

I. EVENTS HOSTED BY “OUTSIDE USERS” AND INSURANCE REQUIREMENTS WHEN RENTING OR LEASING PARISH FACILITIES

1. NO INSURANCE REQUIRED

- Pastor approved
- Group is 50 people or fewer
- No alcohol

Examples:

- Bible study
- Community meetings
- Book clubs
- Discussion groups
- First Communion reception
- AA meetings

2. PURCHASE OF TULIP (TENTANT USER LIABILITY INSURANCE POLICY) AND USE AGREEMENT REQUIRED

- Your pastor has approved the activity, and
- the activity/event is not parish sponsored, and
- expected attendance is greater than 50, or
- anytime alcohol is available

Examples of events that require the purchase of Tenant User Liability Insurance (TULIP):

- Wedding receptions
- Banquets
- Anniversary parties
- Birthday celebrations
- Retirement parties
- Reunions
- Socials
- Quinceaneras
- Concerts

Purpose and scope of the tulip program

TULIP Insurance is coverage purchased by a person, group or organization when they are using Archdiocesan facilities for events that are not parish sponsored. TULIP coverage will fulfill Archdiocesan insurance requirements. The group or individuals using the premises (“users”) and the Archdiocese are afforded third party liability insurance coverage for injuries and property damage resulting from the acts of the facility user. Following is an overview of the coverage provided:

Basic Coverage	Limit of Liability	Special Exclusions	Coverage Cost
Commercial General Liability	\$1,000,000 Each Occurrence	<ul style="list-style-type: none"> • Athletic participants • Sports and athletic events • Abuse/Molestation • Fireworks/fireworks displays • Water Hazards • Saddle Animals/Rodeos • Motorsports • Haunted Attractions • Roller Derby • Employment Related Practices • Other exclusions also apply 	See Rate Schedule Setup and cleanup performed on day before and after the event are included
Basic Coverage	Limit of Liability	Special Exclusions	Coverage Cost
Damage to Archdiocesan Premises	\$300,000		Included
Host Liquor Liability	Included		Included
Liquor Liability	\$1,000,000 Each Common Cause		Purchase separately for additional cost

ATTENTION – Important Notice:

The coverage and limit of liability provided by the Special Events/Outside User Insurance is intended to fulfill Archdiocesan insurance requirements only. No representations are made that the coverage or limits are adequate for the protection of facility users or anyone else. This overview of coverage is intended to facilitate your understanding of the TULIP Insurance Program. Refer coverage questions to Archdiocese Risk Management Office.

Additional Requirements when renting parish facilities to outside users:

Whenever Archdiocesan facilities are used by non-Archdiocesan groups or individuals a rental agreement or an appropriate use agreement must be put in place. The *TULIP Application* and the *One Day Rental Agreement* are examples of two documents that fulfill the requirements.

When selling a *TULIP*, no representations should be made as to the scope or adequacy of the coverage. Parish personnel should indicate that purchasing the coverage is simply an Archdiocesan insurance requirement. Refer all questions regarding the coverage, exclusions or claims handling procedures to the Risk Management Office.

The pastor or parish administrator is responsible for assuring that the completed forms and payment reach the Risk Management Department at least seven days prior to the event. Instructions are provided on the application. Generally, these forms are forwarded to the program coordinator at the Risk Management Department when completed. Coverage is jeopardized if the Risk Management Department did not have notice of the event prior to the date.

Checks are to be made payable to the Archdiocese of Portland, and submitted to the Risk Management Office with the original completed and signed *TULIP Application*.

3. EVENTS WHEN “BLANKET” INSURANCE HAS BEEN PROVIDED; USE AGREEMENT REQUIRED

Exceptions to TULIP Purchase Requirements: Blanket Insurance

A blanket certificate of liability insurance and its endorsements eliminate the need to obtain or for an organization to provide individual certificates and endorsements for each location or for each time of service, provided by the same organization. Having Blanket insurance on file ensures that coverage satisfies the insurance program.

Blanket insurance is recommended for organizations who use Archdiocesan facilities on a regular basis or who provide services at more than one location or on multiple locations throughout the Archdiocese.

Certain organizations have chosen to provide the Archdiocese a “Blanket” Certificate of Insurance, Additional Insured and Primary Non-contributory Endorsements for all activities for the group, at all parish locations for one policy term.

Although additional insurance is not required, a rental or lease agreement will still need to be in place.

Generally, Blanket insurance coverage does not include host or other liquor liability coverage. If the group intends to host an event where alcohol will be served or sold, the purchase of TULIP is required. The group should be advised that they will be responsible to adhere to O.L.C.C. alcohol serving and selling requirements and permitting, as well as purchase a TULIP.

Contact the Risk Management Office if you are considering renting or leasing your facilities an organization who may have blanket insurance on file to verify that the coverage is current before finalizing a contract or lease agreement.

Below are a few examples of groups with Blanket Certificates of Insurance on file in the Risk Management Office:

- Boy Scouts
- Catholic Youth Organization (CYO)
- Northwest Family Services
- Girl Scouts
- St. Vincent DePaul
- Catholic Charities
- American Red Cross
- Knights of Columbus

Contact the Risk Management Office to confirm current blanket insurance is on file from the group requesting use of space before entering into an agreement or signing a contract.

IMPORTANT REMINDER: If alcohol will be served or sold at the event, contact the Risk Management Office to determine if the group has the appropriate coverage for serving or selling alcohol.

II. EVENTS HOSTED BY THE PARISH

PARISH APPROVED ACTIVITIES; NO INSURANCE REQUIRED

When your parish sponsors parish events, no additional insurance is required.

Parish or school sponsored events and activities such as dinners, festivals, fundraising events, meetings, classes or Bible studies, prayer groups, religious education classes among others do not require special insurance as long as the event or activity has no high-risk activities such as bouncy houses or other inflatables, rock climbing, dunk tanks. The use of any trampolines is excluded.

ALCOHOL AT EVENTS

If alcohol is available or sold, contact the Oregon Liquor Control Commission to obtain information about the necessary permits, licensing, server training and other guidelines.

III. GUIDELINES FOR LARGE PARISH SPONSORED COMMUNITY EVENTS; SPECIAL EVENTS INSURANCE PURCHASE

When planning a large community fundraiser or event, contact the Risk Management Office to learn about Special Events Insurance coverage that may be necessary to have in place for the event. This coverage provides additional protection to the parish in the event of a loss.

The fee for the coverage will be determined by various factors such as:

- The number of attendees
- Length of the event
- The availability of alcohol
- Location of the event

Contact the Risk Management Office at least 3 months prior to the event date to allow adequate processing time.

Below are safety guidelines to assist committees in the planning and management of parish events.

ALCOHOL AT EVENTS

If alcohol is available or sold, contact the Oregon Liquor Control Commission to obtain information about the necessary permits, licensing, server training and other guidelines.

EVENT SUPERVISION

Good planning and supervision are the foundation for holding a successful parish event. Parishes should have in place:

- An event committee that is responsible for establishing and communicating all policies and procedures to parish event workers.
- Appropriate number of supervisors assigned with the responsibility to monitor parish event workers.
- Procedures for the handling of money.
- Formalize, communicate and distribute written guidelines relating to specific operations of the event to all workers.
- A process for assigning and training workers for their duties.

Unless outsourced to a third party vendor, the following activities **are not allowed at parish events:**

- **Inflatables**
- **Jump and Bounce Houses**
- **Rock Climbing walls**

Any use of Trampolines is excluded.

If the Pastor approves any of the above activities, they must be outsourced to a third party vendor. The vendor must:

- Enter into an Agreement for Services with the parish.
- Obtain the vendor's full insurance.
- Be responsible for all operations including set up and take down or removal of equipment.
- Provide all staff to operate the equipment.
- Volunteers are not allowed to assist with an outsourced activity.

OTHER ITEMS TO CONSIDER

Security

Evaluate outsourcing the security for large parish events, to a private security company. An Agreement for Services and full insurance should be in place.

Parking

When planning your event parking, keep in mind that in the event of an emergency, the fire department, police, or ambulance service would need good access to your event. Adequate lighting is essential in parking areas.

When volunteers assist with event parking:

- Volunteers may assist in directing traffic, however they should not drive others vehicles.
- Make certain volunteers wear bright vests and carry walkie-talkies or have a cell phone available.
- The designated parking area should be well marked and appropriate lighting provided, as needed.

First Aid Station

Consider having first aid stations that are visible to the attendees. For serious injuries or illness, call 911.

Event Permits

Check with the local municipality to be certain all necessary permits are obtained and requirements are met.