\$620.00	640.00
<b>O.</b> 3001-5000	\$840.00	810.00

All rates include an Administration Fee.

Add 10% to the premium for each Additional Insured (other than the program sponsor and venue), up to a maximum of \$1,000.

### **TULIP Class Four**

These risks are considered High Hazard and **must be referred to underwriter.**

Aircraft and Balloon Events	Marathon (Walking, Running, etc.)
Animal Acts and Shows	Mechanical Amusement Devices
Any event with daily attendance over 5,000	Mobile Home Shows
Any risk with Prior Losses	Motorized Sporting Events
Anything not otherwise classified in the guide	Overnight Camping
Armed private security used at an event	Professional Sporting Activities
Block Parties/Street Closures/Street Fairs	Promoters
Boat Shows	Pyrotechnics
Boxing, Wrestling, Hockey and Football Games	Rap and/or Heavy Metal
Carnivals	Rodeos and Roping Events
Circus and Carnivals - Non Domesticated Animals	Rummage Sales
Concerts - Not Otherwise Classified	RV Shows
Evangelistic Meetings	Sidewalk Sales
Exhibitions	Ski Events
Film Production	Swap Meets
Gun and Knife Shows	Swimming, Swimming Pool Facilities
Gymnastic Competitions	Water Activities or Events
Instructional Classes	Tractor Trailer Pulls

## Vendors Liability Rate Schedule

The following rates and premiums are to be applied in addition to the above premiums when coverage is required for vendors who have no other insurance coverage.

Exhibitors	No Sales	\$60 per day/per exhibitor up to a maximum of \$320 per day
Concessionaires	Non-Food Sales	\$85 per day/per concessionaire up to a maximum of \$455 per day
Concessionaires	Food Sales	\$95 per day/per concessionaire up to a maximum of \$505 per day
Attractions	Performers	\$198 per day/per performer up to a maximum of \$1012 per day

**Products Liability Coverage** is excluded on all vendors, concessionaries and exhibitors of non-food sales and demonstrations.

**Concessionaire Coverage limited to the following designated products:** Clothing apparel, records, tapes, CDs, posters, badges, photos, stickers, food and beverage.

## OPTIONAL SEPARATE POLICY

### • Excess Liability •

Coverage provided by **Clarendon National Insurance Company**

Terrorism Risk Insurance Act of 2002 ("the TRIA") Disclosure
Coverage is offered for loss caused by certified acts of terrorism as defined in the TRIA. <b>3% of the gross Excess Liability premium will be charged for TRIA and will be in addition to the rate indicated below.</b> The TRIA premium does not include any charge for the portion of terrorism loss paid by the United States government. Under the TRIA, the United States government pays 90% of covered terrorism losses exceeding the insurer's deductible as defined by the TRIA.

Any eligible risk bound into the Tenant User Liability Insurance Policy can have the limits of liability increased subject to the following rates regardless of when the limits are increased. These rates and minimums cannot be pro-rated.

**Rate & Minimum Premium Table**

Limit of Liability Excess of Primary	Per Risk Minimum Premium per Million	Rate against Primary
\$1,000,000	\$500	30%
\$2,000,000	\$250	45%
\$3,000,000	\$250	55%
\$4,000,000	\$250	60%
\$5,000,000	\$250	65%

## OPTIONAL SEPARATE POLICY

### • Tenant Users Third Party Property Damage Insurance Program •

Coverage provided by **Clarendon National Insurance Company**

Terrorism Risk Insurance Act of 2002 ("the TRIA") Disclosure

Coverage is offered for loss caused by certified acts of terrorism as defined in the TRIA. **1% of the gross Third Party Property Damage premium will be charged for TRIA and will be in addition to the rate indicated below.** The TRIA premium does not include any charge for the portion of terrorism loss paid by the United States government. Under the TRIA, the United States government pays 90% of covered terrorism losses exceeding the insurer's deductible as defined by the TRIA.

Loss Limit: **\$25,000** Aggregate per Event/Occurrence

Deductible: \$250 Per Claim

#### Rate per Day: 1 - 4 Days

Daily Attendance	Class 1	Class 2	Class 3
<b>A.</b> 1-5000	\$55.00	\$55.00	\$55.00

#### Extended Use Flat Rate: 5 or more Days

TOTAL Event Attendance	Class 1	Class 2	Class 3
<b>A.</b> 1-100	\$55.00	\$55.00	\$80.00
<b>B.</b> 101-500	\$55.00	\$70.00	\$100.00
<b>C.</b> 501-1500	\$55.00	\$80.00	\$110.00
<b>D.</b> 1501-3000	\$65.00	\$100.00	\$120.00
<b>E.</b> 3001-5000	\$75.00	\$115.00	\$140.00

Loss Limit: **\$50,000** Aggregate per Event/Occurrence

Deductible: \$250 Per Claim

#### Rate per Day: 1 - 4 Days

Daily Attendance	Class 1	Class 2	Class 3
<b>B.</b> 1-5000	\$80.00	\$80.00	\$80.00

#### Extended Use Flat Rate: 5 or more Days

TOTAL Event Attendance	Class 1	Class 2	Class 3
<b>F.</b> 1-100	\$80.00	\$80.00	\$105.00
<b>G.</b> 101-500	\$80.00	\$95.00	\$125.00
<b>H.</b> 501-1500	\$80.00	\$105.00	\$140.00
<b>I.</b> 1501-3000	\$90.00	\$130.00	\$150.00
<b>J.</b> 3001-5000	\$100.00	\$145.00	\$165.00

All rates include an Administration Fee.

Loss Limit: **\$100,000** Aggregate per Event/Occurrence  
 Deductible: **\$250** Per Claim

**Rate per Day: 1 - 4 Days**

<b>Daily Attendance</b>	<b>Class 1</b>	<b>Class 2</b>	<b>Class 3</b>
<b>C. 1-5000</b>	\$135.00	\$135.00	\$135.00

**Extended Use Flat Rate: 5 or more Days**

<b>TOTAL Attendance</b>	<b>Class 1</b>	<b>Class 2</b>	<b>Class 3</b>
<b>K. 1-100</b>	\$135.00	\$135.00	\$160.00
<b>L. 101-500</b>	\$135.00	\$150.00	\$180.00
<b>M. 501-1500</b>	\$135.00	\$160.00	\$190.00
<b>N. 1501-3000</b>	\$145.00	\$180.00	\$200.00
<b>O. 3001-5000</b>	\$150.00	\$210.00	\$220.00

## OPTIONAL: SEPARATE POLICY

### • Excess Accident Medical •

Coverage provided by **TIG Premier Insurance Company** or **Ranger Insurance Company**

**\$2,500 Excess Accident**      **\$100 Deductible**  
**52 Week Benefit Period**      **\$1,000 AD&D**

Daily Rate	
1-100	\$13.00
101-500	\$20.00
501-1500	\$36.00
1501-3000	\$72.00
3001-5000	\$125.00

**\$5,000 Excess Accident**      **\$100 Deductible**  
**52 Week Benefit Period**      **\$1,000 AD&D**

Daily Rate	
1-100	\$14.00
101-500	\$21.00
501-1500	\$39.00
1501-3000	\$79.00
3001-5000	\$134.00

**\$5,000 Excess Accident**      **\$0 Deductible**  
**52 Week Benefit Period**      **\$1,000 AD&D**

Daily Rate	
1-100	\$18.00
101-500	\$29.00
501-1500	\$52.00
1501-3000	\$105.00
3001-5000	\$179.00

**\$10,000 Excess Accident    \$100 Deductible**  
**52 Week Benefit Period    \$1,000 AD&D**

<b>Daily Rate</b>	
1-100	\$19.00
101-500	\$30.00
501-1500	\$55.00
1501-3000	\$111.00
3001-5000	\$189.00

**\$10,000 Excess Accident    \$0 Deductible**  
**52 Week Benefit Period    \$1,000 AD&D**

<b>Daily Rate</b>	
1-100	\$27.00
101-500	\$51.00
501-1500	\$76.00
1501-3000	\$152.00
3001-5000	\$260.00