

TULIP PROGRAM

We have a Tutorial on the website. Please visit <http://urmia.bene-marc.com/tutorial/> to view the online tutorial.

Risk Management Contact: Terri Hartley

Campus Location: University of Oklahoma

External Pass Code (User Access Code): 32151238

Internal Pass Code (For Risk Manager Billing Only): Not selected

To Purchase Insurance:

The web address is: <http://urmia.bene-marc.com>


Give the tenant user a Pass Code (User Access Code) to access the site. It is important to remind the tenant user to carefully read the instructions and notations on each screen while entering data.

First time users MUST first REGISTER.

After registration, they will be returned to the login/welcome screen. At this screen they will key in their EMAIL ADDRESS and PASSWORD. This is not the PASS CODE (User Access Code) provided by the institution. They must check the "Agree to Terms of Use" box to continue.

The next screen has a field to enter the PASS CODE (User Access Code). This is not their password. The internal PASS CODE is to be used by Risk Managers only.

You may view or print out the original policy in .pdf format on the URMIA web site at <http://www.urmia.org/TULIP/welcome.htm>. Scroll down the left column to the policy you have purchased and use the member name "member" and passcode "milehigh" to access it. Please disregard the premium shown on the policy; this is for deposit purposes and is not reflective of the coverage you have purchased. Your certificate of insurance is proof of coverage.

Daniel Reyes (Underwriter) 

URMIA Program

<mailto:dreyes@bene-marc.com>

URMIA Tenant User Program <http://urmia.bene-marc.com>

Bene-Marc, Inc.

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The University of Oklahoma



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TULIP Class One

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

How much will this cost?

Price varies by three factors: the risk level, how many days the event is held and how many people will attend. Other prices factors include additional lines of coverage or higher limits. The minimum price for a one-day, class I event for 1-100 people is \$100. Average costs are between \$100 and \$400 per event.

For pricing, ask your campus events coordinator for the pass codes and then go to www.urmia.org. For pricing go to: Tulip / Event Class Tables / Pricing

Facility Usage / Refund Policy

Issuance of the Insurance Binder and/or the Certificate of Insurance does not guarantee the TULIP Purchaser use of the Institution's facilities. The Institution MUST approve all facility use prior to the purchase of insurance. No refund of premium will be given when tenant purchases coverage without institution approval.

Insurance is valid only for campus facilities in the US. No coverage is provided unless an online application has been approved and a premium paid.

Refund Policy: Refunds for cancellations other than rain only (outdoor events) will be given only if notification is given to Bene-Marc in writing at least one full business day (24 hours) before the date of the insured event. Rain cancellations must be reported to Bene-Marc in writing within 24 hours of the insured event.

URMIA is acting only as a buyer or advertiser of certain coverages on behalf of its members, and not as a broker or agent to, or as any insurance company.

For more information about the URMIA TULIP go to our web site at:

www.urmia.org/tulip

You may also contact TULIP Manager:

Sharon Mastbrook
Bene-Marc, Inc.
6301 Southwest Blvd. Suite 101
Fort Worth, TX 76132
800-247-1734
smastbrook@bene-marc.com

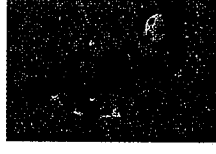
Contact Sharon if you are having difficulties with the web site or have questions about high risk activities or other program details.

If Sharon is not available, contact Joan Campbell at Bene-Marc at the number above or at: jcampbell@bene-marc.com

You can also contact the Events Planning Office or Risk Management Office at the college or university that is hosting your event for additional assistance.

URMIA MISSION

The mission of the University Risk Management and Insurance Association is to promote the advancement and application of effective risk management principles and practices in institutions of higher education.



**Insurance for
University
Facility Users**

**Tenant-User
Liability Insurance
Policy for URMIA
Member Subscribers**



*For a full listing of all pre-rated events by class go to www.urmia.org/TULIP/URMIATULIPRates.pdf



What is the URMIA TULIP?

The URMIA TULIP is an insurance policy that has been created especially for colleges and universities that are members of URMIA, an association of college and university risk managers.

What is a TULIP?

A TULIP is a Tenant-User Liability Insurance Policy. It is designed to provide insurance for people who are using college or university facilities. It is event specific, and can also cover vendors, performers, and exhibitors, if needed. It will only cover events held at the college/university.

How does the program work?

Once the university subscribes, it is given a pass code for its tenant-users.

You, the tenant-user, access the web site <http://urmia.bene-marc.com>, with the school's unique pass code and provide the necessary information about your event (the application for coverage.) The transaction is concluded with payment by your credit card.

Upon completion of the transaction, copies of the application and certificate coverage are emailed to you, the school's risk management office and events planning office.

How long does it take to get a policy issued?

It depends on the event. We recommend starting the process at least thirty (30) days in advance of the event. Most policies will be issued within a week, but unusual risks or unusual volume of requests can cause delays.

What coverages and limits are available?

- The basic policy provides general liability coverage with a \$1,000,000 limit.
- Additional limits up to \$5,000,000 are available.
- Host liquor liability for alcohol service is included. Check with the university before you make plans to sell alcohol; coverage is available at additional cost.
- Excess Accident Medical is available in increments of \$2,500, \$5,000 and \$10,000, with deductibles of \$0 or \$100.
- Property damage to the institution is an extra coverage, available in limits of \$25,000, \$50,000 or \$100,000. The deductible is \$250 per claim.

For more details visit our web site at: www.urmia.org Your events planner can give you access codes for restricted materials, or provide you with hard copies of materials on the web site.

What kinds of events does the program cover?

Class I events are low-risk, and include weddings, receptions, classical music recitals or dance shows, art shows, meetings, socials, etc.

Class II events are considered slightly higher risk, and include political rallies, several outdoor events, soap box derbies and union meetings.

Class III events are the highest category of events that can be automatically covered without underwriter oversight, and include some sports events, small parades, and theatrical stage performances.

Class IV or unclassified events must be referred to the underwriter.

Am I required to use the URMIA Program?

Absolutely not. Most businesses and groups will already have general liability insurance that will cover this exposure. You need only contact your insurance agent to get a certificate of insurance for the university (but make sure you have the limits and coverages that are required).

Individuals who need insurance should check with their agent to see if coverage is available as an extension of their homeowners or tenants policy, and can look for coverage elsewhere.

The TULIP is designed to be easy and quick for basic events, to provide automatic event documentation to both Risk Management and Events Planning Offices and make extra limits, property and accident medical coverages available. Molestation coverage is also included, \$50,000 limit.

What other resources are available?

The URMIA web site offers lots of information on events planning and risk management, including an overview on contracts for events, sample events contracts and sample vendor contracts. Ideas on planning events, and issues to consider are outlined there as well. Visit us at:

<http://www.urmia.org/TULIP/RM-Activitiesp-1.htm>

Do you have a program that will cover camps?

Yes. See the URMIA website for TULIP, Camps and Events Risk Management for more information. Instant quotes are available on <http://urmia.bene-marc.com> if you select "camps".



University Risk Management & Insurance Association

College / University Particulars

Contact Information on scheduling your event:

Name: _____

Title: _____

Campus address: _____

Phone: _____

Fax: _____

E-mail: _____

TULIP Pass code for 32151238

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Insurance requirements for all events:

- \$1,000,000 General Liability
- University is added as additional insured
- Host liquor liability if any alcohol service

Additional insurance requirement for your event:

- Property Damage \$ _____
- Accident Medical \$ _____
- Excess Liability \$ _____
- Other _____

Questions?

Call Sharon Mastbrook
Bene-Marc, Inc.
6301 Southwest Blvd. Suite 101
Fort Worth, TX 76132
(800) 247-1734
smastbrook@bene-marc.com



PROTECTING YOUR INVESTMENT
IN HIGHER EDUCATION

