

GUIDELINES FOR OUTSIDE USER/SPECIAL EVENTS LIABILITY INSURANCE PROGRAM (TULIP)

IMPORTANT NOTICE: Effective Oct. 1, 2020, the Special Events program (TULIP) moved to a new online processing system. Rather than completing a paper application and submitting it with a check, the Special Event policy will be purchased online and paid for with a credit card by the tenant at gatherguard.com. The payment can be made with a prepaid credit card if the tenant user does not have a credit card. Once the Special Event policy is purchased, a certificate will be issued as evidence of coverage to them, your location and the Diocese of Stockton.

I. PURPOSE AND SCOPE OF THE PROGRAM:

Outside User/Special Events Insurance is a policy, which may be purchased by qualifying non-Diocesan groups or individuals that use Diocesan facilities for non-parish events to fulfill Diocesan insurance requirements. The group or individuals using the premises (“users”), parish or school and the Diocese are afforded liability insurance coverage for injuries and property damage resulting from the on premises operations of the users subject to the terms and conditions of the policy. Following is an overview of the coverage provided:

Basic Coverage:	Commercial General Liability
Limit of Liability:	\$1,000,000 Combined Single Limit Bodily Injury and Property Damage (subject to policy limitations)
Host Liquor Coverage:	Included
Liquor Liability:	Excluded (purchased only when liquor is SOLD for extra premium)
Special Exclusions: (no coverage provided)	Athletic Participants; Sports and athletic events; Rock Band Events; Fireworks and fireworks displays; Any mechanically operated amusement device; Any band member practicing for or performing at a dance. Other exclusions also apply.
User Fee:	\$75.00 - \$835.00 Visit https://gatherguard.com/ Credit card or prepaid credit card accepted as payment.

ATTENTION

The coverage and limit of liability provided by the Outside User/Special Events Insurance is intended to fulfill Diocesan 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 Outside User/Special Event Insurance program. It is not intended to replace or supersede the policy.

II. WHO SHOULD PURCHASE THE COVERAGE?

Generally, any individual or non-Diocesan group that uses your facilities on a one time or occasional basis should purchase this coverage.

This program is not designed for habitational activities (sheltering of the homeless, etc.), regularly scheduled activities (weekly classes or meetings, etc.) or for uses of premises exceeding three consecutive days. In such cases, special contracts, and permanent insurance, meeting Diocesan requirements, must be provided.

Except for genuine parish functions, the use of parish facilities should be limited as follows:

Reception or other events in connection with the Sacraments; anniversary, or other family-oriented celebrations; a meeting of a non-parish group (see below) that a parishioner is responsible to sponsor/arrange.

Use by Groups:

Non-profit groups for religious or charitable purposes.

Groups and individuals may already have insurance policies that they believe are appropriate and may balk at the prospect of purchasing additional coverage. All individuals and, with few exceptions, all groups must purchase this Special Events Insurance coverage or provide proof of adequate insurance naming your corporation and the Diocese as an additional named insured. Department of Risk Management and Insurance Services approval should be secured for any exceptions.

The Knights of Columbus, Italian Catholic Federation and other, similar, incorporated, Catholic groups that provide proof of insurance acceptable to our Insurance Administrators can be excepted from purchasing the special events coverage. Similar exceptions may be granted to the Boy/Girl Scouts. Special exceptions may be considered for groups such as Alcoholics Anonymous. Please contact the Chancery Office, Department of Finance for assistance.

Funeral Receptions: Funeral receptions are considered a parish sponsored event and therefore special events (Tulip) insurance is not required.

III. INSTRUCTIONS FOR LOCATION ADMINISTRATOR

- Book the date of the event with the tenant.
- Provide the tenant with the license agreement to complete, sign and return to location.
- Provide the tenant with the instructions to purchase the insurance. Make sure the instructions include your venue reference. See attached “Special Events (Tulip) - Purchasing Insurance Instructions & Venue Locations.”
- Once the license agreement is completed and signed by all:
 1. Email license agreement to finance103@stocktondiocese.org
 2. Give a copy of the license agreement to the tenant.
 3. Keep original license agreement for your records.
- Once the tenant has purchased the insurance your location will receive a copy of certificate (keep it with the license agreement for your records). No need for your location to forward a copy of the certificate to the Diocese of Stockton since the Diocese of Stockton will also receive a copy.
- The Pastor, Parish Administrator or Principal is responsible for assuring that the completed license agreement reaches the Department of Finance at least seven days prior to the event and the tenant purchases the insurance policy before the event.

-IMPORTANT-

- *Policies purchased for events that are not allowed will be canceled immediately and your location will be informed that the event cannot take place so that you may inform the tenant.*
- *If a tenant purchases liquor liability by mistake the policy can not be deleted, rather the policy will need to be rewritten. The tenant will need to contact customer service to fix this at GatherGuard (877) 434-6274 Monday through Friday from 8:00 am to 8:00 pm Eastern Time*
- *Please note that the License Agreement must be executed even if the requirement to purchase the Special Events coverage is not required. In this case, normal Diocesan insurance requirements must still be met by securing a Certificate of Insurance and appropriate Additional Insured Endorsements from the Outside User’s own insurance carrier.*
- *The coverage and limit of liability provided by the Outside User/Special Events Insurance is intended to fulfill Diocesan 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 Outside User/Special Event Insurance program. It is not intended to replace or supersede the policy.*